

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

CUSTOMERS SETS

Service	Fee
1. Set 'Ikvienam' ('For everybody')	
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 nd 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
2. Set 'Pamata' ('Basic')	
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 nd 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
3. Set 'Zelta' ('Gold')	
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 nd 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
4. Set 'Junioram' (For Junior)	
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 nd 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
5. Set 'Senioram' (For Senior)	
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 Electron¹

Currency	Visa Electron EUR
Fee for card/supplementary card	1 EUR monthly
Commission fee for goods and services purchases	Free of charge
New card issue (instead of existing) ²	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%
Payment from account	As from current account
Currency exchange mark-up fee	4.3%

7. Maestro cards

Currency	Payment card Maestro		Maestro Offer for youth ³	Maestro Offer for seniors ^{4,5,6}
	EUR	USD ⁷	EUR	EUR
Fee for card	1 EUR per month	10 USD per annum	Free of charge	0.40 EUR per month
Fee for supplementary card	1 EUR per month	5 USD per annum	Not available	0.20 EUR per month
New card issue (instead of existing) ²	Free of charge	Not offered	Free of charge	
Commission fee for goods and services purchase	Free of charge	0.5%	Free of charge	
Cash withdrawal in Citadele Bank	As from current account		As from current account ⁸	As from current account
Cash withdrawal in Citadele Bank ATMs in Latvia	Free of charge up to 800 EUR per month, 0.2% from amount above	1.5% (min. 3 USD)	Free of charge up to 800 EUR per month, 0.2% from amount above	

¹ New cards are no longer offered.

² As per 24 May 2019 are issued as Mastercard Debit.

³ Aged 7 till 21.

⁴ Offer is valid for customers from age 60.

⁵ Issue of power of attorney in Citadele Bank –free of charge.

⁶ Annual interest rate of term deposit: + 0.10% per annum.

⁷ New cards are no longer offered from 15.05.2019.

⁸ The service is available for person starting from age 18.

Cash withdrawal in other banks, in ATMs of other banks	1% (min. 3 EUR)	1.5% (min. 3 USD)	1% (min. 3 EUR) ⁹	
Credit limit amount ¹⁰	Not available			
Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure		Not offered	100% of the used credit limit amount + 100% of excess expenditure
Credit interest (per year)	28%		Not offered	28%
Interest for unauthorised negative balance (per day)	0.175%			
Payment from account	As from current account			
Cash withdrawal at POS terminals at merchants	Free of charge		Free of charge	
Currency exchange mark-up fee	4.3%		4.3%	
SMS sent to customer about incoming sum to account	0.09 EUR		Free of charge	

8. American Express¹¹

	American Express® BLUE kreditkarte	American Express® Gold kreditkarte	The Platinum Card®	The Platinum Card® with financial collateral
Currency	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 th date of the next month	0%			
Credit interest (per annum)	22%		18%	
Interest for unauthorised negative balance (per day)	0.175%			
Payment from account	As from current account + 3%			

9. Visa Credit cards¹²

	Visa Classic		Visa Gold		Visa Platinum	
	EUR	USD	EUR	USD	EUR	USD
Fee for card / supplementary card ¹³	Free of charge	30 USD per annum				
Fee for card ¹⁴	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 (effective till 04.08.2019)	1 EUR month	-	1.85 EUR per month	25 USD per annum	Free of charge	125 USD per annum
Fee for supplementary card (effective from 05.08.2019)	2.20 EUR month	-	6 EUR per month	75 USD per annum	Free of charge	125 USD per

⁹ Cash withdrawal in other bank's ATM once per month is free of charge.

¹⁰ From 01.02.2016. service "Credit limit amount" is not available.

¹¹ New, renewed and replaced cards are no longer offered from 03.04.2017.

¹² New, renewed and replaced cards are no longer offered from 10.04.2017.

¹³ Fee for cards that are issued till 20.09.2016 (inclusive).

¹⁴ Fee for cards that are issued from 21.09.2016.

						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					
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	Individually					
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) ¹⁵				
Concierge service ¹⁶	Not offered	200 EUR	300 USD	Free of charge		
Issue of written reference, account statement	According to Pricelist				Free of charge	-

10. Mastercard credit card

	Credit card Mastercard Standard	
Currency	EUR	USD
Fee for card/supplementary card ¹⁷	22 EUR per annum ¹⁸ /2 EUR per month ¹⁹	30 USD per annum

¹⁵ 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

¹⁶ Service fee is applied for each payment card / cardholder linked to Concierge Service.

¹⁷ Fee for card issued before 10.11.2008. is not applicable.

¹⁸ Fee for card issued before 21.09.2016.

	Credit card Mastercard Standard	
Currency	EUR	USD
Fee for supplementary card	22 EUR per annum ¹⁸ / 2 EUR per month ¹⁹	30 USD per annum
New card issue (instead of existing) ²⁰	Free of charge	
Commission fee for goods and services purchase	Bez maksas	0.5%
Cash withdrawal in Citadele Bank, in other bank, in ATM's of other banks	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)
Amount of credit limit	Individually	
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
Credit interest (per annum)	Individually	
Interest for unauthorised negative balance (per day)	0.175% dienā	
SMS sent to customer about incoming sum to account	0.09 EUR	
Cash withdrawal at POS terminals at merchants	Not offered	
Currency exchange mark-up fee	4.3%	
Payment from account	As from payment account+3%	

11. Studies/Student Credit

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

12. Savings account²¹

Service	Fee
Savings account	Free of charge
Funds transfer from customer's Savings account:	
- to customer's current account in Citadele Bank (with prior 7 calendar days notice to Citadele Bank)	Free of charge
- 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
- 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
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
Cash deposit to Savings account	As for cash deposit to current account

¹⁹ Fee for card issued after 21.09.2016.

²⁰ As per 24 May 2019 are replaced to X hero.

²¹ New Savings Account is no longer offered from 10.08.2016.

13. Consumer lending liabilities restructuring solutions

Service	Fee
Contract on Debt Repayment, Consumer Loan Agreement ²² :	
- Review of application upon customer's initiative	10 EUR
- Execution of Contract on Debt Repayment	1.5% from contract amount (min. 25 EUR)
- Execution of Contract on Debt Repayment in case of non-prolonging of the term of credit limit	15 EUR
- 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)

²² New agreements not concluded.