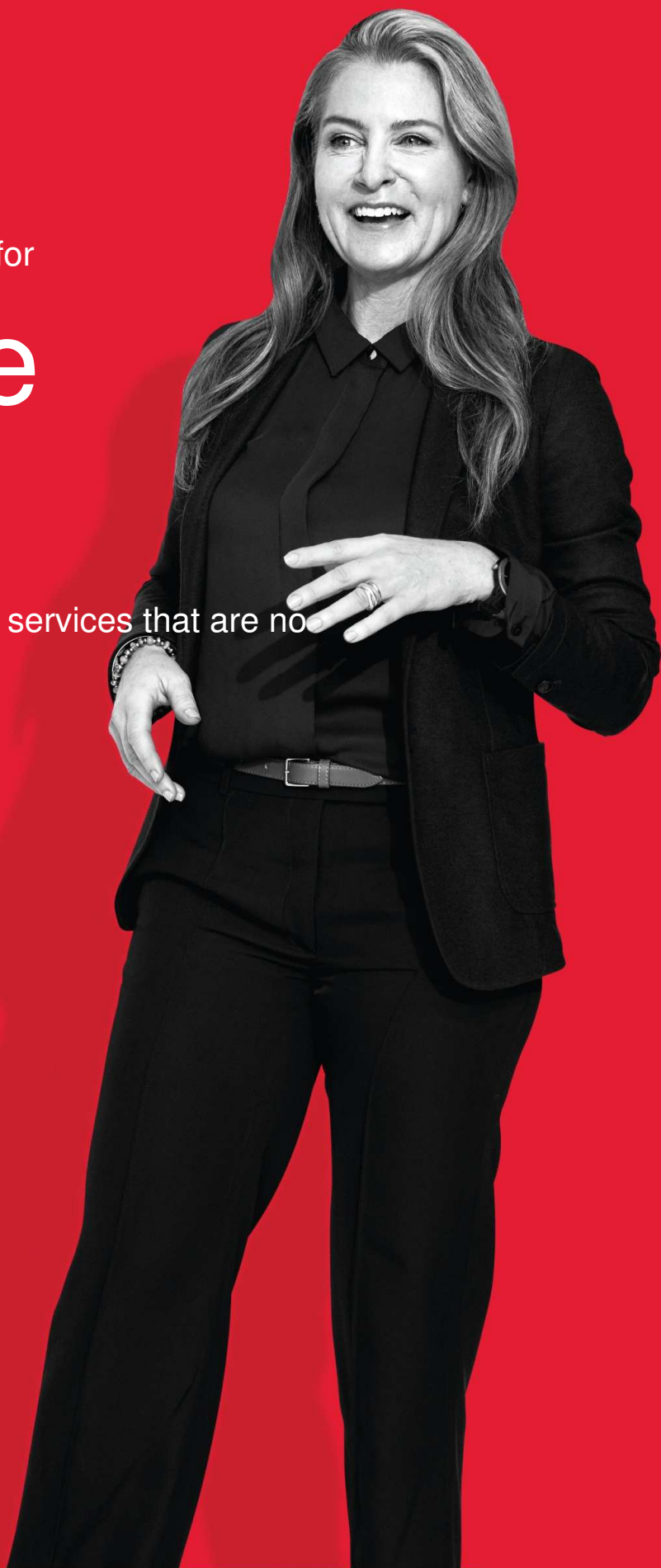


Schedule of Fees and Charges for

Corporate clients

/APPENDIX No 3. Products and services that are no longer offered/



**Vairāk
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Citadele**

Content

Customer Sets

Payment cards

Deposits

Customer Sets

1. Set for Small Enterprise

Service	Fee
1.1. Opening and maintenance of current account (-s)	Free of charge
1.2. Processing of Signature and Seal Samples Card	Free of charge
1.3. Maestro (EUR) card issue and fee for the 1st year	Free of charge
1.4. Registration of Citadele Online Bank and issue of Digipass GO3 f or one user	Free of charge
1.5. Registration of Citadele SMS Bank	Free of charge
1.6. EUR payments via Citadele Online Bank within Citadele Bank and within Latvia (up to EUR 72 000), from current account	First 6 months free of charge
1.7. Fee for set processing	14.23 EUR

