

Schedule of Fees and Charges for

Private individuals

/Appendix 3. Products and services that are no longer
offered/



**Vairāk
iespēju**

**=
Citadele**

Content

Customer Sets

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Customer 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)	
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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

Service	Fee
6. Visa Electron (EUR)¹	
6.1. Fee for card/supplementary card	1.20 EUR monthly
6.2. Commission fee for goods and services purchases	Free of charge
6.3. New card issue (instead of existing) ²	Free of charge
6.4. Cash withdrawal in Citadele Bank	As from current account
6.5. Cash withdrawal in Citadele Bank (Latvia) ATMs	Free of charge up to 800 EUR per month, 0.2% from amount above
6.6. Cash withdrawal in other banks, in ATMs of other banks	1% (min. 3 EUR)
6.7. Amount of credit limit	Not offered
6.8. Minimum instalment	100% of the spent credit limit amount + 100% of excess expenditure
6.9. Interest for unauthorised negative balance (per day)	0.175%
6.10. Payment from account	As from current account
6.11. Currency exchange mark-up fee	4.3%

7. Maestro cards¹

Service	Payment card Maestro		Maestro Offer for youth ³	Maestro Offer for seniors ^{4,5,6}
	EUR	USD ⁷	EUR	EUR
7.1. Fee for card	1.20 EUR per month	10 USD per annum	Free of charge	0.70 EUR per month
7.2. Fee for supplementary card	1.20 EUR per month	5 USD per annum	Not available	0.70 EUR per month
7.3. New card issue (instead of existing) ²	Free of charge	Not available	Free of charge	
7.4. Commission fee for goods and services purchase	Free of charge	0.5%	Free of charge	
7.5. Cash withdrawal in Citadele Bank	As from current account		As from current account ⁸	As from current account
7.6. 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	
7.7. Cash withdrawal in other banks, in ATMs of other banks	1% (min. 3 EUR)	1.5% (min. 3 USD)	1% (min. 3 EUR) ⁹	
7.8. Credit limit amount ¹⁰	Not available			
7.9. Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure		Not available	100% of the used credit limit amount + 100% of excess expenditure
7.10. Credit interest (per year)	28%		Not available	28%
7.11. Interest for unauthorised negative balance (per day)	0.175%			

7.12. Payment from account	As from current account		
7.13. Cash withdrawal at POS terminals at merchants	Free of charge	Not available	Free of charge
7.14. Currency exchange mark-up fee	4.3%		
7.15. SMS sent to customer about incoming sum to account	0.09 EUR		Free of charge

8. American Express^{1,11}

	American Express BLUE credit card	American Express Gold credit card	The Platinum Card	The Platinum Card with financial collateral
Currency	EUR			
8.1. Amount of credit limit	Not available			
8.2. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure			
8.3. Interest rate for the spent credit limit till the 15th date of the next month	0%			
8.4. Credit interest (per annum)	22%		18%	
8.5. Interest for unauthorised negative balance (per day)	0.175%			
8.6. Payment from account	As from current account + 3%			

9. Visa Credit cards¹⁵

	Visa Classic		Visa Gold		Visa Platinum	
	EUR	USD	EUR	USD	EUR	USD
9.1. Fee for card / supplementary card ¹⁶	Free of charge	30 USD per annum				
9.2. Fee for card ¹⁷	2.20 EUR per month	-	6 EUR per month	75 USD per annum	350 EUR per annum	250 USD per annum
9.3. Fee for supplementary card	2.20 EUR per month	-	6 EUR per month	75 USD per annum	Free of charge	125 USD per annum
9.4. Commission fee for goods and services purchase	Free of charge	0.5%	Free of charge	0.5%	Free of charge	0.5%
9.5. 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)
9.6. 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)
9.7. Amount of credit limit	Individually					
9.8. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure					
9.9. Interest rate for the spent credit limit till the 15th date of the next month	0%	-	0%	-	0%	0%
9.10. Interest for unauthorised negative balance (per day)	0.175%					
9.11. Payment from account	As from payment account+3%					
9.12. Credit interest (per annum):						
9.13. for cards issued till 09.02.2017 (inclusive) and for cards issued against safety deposit	22%	26%	22%	24%	18%	
9.14. 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					
9.15. Priority Pass	Not offered		Free of charge			

