



# Fee Information Document



Account provider name: AS "CITADELE BANKA"

Account name: CURRENT ACCOUNT WITH DEBIT CARD X SMART

Data: 2022.18.01.

- 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 <sup>1</sup>	Fee
<b>General account services</b>	
<b>Account maintaining</b>	
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
<b>Payments (except cards)</b>	
<b>Transfer</b>	
1) Service provided at a branch:	
a. intra-bank transfer to own account	10,00 EUR
b. transfer to another bank in Latvia to another person's account	10,00 EUR
c. transfer to another bank in Latvia or a member state of the EEA <sup>2</sup> (SEPA payment).	10,00 EUR
2) Service provided on the internet banking site:	
a. intra-bank transfer to own account	free of charge
b. intra-bank transfer to another person's account	free of charge
c. transfer to another bank in Latvia or a member state of the EEA <sup>2</sup> (SEPA payment).	free of charge
<b>Standing order</b>	
1) Applying for the service:	
a. at a branch	free of charge
b. on the internet banking site	free of charge
2) Using the service:	
a. intra-bank transfer	free of charge
b. transfer to another bank in Latvia	free of charge
<b>Cards and cash</b>	
<b>Providing a debit card</b>	
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 1.50 EUR)
2) Using the card	Monthly 1,99 EUR
	<b>Total annual fee 23,88 EUR</b>

<b>Providing a credit card</b>	
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
3) Interest rate per annum on the amount used	service is not available
<b>Cash withdrawal</b>	
1) At the bank's branch	1% of amount (min. 22 EUR) for amount up to 10 000 EUR, 3% of amount if the transaction amount is 10 000,00 EUR and above
2) At the ATM with a debit card:	
a. ATMs of the bank up to 750,00 EUR	free of charge
b. ATMs of the bank over 750,00 EUR	1% from amount
c. ATMs of other banks	750 EUR max per month - free of charge, above limit 2% (min. EUR 3.50)
3) At an ATM with credit card:	service is not available
<b>Account overdraft and related services</b>	
<b>Overdraft</b>	
1) Handling and issuing the loan	free of charge
2) Interest rate per annum on the amount used	28%
<b>Comprehensive costs indicator</b>	
<p>The comprehensive indicator of costs has been calculated on the basis of operations performed per year</p> <ul style="list-style-type: none"> <li>• current account opened;</li> <li>• debit card opened and used every month (not including credit limit);</li> <li>• Internet banking site activated and used every month;</li> <li>• means of authentication issued;</li> <li>• 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;</li> <li>• on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA<sup>2</sup>;</li> <li>• every month, cash withdrawn in the amount of the minimum salary with a debit card at a Citadele banka ATM.</li> </ul>	
	<b>23,88</b>

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.