2. Standard Set for Enterprise

Service	Fee
2.1. Opening and maintenance of current account (-s)	Free of charge
2.2. Processing of Signature and Seal Samples Card	Free of charge
2.3. MasterCard Business (EUR)2 card issue and fee for the 1 st year	Free of charge
2.4. Registration of Citadele Online bank and issue of Digipass GO3 f or two users	Free of charge
2.5. Registration of Citadele SMS Bank	Free of charge
2.6. EUR payments via Citadele Online Bank within Citadele Bank and within Latvia (up to EUR 72 000), from current account	For the new customers only – 3 months free of charge
2.7. Fee for set processing	21.34 EUR

3. Set for Enterprise ‘Starta’ [‘Start’]

Service	Fee
3.1. Opening and maintenance of current account	Free of charge
3.2. Processing of Signature and Seal Samples Card	Free of charge
3.3. One-off printout from the database of LURSOFT for one person, prepared during processing of the set in Citadele Bank	Free of charge
3.4. Issue of one Maestro card (EUR) and fee for the first year	Free of charge
3.5. Registration of Citadele Online Banking and issue of a code card	Free of charge
3.6. Registration of Citadele SMS Bank	Free of charge
3.7. EUR payments within Latvia via Citadele Online Banking	For the new customers only – 3 months free of charge
3.8. Payments within Citadele Bank via Citadele Online Banking	Free of charge
3.9. Set’s registration fee for Citadele Bank’s new customers	10 EUR
3.10. Set’s registration fee for Citadele Bank’s existing customers	5 EUR
3.11. Fee for set processing	3.50 EUR

4. Set for Enterprise ‘Pamata’ [‘Basic’]:

Service	Fee
4.1. Opening and maintenance of current account	Free of charge
4.2. Processing of Signature and Seal Samples Card	Free of charge
4.3. One-off printout from the database of LURSOFT for one person, prepared during processing of the Set in Citadele Bank	Free of charge
4.4. Issue of one MasterCard Business (EUR) or VISA Business (EUR) card and fee for the first year	Free of charge
4.5. Registration of Citadele Online Banking and issue of a Digipass Go3 or a code card for one user	Free of charge
4.6. Registration of Citadele SMS Bank	Free of charge

4.7. EUR payments within Latvia via Citadele Online Banking	For the new customers only – 3 months free of charge
4.8. Payments within Citadele Bank via Citadele Online Banking	Free of charge
4.9. Set's registration fee for Citadele Bank's new customers	15 EUR
4.10. Set's registration fee for Citadele Bank's existing customers	10 EUR
4.11. Fee for set processing	3.50 EUR

Payment cards

5. American Express

	American Express Business card ¹	American Express Gold Business card ²
Currency	EUR	
5.1. Credit limit amount	Not offered	
5.2. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
5.3. Interest rate for the spent credit limit till the 15th date of the next month	0%	
5.4. Credit interest (per annum)	22%	
5.5. Interest for unauthorised negative balance (per day)	0.175%	
5.6. Payment from account	As from current account + 3%	
5.7. Concierge service ³	-	EUR 200