9.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) ¹⁸	30 EUR (VAT included) ¹⁰
9.17. Concierge service ¹⁹	Not offered	200 EUR	300 USD
9.18. Issue of written reference, account statement	According to Pricelist		Free of charge

10. Mastercard credit card

Currency	EUR	USD
10.1. Fee for card/supplementary card ²⁰	22 EUR per annum ²¹ / 2 EUR per month ²²	30 USD per annum
10.2. Fee for supplementary card	22 EUR per annum ²¹ / 2 EUR per month ²²	30 USD per annum
10.3. New card issue (instead of existing) ²³	Free of charge	
10.4. Commission fee for goods and services purchase	Free of charge	0.5%
10.5. Cash withdrawal in Citadele Bank, in other bank, in ATM's of other banks	3% (min. 3 EUR)	3% (min. 5 USD)
10.6. Cash withdrawal in Citadele Bank ATMs in Latvia	3% (min. 1.50 EUR)	3% (min. 3 USD)
10.7. Amount of credit limit	Individually	
10.8. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
10.9. Credit interest (per annum)	Individually	
10.10. Interest for unauthorised negative balance (per day)	0.175%	
10.11. SMS sent to customer about incoming sum to account	0.09 EUR	
10.12. Cash withdrawal at POS terminals at merchants	Not offered	
10.13. Currency exchange mark-up fee	4.3%	
10.14. Payment from account	As from payment account+3%	

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.

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.

¹⁵ New, renewed and replaced cards are no longer offered from 10.04.2017.

¹⁶ Fee for cards that are issued till 20.09.2016 (inclusive).

¹⁷ Fee for cards that are issued from 21.09.2016.

¹⁸ 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.

¹⁹ Service fee is applied for each payment card / cardholder linked to Concierge Service.

²⁰ Fee for card issued before 10.11.2008. is not applicable.

²¹ Fee for card issued before 21.09.2016.

²² Fee for card issued after 21.09.2016.

²³ As per 1 June 2019 are replaced to X hero.

Lending

11. Studies/Student Credit

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

12. Consumer lending liabilities restructuring solutions²⁴

Service	Fee
12.1. Contract on Debt Repayment, Consumer Loan Agreement	
12.2. Review of application upon customer's initiative	10 EUR
12.3. Execution of Contract on Debt Repayment	1.5% from contract amount (min. 25 EUR)
12.4. Execution of Contract on Debt Repayment in case of nonprolonging of the term of credit limit	15 EUR
12.5. 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)

²⁴ New agreements not concluded.

Deposits

13. Savings account²⁵

Service	Fee
13.1. Savings account	Free of charge
13.2. Funds transfer from customer's Savings account:	
13.3. to customer's current account in Citadele Bank (with prior 7 calendar days notice to Citadele Bank)	Free of charge
13.4. to other customer's account in Citadele Bank or to account in other bank (with prior 7 calendar days notice to Citadele Bank)	As for payment from current account
13.5. 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
13.6. 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
13.7. Cash deposit to Savings account	As for cash deposit to current account

14. Savings account for child²⁶

Service	Fee
14.1. Opening, closure of Savings account for child	Free of charge
14.2. Funds transfer from Savings for child account to customer's another account in Citadele Bank or to other account in Citadele Bank	Free of charge
14.3. Funds transfer from Savings account for child to account in other bank	As for payment from current account
14.4. Additional commission fee for premature funds withdrawal or payment at presentation of the custody court sanction	1% of withdrawn or transferred amount

²⁵ New Savings Account is no longer offered from 10.08.2016

²⁶ New Savings Account is no longer offered from 02.12.2019.