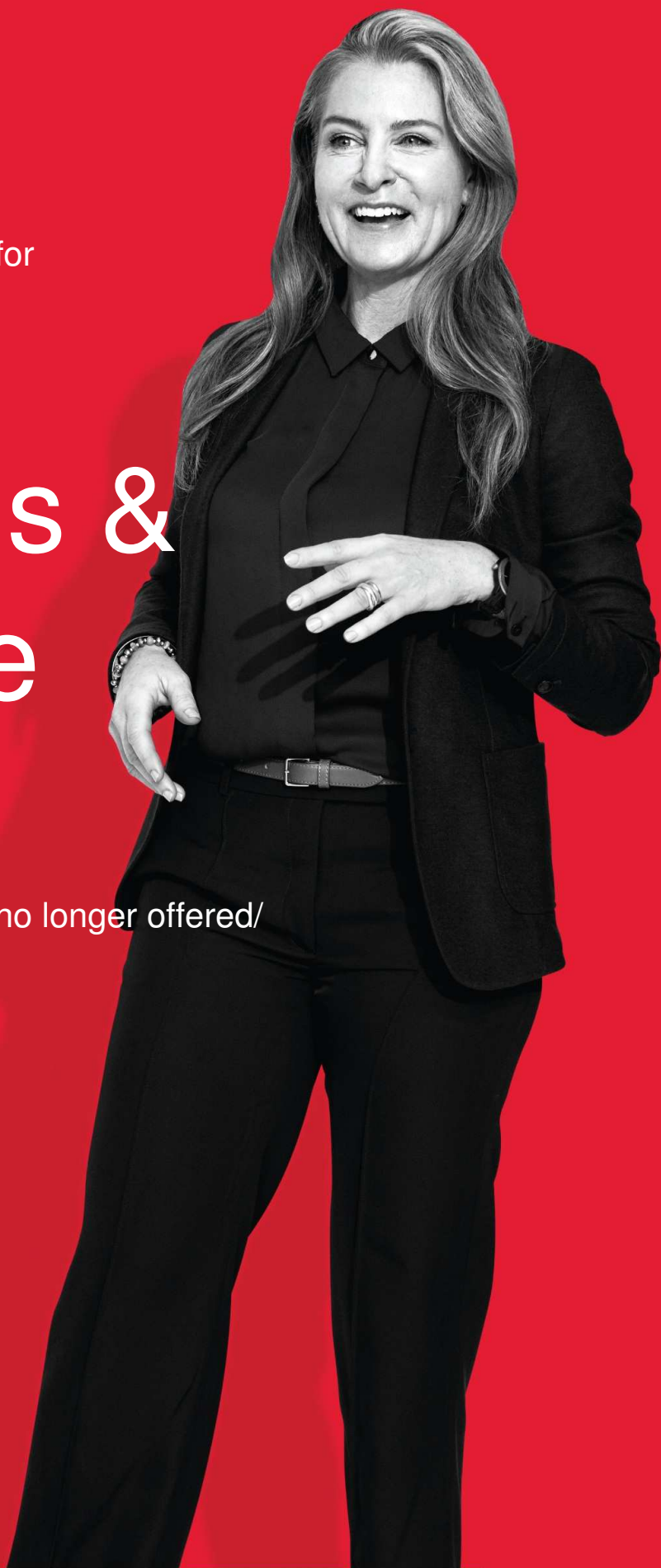


Schedule of Fees and Charges for

# Private individuals & Corporate clients

/Products and services that are no longer offered/



**Vairāk  
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Citadele**

# Content

Payment cards

Deposits

# Payment cards

## 1. Debit cards Maestro, Visa Electron (for private individuals and corporate clients) <sup>1</sup>

Currency	EUR	
1.1. Fee for card (per annum)	50 EUR	50 USD
1.2. Fee for supplementary card (per annum)	50 EUR	50 USD
1.3. Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)
1.4. Cash withdrawal in Citadele Bank	As from current account	
1.5. Cash withdrawal in ATM or in bank	1.5% (min. 5 EUR)	1.5% (min. 5 USD)
1.6. Cash withdrawal in ATM or in bank	Not available	
1.7. Minimum instalment	100% of excess expenditure	
1.8. Credit Interest rate (per annum), for private persons	28%	
1.9. Late payment interest rate (increased interest rate, per annum) for legal persons	60%	
1.10. Interest for unauthorised negative balance (per day)	0.175%	
1.11. Payment from account attached to the card	As from current account	

## 2. Cash card Cirrus<sup>1</sup>

Currency	EUR	USD
2.1. Fee for card, supplementary card (per annum)	50 EUR	50 USD
2.2. Cash withdrawal in Citadele Bank	As from current account	
2.3. Cash withdrawal in ATM of Citadele Bank in Latvia	1.5% (min. 3 EUR)	1.5% (min. 3 USD)
2.4. Cash withdrawal in other banks' ATM	2% (min. EUR 5)	2% (min. USD 7)
2.5. Interest for unauthorised negative balance (per day)	0.175%	
2.6. Payment from account attached to the card	As from current account	

## 3. Mastercard Business credit card for corporate clients

Currency	EUR	USD
3.1. Fee for card / supplementary card (per annum)	120 EUR	120 USD
3.2. Commission fee for goods and services purchase	0.5% (min. EUR 0.15)	0.5% (min. USD 0.20)
3.3. Cash withdrawal in ATM or bank	3% (min. 5 EUR)	3% (min. 5 USD)
3.4. Credit limit amount	Not available	
3.5. Minimum installment	100% of the spent credit limit amount + 100% of excess expenditure	
3.6. Credit interest (per annum)	24%	
3.7. Late payment interest (increased credit interest, per annum), for legal persons	60%	
3.8. Interest for unauthorized negative balance (per day)	0.175%	
3.9. Payment from account attached to the card	As from current account + 3%	
3.10. Interest rate (per annum) for collateral deposit which serves as collateral for credit card	Interest rate is applicable as for savings account in accordant currency	

## 4. Credit cards <sup>2</sup>

Currency	Visa Classic (private individuals)		Visa Gold, MasterCard Gold (private individuals)		Visa Platinum (private individuals and corporate clients)	
	EUR	USD	EUR	USD	EUR	USD

Appendix 3. Products and services that are no longer offered.  
Effective as of 10 June 2019.

4.1. Fee for card (per annum)	80 EUR	80 USD	180 EUR	180 USD	250 EUR	350 USD
4.2. Fee for supplementary card (per annum)	80 EUR	80 USD	180 EUR	180 EUR	125 EUR	175 USD
4.3. Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)	0.5%	
4.4. Cash withdrawal in ATM or in bank	3% (min.5 EUR)	3% (min. 5 USD)	3% (min.5 EUR)	3% (min. 5 USD)	3% (min.5 EUR)	3% (min. 5 USD)
4.5. Amount of credit limit	Individually					
4.6. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure					
4.7. Interest for unauthorized negative balance (per day)	0.175%					
4.8. Payment from account attached to the card <sup>3</sup>	As from current account + 3%					
4.9. Credit interest (per annum)	26%		24%		18%	
4.10. Late payment interest (per year) for legal entities	-				60%	
4.11. Interest rate (per annum) for collateral deposit which serves as collateral for credit card	Interest rate is applicable as for savings account in accordant currency					
4.12. Annual fee for Priority Pass	Not offered	Free of charge				
4.13. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) <sup>4</sup>		30 EUR (VAT included) <sup>4,5</sup>		
4.14. Concierge service	Not offered	300 EUR per annum <sup>6</sup>	300 USD per annum <sup>6</sup>	Free of charge		

## 5. Gold Business Card

Currency	Visa Business Gold, Mastercard Gold (for corporate clients) <sup>7</sup>	
	EUR	USD
5.1. Fee for card, supplementary card (per annum)	200 EUR	200 USD
5.2. Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)
5.3. Cash withdrawal in Citadele Bank, in Citadele Bank (Latvia) ATMs, in other banks, in ATM's of other banks	3% (min. 5 EUR)	3% (min. 5 USD)
5.4. Credit limit amount	Individually	
5.5. Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure	
5.6. Credit interest (per annum)	24%	
5.7. Late payment interest (increased credit interest, per annum)	60%	
5.8. Interest for unauthorized negative balance (per day)	0.175%	
5.9. Payment from account attached to the card	As from current account + 3%	
5.10. Annual fee for Priority Pass	Free of charge	
5.11. Fee for 1 person's visit at Priority Pass airport business area	30 EUR (VAT included)	
5.12. Concierge service	200 EUR per annum <sup>6</sup>	300 USD per annum <sup>6</sup>

<sup>1</sup> New cards are no longer issued since 24.05.2019.

<sup>2</sup> New, renewed and replaced cards are no longer offered from 10.04.2017.

<sup>3</sup> The additional commission of 3% is not applied, if money transfer is executed within the terms of 'Concierge service'.

<sup>4</sup> Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank's exchange rate for non-cash operations, for the day when mentioned fee will be booked into account

<sup>5</sup> Within a calendar year, one person's two visits or two persons' one visit with Priority Pass to airport's VIP lounge to main card user is offered free of charge.

<sup>6</sup> Service fee is applied for each payment card / cardholder linked to Concierge Service.

<sup>7</sup> New cards are no longer issued.

## Deposits

4 (5)

<b>6. Savings account<sup>8</sup></b>	
<b>Service</b>	<b>Fee</b>
6.1. Savings account	Free of charge
6.2. Funds transfer from customer's Savings account:	
6.3. to customer's current account in Citadele Bank (with prior 7 calendar days notice to Citadele Bank)	Free of charge
6.4. to other customer's account in Citadele Bank or to account in other bank (with prior 7 calendar days notice to Citadele Bank)	As for payment from current account
6.5. to customer's current account in Citadele Bank, to other customer's account in Citadele Bank or to an account in other bank (without prior 7 calendar days notice to Citadele Bank)	1% + as for payment from current account
6.6. Cash withdrawal at Citadele Bank from customer's Savings account (without prior 7 calendar days notice to Citadele Bank)	1% + as for cash withdrawal from current account
6.7. Cash deposit to Savings account	As for cash deposit to current account

<b>7. 3D Savings Account</b>	
<b>Service</b>	<b>Fee</b>
7.1. Closure of 3D Savings account	Free of charge
7.2. Funds transfer from customer's 3D Savings account:	
7.2.1. to customer's current account in Citadele Bank (with prior 3 calendar days notice to Citadele Bank)	Free of charge
7.2.2. to other customer's account in Citadele Bank or to account in other bank (with prior 3 calendar days notice to Citadele Bank)	As for payment from current account
7.2.3. to customer's current account in Citadele Bank, to other customer's account in Citadele Bank or to an account in other bank (without prior 3 calendar days notice to Citadele Bank)	1% + As from current account
7.3. Cash withdrawal at Citadele Bank from customer's 3D Savings account (without prior 3 calendar days notice to Citadele Bank)	1% + as for cash withdrawal from current account
7.4. Cash deposit to 3D Savings account	As for cash deposit to current account

<sup>8</sup> New Savings Account is no longer offered from 02.12.2019.