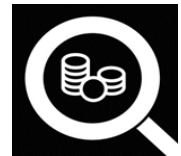




Fee Information Document



Account provider name: AS "CITADELE BANKA"

Account name: CURRENT ACCOUNT WITH CREDIT CARD X Hero

Data: 2020.10.01.

- This document provides information on the rates applicable to the main services related with a payment account. It will help you compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is here: <https://www.citadele.lv/lv/privatpersonam/cenradis/>
- A glossary of the terms used herein is available for free.

Service ¹	Fee
General account services	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	free of charge
2) Maintaining/servicing the account	free of charge
3) Closing the account	free of charge
4) Activation the internet banking site	free of charge
5) Using the internet banking site	free of charge
Payments (except cards)	
Transfer	
1) Service provided at a branch:	
a. intra-bank transfer to own account	7,00 EUR
b. transfer to another bank in Latvia to another person's account	7,00 EUR
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment).	7,00 EUR
2) Service provided on the internet banking site:	
a. intra-bank transfer to own account	3%
b. intra-bank transfer to another person's account	3%
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment).	0,38 EUR + 3%
Standing order	
1) Applying for the service:	service is not available
a. at a branch	
b. on the internet banking site	
2) Using the service	
Cards and cash	
Providing a debit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post)	service is not available
2) Using the card	service is not available
Providing a credit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post)	free of charge (by post 2 EUR)
2) Using the card	Monthly 2,20 EUR Total annual fee 26,40 EUR
3) Interest rate per annum on the amount used	11.9% - 28%
Cash withdrawal	
1) At the bank's branch	0.7% from amount (min 10,00 EUR)

2) At the ATM with a debit card	service is not available
3) At an ATM with credit card:	
a. ATMs of the bank	3% form amount (min 3,50 EUR)
b. ATMs of other banks	3% from amount (min 3,50 EUR)

Account overdraft and related services

Overdraft

1) Handling and issuing the loan	service is not available
2) Interest rate per annum on the amount used	service is not available

Comprehensive indicator of costs

The comprehensive indicator of costs has been calculated on the basis of operations performed per year:

- current account opened;
- credit card opened and used every month (not including credit limit);
- Internet banking site activated and used every month;
- means of authentication issued;
- on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account with Citadele banka;
- The calculation takes into account the assumption that a customer only makes purchases using a credit card and not use for cash withdrawals and transfers.

26,40

1. The Fee Information Document includes services in EUR.

2. European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.