

Schedule of Fees and Charges for

Private individuals

/Residents/



Citadele

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Mastercard Debit bundle

1. Mastercard Debit bundle

Service	Fee
1.1. Maintenance of the card and / or supplementary card	2.20 EUR per month
1.2. Opening and maintenance of current account	Free of charge
1.3. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR ¹ per month, 1% from amount above
1.4. Cash withdrawal in ATMs of other banks	1 transaction or up to 750 EUR ¹ per month - free of charge , above limit 2% (min. EUR 3.50)
1.5. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
1.6. Credit limit interest (per annum)	28%
1.7. Interest for unauthorised negative balance (per day)	0.175%
1.8. Late payment interest (per annum)	36%
1.9. Currency exchange mark-up fee	4.3%
1.10. Electronic currency exchange	In accordance with Citadele bank rate
1.11. SMS sent by Citadele bank about incoming transactions	0.15 EUR/Free of charge for Seniors aged over 60
1.12. Balance review in Citadele bank (Latvia) ATMs	Free of charge
1.13. Balance review in other bank ATMs	0.50 EUR
1.14. Fee for renewed payment card received by post	1.50 EUR
1.15. Fee for renewed/replaced payment card received at the branch	10 EUR

¹ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

X cards account bundles

2. X cards account bundles

Service	Fee		
	X smart	X supreme	X prime
2.1. Maintenance of the card and / or supplementary card	2.20 EUR per month / Free of charge for Youth Aged 7-21	2.99 EUR per month	5.99 EUR per month/ 6.99 EUR per month, if allocated credit limit amount is from 5001 EUR to 10000 EU/ 7.99 EUR per month, if allocated credit limit amount is from 10001 EUR to 15000 EUR
2.2. Opening and maintenance of current account	Free of charge		
2.3. New card issue (instead of existing)	Free of charge		
2.4. SEPA, SEPA Instant payments initiated electronically from X card account ^{2,3}	Free of charge		
2.5. Payments within Citadele group, initiated electronically from X card account, bill payment in ATM ^{2,3}	Free of charge		
2.6. SMS sent by Citadele bank about incoming transactions	Free of charge		

2.7. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR ⁴ per month, 1% from amount above	Free of charge up to 1000 EUR ⁴ per month, 1% from amount above	Free of charge up to 1500 EUR ⁴ per month, 1% from amount above
2.8. