

Appendix 3. Products and services, which are not issued/offered any more for international private individuals and corporate clients

Payment cards

1. Platinum¹

	The Platinum Card [®] fifth finance collateral (for private individuals)
Currency	EUR
Collateral deposit which serves as collateral for credit card	Individually
Amount of credit limit	Not offered
Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure
Credit interest (per annum)	18%
Interest for unauthorized negative balance (per day)	0.175 EUR
Payment from account ²	As from current account + 3%
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
Annual fee for Priority Pass	Free of charge
Fee for 1 person's visit at Priority Pass airport business area ^{3,4}	30 EUR (VAT)
Issue of written reference, account statement	Free of charge
Concierge service	

2. Credit cards⁵

	Visa Classic (private individuals)		Visa Gold, MasterCard Gold (private individuals)		Visa Platinum (private individuals and corporate clients)	
	EUR	USD	EUR	USD	EUR	USD
Fee for card	80 EUR	80 USD	180 EUR	180 USD	250 EUR	350 USD
Fee for supplementary card	80 EUR	80 USD	180 EUR	180 USD	125 EUR	175 USD
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%	0.5%
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)
Amount of credit limit	Individually					
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure					
Interest for unauthorized negative balance (per day)	0.175%					
Payment from account ⁶	As from payment account + 3%					
Credit interest (per annum):	26%	26%	24%	24%	18%	18%
Late payment interest (per year) for legal entities	-	-	-	-	60%	60%

¹ New cards are no longer issued from 01.12.2016.

² The additional commission of 3% is not applied, if money transfer is executed within the terms of 'Concierge service'.

³ Fee for visit set in EUR will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account

⁴ 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.

⁵ New, renewed and replaced cards are no longer offered from 10.04.2017

⁶ The additional commission of 3% is not applied, if money transfer is executed within the terms of 'Concierge service'.

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			
Annual fee for Priority Pass	Not offered	Free of charge		
Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) ⁷	30 EUR (VAT included) ^{7,8}	
Concierge service ⁹	Not offered	200 EUR per annum	300 USD per annum	Free of charge

3. Gold Business cards VISA Business Gold, MasterCard Business Gold ¹⁰ (for corporate clients)

Currency	EUR	USD
Fee for card	200 EUR per annum	200 USD per annum
Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)
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)
Credit limit amount	Individually	
Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure	
Credit interest (per annum)	24%	24%
Late payment interest (increased credit interest, per annum)	60%	
Interest for unauthorized negative balance (per day)	0.175 %	
Payment from account	As from current account +3%	
Priority Pass	Free of charge	
Fee for 1 person's visit at Priority Pass airport business area	30 EUR (VAT included) ⁷	
Concierge service ⁹	200 EUR per annum	300 USD per annum

4. Virtual card ¹¹

Currency	Visa Virtual, MasterCard Virtual EUR
Fee for card (for 2 months/12 months.)	5 EUR/ 20 EUR
Commission fee for goods and services purchase	1%
Cash withdrawal in Citadele Bank	3% (min. 3 EUR)
Interest for unauthorised negative balance (per day)	0.175 EUR
Payment from account	As from current account + 3%

⁷ 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

⁸ 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.

⁹ Service fee is applied for each payment card / cardholder linked to Concierge Service.

¹⁰ New cards are no longer issued.

¹¹ New cards are no longer issued from 28.09.2018.

Deposits

5. Savings account ¹²	
5.1. Savings account	Free of charge
5.2. Funds transfer from customer's Savings account:	
5.2.1. to customer's current account in Citadele Bank (with prior 7 calendar days notice to Citadele Bank)	Free of charge
5.2.2. to other customer's account in Citadele Bank or to account in other bank (with prior 7 calendar days notice to Citadele Bank)	1% + as for payment from current account
5.2.3. 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 7 calendar days notice to Citadele Bank)	1% + as for payment from current account
5.3. 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
5.4. Cash deposit to Savings account	As for cash deposit to current account
6. 3D Savings Account (for corporate clients) ¹³	
6.1. Closure of 3D Savings account	Free of charge
6.2. Funds transfer from customer's 3D Savings account:	
6.2.1. to customer's current account in Citadele Bank (with prior 3 calendar days notice to Citadele Bank)	Free of charge
6.2.2. 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
6.2.3. 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 for payment from current account
6.3. 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
6.4. Cash deposit to 3D Savings account	As for cash deposit to current account

¹² New Savings Account is no longer offered from 10.08.2016

¹³ New 3D Savings Account is no longer offered from 02.05.2016.