

## APPENDIX 3 Products and services that are no longer offered to private individuals

### CUSTOMERS SETS

Service	Fee
<b>1. Set 'Ikvienam' ('For everybody')</b>	
1.1. Opening and maintenance of current account	Free of charge
1.2. Citadele payment card	Free of charge
1.3. Registration and servicing of Citadele Online Banking	Free of charge
1.4. Registration and servicing of Citadele SMS Bank	Free of charge
1.5. Maxi Savings account	Free of charge
1.6. 2 <sup>nd</sup> tier of pension system	Free of charge
1.7. EUR payments via Citadele Online Banking, within Citadele Bank and Latvia, from current account	Free of charge
1.8. Monthly fee for the set	2.10 EUR
<b>2. Set 'Pamata' ('Basic')</b>	
2.1. Opening and maintenance of current account	Free of charge
2.2. Citadele payment card	Free of charge
2.3. Visa Classic (EUR) credit card	Free of charge
2.4. Registration and servicing of Citadele Online Banking	Free of charge
2.5. Registration and servicing of Citadele SMS Bank	Free of charge
2.6. Maxi Savings account	Free of charge
2.7. 2 <sup>nd</sup> tier of pension system	Free of charge
2.8. EUR payments via Citadele Online Banking, within Citadele Bank and Latvia, from current account	Free of charge
2.9. Monthly fee for the set	4.30 EUR
<b>3. Set 'Zelta' ('Gold')</b>	
3.1. Opening and maintenance of current account	Free of charge
3.2. Citadele payment card	Free of charge
3.3. MasterCard Gold (EUR) credit card / Visa Gold (EUR) credit card	Free of charge
3.4. Registration and servicing of Citadele Online Banking	Free of charge
3.5. Registration and servicing of Citadele SMS Bank	Free of charge
3.6. Maxi Savings account	Free of charge
3.7. 2 <sup>nd</sup> tier of pension system	Free of charge
3.8. EUR payments via Citadele Online Banking, within Citadele Bank and Latvia, from current account	Free of charge
3.9. Monthly fee for the set	7 EUR
<b>4. Set 'Junioram' (For Junior)</b>	
4.1. Opening and maintenance of current account	Free of charge
4.2. Citadele payment card	Free of charge
4.3. Registration and servicing of Citadele Online Banking	Free of charge
4.4. Registration and servicing of Citadele SMS Bank	Free of charge
4.5. Maxi Savings account	Free of charge
4.6. 2 <sup>nd</sup> tier of pension system	Free of charge
4.7. EUR payments via Citadele Online Banking, within Citadele Bank and Latvia, from current account	Free of charge
4.8. Monthly fee for the set	0.70 EUR
<b>5. Set 'Senioram' (For Senior)</b>	
5.1. Opening and maintenance of current account	Free of charge
5.2. Citadele payment card	Free of charge
5.3. Registration and servicing of Citadele Online Banking	Free of charge
5.4. Registration and servicing of Citadele SMS Bank	Free of charge
5.5. Maxi Savings account	Free of charge

5.6. EUR payments via Citadele Online Banking, within Citadele Bank and Latvia, from current account	Free of charge
5.7. Monthly fee for the set	0.70 EUR

## PAYMENT CARDS

### 6. VISA Electron<sup>1</sup>

Currency	Visa Electron EUR
Fee for card/supplementary card	1 EUR monthly
Commission fee for goods and services purchases	Free of charge
Cash withdrawal in Citadele Bank	As from current account
Cash withdrawal in Citadele Bank (Latvia) ATMs	Free of charge up to 800 EUR per month, 0.2% from amount above
Cash withdrawal in other banks, in ATMs of other banks	1% (min. 3 EUR)
Amount of credit limit	Not offered
Minimum instalment	100% of the spent credit limit amount + 100% of excess expenditure
Interest for unauthorised negative balance (per day)	0.175 EUR
Payment from account	As from current account

### 6. American Express<sup>2</sup>

Currency	Citadele payment card with American Express	American Express <sup>®</sup> BLUE credit card	American Express <sup>®</sup> Gold credit card
Fee for card	1.20 EUR per month	2.20 EUR	6 EUR per month
Fee for supplementary card		1 EUR	1.85 EUR per month
Commission fee for goods and services purchases	Free of charge		
Cash withdrawal in Citadele Bank	As from current account	3% (min. 3 EUR)	
Cash withdrawal in other banks	1% (min. 3 EUR)		
Cash withdrawal in Citadele Bank (Latvia) ATMs	Free of charge up to 800 EUR <sup>5</sup> per month, 0.2% from amount above	3% (min. 1.50 EUR)	
Cash withdrawal in ATMs of other banks	2% (min. 3 EUR), free of charge 5 transactions or 800 EUR <sup>3</sup> max per month	3% (min. 3 EUR)	
Amount of credit limit	Individually		
Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure		
Interest rate for the spent credit limit till the 15 <sup>th</sup> date of the next month	0%		
Credit interest (per annum)	22%		
Interest for unauthorised negative balance (per day)	0.175 EUR		
Payment from account	As from current account + 3%		
Annual fee for Priority Pass	Not offered		Free of charge
Fee for 1 person's visit at Priority Pass airport business area			30 EUR (VAT included) <sup>4</sup>
Concierge service <sup>5</sup>			EUR 200 per annum

<sup>1</sup> New cards are no longer offered.

<sup>2</sup> New, renewed and replaced cards are no longer offered from 03.04.2017

<sup>3</sup> EUR 800 is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

<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.