6. Gold Business Card VISA Business Gold, MasterCard Business Gold⁴

Currency	EUR	USD
6.1. Fee for card	8.50 EUR per month	70 USD per annum
6.2. Commission fee for goods and services purchase	Free of charge	0.5%
6.3. Cash withdrawal in Citadele Bank	3% (min. 3 EUR)	3% (min. 5 USD)
6.4. Cash withdrawal in Citadele Bank ATMs in Latvia	3% (min. 3 EUR)	3% (min. 5 USD)
6.5. Cash withdrawal in other banks, in ATMs of other banks	3% (min. 3 EUR)	3% (min. 5 USD)
6.6. Credit limit amount	Individually	
6.7. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	100% of the used credit limit amount + 100% of excess expenditure
6.8. Credit interest (per annum)	20%	24%
6.9. Late payment interest (increased credit interest, per annum)	60%	
6.10. Interest rate for the spent credit limit till the 15th date of the next month	0%	-
6.11. Interest for unauthorised negative balance (per day)	0.175%	
6.12. Payment from account	As from current account +3%	
6.13. Priority Pass	Free of charge	
6.14. Fee for 1 person's visit at Priority Pass airport business area	30 EUR (VAT included) ³	
6.15. Concierge service	200 EUR per annum	300 USD per annum
6.16. Currency exchange mark-up fee ⁵	3%	4.3%

7. Business card VISA Business, MasterCard Business⁴

Currency	EUR	USD
7.1. Fee for card	43 EUR per annum	45 USD per annum
7.2. Fee for supplementary card	3.60 EUR per month ⁶	-
7.3. Commission fee for goods and services purchase	Free of charge	0.5%
7.4. Cash withdrawal in Citadele Bank	As from current account	
7.5. Cash withdrawal in Citadele Bank ATMs in Latvia	0.5% (min. 3 EUR)	1 % (min. 3 USD)
7.6. Cash withdrawal in other banks, in ATMs of other banks	1.5% (min. 3 EUR)	1.5 % (min. 5 USD)
7.7. Credit limit amount	Individually	
7.8. Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure	
7.9. Credit interest (per annum)	24%	
7.10. Late payment interest (increased credit interest, per annum)	60%	
7.11. Interest for unauthorised negative balance (per day)	0.175%	
7.12. Payment from account	As from current account +3%	
7.13. Currency exchange mark-up fee	4.3%	

8. Maestro cards⁷

	Payment card	Cash deposit card
	EUR	EUR
8.1. Fee for card	1.25 EUR per month	0.50 EUR per month
8.2. New card issue (instead of existing)	Free of charge	
8.3. Commission fee for goods and services purchase	Free of charge	Not available
8.4. Cash withdrawal in Citadele Bank ATMs in Latvia	0.5% (min.0.75 EUR)	Not available
8.5. Cash withdrawal in other banks, in ATMs of other banks	1% (min. 3 EUR)	Not available
8.6. Credit limit amount	Not available	
8.7. Late payment interest (increased credit interest, per annum)	60%	
8.8. Late payment interest (per day)	0.175%	
8.9. Payment from account	As from current account	
8.10. Currency exchange mark-up fee	4.3%	-

¹ New cards are no longer offered from 01.12.2016 and renewed and replaced cards are no longer offered from 10.04.2017.

² New cards are no longer offered from 01.12.2016 and renewed and replaced cards are no longer offered from 10.04.2017

³ Service fee is applied for each payment card / cardholder linked to Concierge Service.

⁴ New, renewed and replaced cards are no longer offered.

⁵ Service fee is applied for each payment card / cardholder linked to Concierge Service.

⁶ Fee for VISA Business, MasterCard Business, that are issued till 20.09.2016 (inclusive).

⁷ From 10.06.2018. new cards are not issued.

Deposits

9. Savings account

Service	Fee
9.1. Closure of Savings account	Free of charge
9.2. Funds transfer from customer's Savings account:	
9.2.1. to customer's current account in Citadele Bank (with prior 7 calendar days notice to Citadele Bank)	Free of charge

9.2.2. to other customer's account in Citadele Bank or to account in other bank (with prior 7 calendar days notice to Citadele Bank)	As from current account
9.2.3. 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 from current account
9.3. 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
9.4. Cash deposit to Savings account	As for cash deposit to current account

10. 3D Savings Account

Service	Fee
10.1. Closure of 3D Savings account	Free of charge
10.2. Funds transfer from customer's 3D Savings account:	
10.2.1. to customer's current account in Citadele Bank (with prior 3 calendar days notice to Citadele Bank)	Free of charge
10.2.2. 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
10.2.3. 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
10.3. 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
10.4. Cash deposit to 3D Savings account	As for cash deposit to current account