

APPENDIX 3 Products and services that are no longer offered to business customers

CUSTOMER SETS

Service	Fee
1. Set for Small Enterprise	
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 1 st 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	
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']:	
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']:	
4.1. Opening and maintenance of current account ⁴	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	Free of charge

Bank	
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. Monthly servicing fee for the set	3.50 EUR

PAYMENT CARDS

5. American Express

	American Express® Business card ¹	American Express® Gold Business card ²
Currency	EUR	
Fee for card	EUR 50 per annum	EUR 100 per annum
Commission fee for goods and services purchase	Free of charge	
Cash withdrawal in Citadele Bank, in other banks, in ATMs of other banks	3% (min. 3 EUR)	
Cash withdrawal in Citadele Bank (Latvia) ATMs	3% (min. 1.50 EUR)	
Credit limit amount	Individually	
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
Interest rate for the spent credit limit till the 15 th date of the next month	0%	
Credit interest (per annum)	22%	20%
Interest for unauthorised negative balance (per day)	0.175 EUR	
Late payment interest (increased credit interest, per annum)	60%	
Payment from account	As from currenc account + 3%	
Priority Pass		Free of charge
Fee for 1 person's visit at Priority Pass airport business area	Not offered	30 EUR (VAT included PVN) ³
Concierge service ⁴		EUR 200 per annum

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 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.

⁴ Service fee is applied for each payment card / cardholder linked to Concierge Service.

6. Gold Business Card VISA Business Gold, MasterCard Business Gold⁵

Currency	EUR	USD
Fee for card	8.50 EUR per month	70 USD per annum
Commission fee for goods and services purchase	Free of charge	0.5%
Cash withdrawal in Citadele Bank, Cash withdrawal in other banks, Cash withdrawal in Citadele Bank ATMs in Latvia, in ATMs of other banks	3% (min. 3 EUR)	3% (min. 5 USD)
Credit limit amount	Individually	
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	100% of the used credit limit amount + 100% of excess expenditure
Credit interest (per annum)	20%	24%
Late payment interest (increased credit interest, per annum)	60%	
Interest rate for the spent credit limit till the 15 th date of the next month	0%	-
Interest for unauthorised negative balance (per day)	0.175 EUR	
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) ³	
Concierge service ⁶	200 EUR per annum	300 USD per annum

7. Business card VISA Business, MasterCard Business⁷

Currency	EUR	USD
Fee for card	43 EUR per annum ⁸	45 USD per annum
Fee for card	3.60 EUR per month ⁹	
Commission fee for goods and services purchase	Free of charge	0.5%
Cash withdrawal in Citadele Bank	As from current account	
Cash withdrawal in other banks, in ATMs of other banks	1.5% (min. 3 EUR)	1.5 % (min. 5 USD)
Cash withdrawal in Citadele Bank ATMs in Latvia	0.5% (min. 0.75 EUR)	1 % (min. 3 USD)
Credit limit amount	Individually	
Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure	
Credit interest (per annum)	24%	
Late payment interest (increased credit interest, per annum)	60%	
Interest for unauthorised negative balance (per day)	0.175 EUR	
Payment from account	As from current account +3%	

⁵ New, renewed and replaced cards are no longer offered.

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

⁷ New, renewed and replaced cards are no longer offered.

⁸ Fee for VISA Business, MasterCard Business, that are issued till 20.09.2016 (inclusive).

⁹ Fee for VISA Business, MasterCard Business, that are issued from 21.09.2016.

8. 3D Savings account card VISA Business, MasterCard Business

Service	Fee
Fee for card	20 EUR per annum
Fee for supplementary card	Free of charge
Commission fee for goods and services purchase	Free of charge
Cash withdrawal in Citadele Bank	As from current account +1%
Cash withdrawal in other banks, in ATMs of other banks	2% (min.3 EUR)
Cash withdrawal in Citadele Bank ATMs in Latvia	1%
Interest for unauthorised negative balance (per day)	0.175 EUR
Payment from account	As from current account + 3%

9.Virtual card¹⁰

Service	Visa Virtual, MasterCard Virtual Fee
Fee for card (2 month/12 month)	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%

9. Savings account¹¹

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 Account¹²

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 From 28.09.2018.new cards are not issued.

¹¹ New Savings Account is no longer offered from 10.08.2016.

¹² New 3D Savings Account is no longer offered from 02.05.2016.

Schedule of Fees and Charges for Corporate clients
Products and services that are no longer offered to corporate clients



Bank)	
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