## 7. Platinum<sup>6</sup>

	The Platinum Card®	The Platinum Card® fith finance collateral
Currency	EUR	EUR
Fee for card	350 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, in other bank, in ATM's of other banks	3% (min. 3 EUR)	3% (min. 5 EUR)
Cash withdrawal in Citadele Bank (Latvia) ATMs	3% (min. 1.50 EUR)	3% (min. 3 EUR)
Amount of credit limit	Not offered	
Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	
Interest rate for the spent credit limit till the 15 <sup>th</sup> date of the next month	0%	
Credit interest (per annum)	18%	
Interest for unauthorised negative balance (per day)	0.175 EUR	
Payment from account <sup>7</sup>	As from current account + 3%	
Annual fee for Priority Pass	Free of charge	
Fee for 1 person's visit at Priority Pass airport business area	30 EUR (VAT) <sup>8</sup>	
Issue of written reference, account statement	Free of charge	
Concierge service	Free of charge	

## 8. Credit cards<sup>9</sup>

	Visa Classic		Visa Gold		Visa Platinum	
	EUR	USD	EUR	USD	EUR	USD
Fee for card / supplementary card <sup>10</sup>	Free of charge	30 USD per annum				
Fee for card <sup>11</sup>	2.20 EUR per month	-	6 EUR per month	75 USD per annum	350 EUR per annum	250 USD per annum
Fee for supplementary card <sup>9</sup>	1.00 EUR month	-	1.85 EUR per month	25 USD gadā	Free of charge	125 USD per annum
Commission fee for goods and services purchase	Free of charge	0.5%	Free of charge	0.5%	Free of charge	0.5%
Cash withdrawal in Citadele Bank, in other bank, in ATM's of other banks	3% (min.3 EUR)	3% (min. 5 USD)	3% (min.3 EUR)	3% (min. 5 USD)	3% (min.3 EUR)	3% (min. 5 USD)
Cash withdrawal in Citadele Bank ATMs in Latvia	3% (min. 1.50 EUR)	3% (min. 3 USD)	3% (min.3 EUR)	3% (min. 5 USD)	3% (min.3 EUR)	3% (min. 5 USD)
Amount of credit limit	Individually					
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure					

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

<sup>6</sup> New cards are not longer issued from 01.12.2016.

<sup>7</sup> The additional commission of 3% is not applied, if money transfer is executed within the terms of 'Concierge service'.

<sup>8</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>9</sup> New, renewed and replaced cards are no longer offered from 10.04.2017

<sup>10</sup> Fee for cards that are issued till 20.09.2016 (inclusive).

<sup>11</sup> Fee for cards that are issued from 21.09.2016.

Interest rate for the spent credit limit till the 15th date of the next month	0%	-	0%	-	0%	0%
Interest for unauthorised negative balance (per day)	0.175%					
Payment from account	As from payment account+3%					
Credit interest (per annum):						
for cards issued till 09.02.2017 (inclusive) and for cards issued against safety deposit	22%	26%	22%	24%	18%	
for cards without safety deposit issued starting 10.02.2017, and for cards without safety deposit issued starting 10.02.2017 with increased credit limit	Individuāli					
Interest rate (per annum) for collateral deposit which serves as collateral for credit card	Not offered		Not offered		See Appendix No. 1 chapter 3	
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) <sup>12</sup>		30 EUR (VAT included) <sup>10</sup>	
Concierge service <sup>13</sup>	Not offered		200 EUR	300 USD	Free of charge	
Issue of written reference, account statement	According to Pricelist				Free of charge	-

## 9. Virtual card<sup>14</sup>

	Visa Virtual, MasterCard Virtual
Currency	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%

## 10. Studies/Student Credit

Service	Fee
10.1. Consideration of an application for amendments to provisions of the agreement	Free of charge
10.2. Change of the pledge	30 EUR
10.3. Execution of amendments to provisions of the agreement	30 EUR
10.4. Issuing of credit, warranty agreement's copy	10 EUR
10.5. Reiterative issue of schedule at the customer's (int. al. pledgor) request	10 EUR

<sup>12</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>13</sup> Service fee is applied for each payment card / cardholder linked to Concierge Service..

<sup>14</sup> New cards are no longer issued from 28.09.2018.

## 11. Savings account<sup>15</sup>

Service	Fee
11.1. Savings account	Free of charge
11.2. Funds transfer from customer's Savings account:	
11.2.1. to customer's current account in Citadele Bank (with prior 7 calendar days notice to Citadele Bank)	Free of charge
11.2.2. 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
11.2.3. 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
11.3. 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
11.4. Cash deposit to Savings account	As for cash deposit to current account

## 12. 3D Savings Account<sup>16</sup>

Service	Fee
12.1. Closure of 3D Savings account	Free of charge
12.2. Funds transfer from customer's 3D Savings account:	
12.2.1. to customer's current account in Citadele Bank (with prior 3 calendar days notice to Citadele Bank)	Free of charge
12.2.2. 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
12.2.3. 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
12.3. 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
12.4. Cash deposit to 3D Savings account	As for cash deposit to current account

## 13. Consumer lending liabilities restructuring solutions

Service	Fee
13.1. Contract on Debt Repayment, Consumer Loan Agreement <sup>17</sup> :	
13.1.1. Review of application upon customer's initiative	10 EUR
13.1.2. Execution of Contract on Debt Repayment	1.5% from contract amount (min. 25 EUR)
13.1.3. Execution of Contract on Debt Repayment in case of non-prolonging of the term of credit limit	15 EUR
13.1.4. Execution of amendments of Contract's on Debt Repayment provisions	1.5% of amount of the contract regarding which amendments are made to (min. 25 EUR)

<sup>15</sup> New Savings Account is no longer offered from 10.08.2016

<sup>16</sup> New 3D Savings Account is no longer offered from 02.05.2016.

<sup>17</sup> New agreements not concluded.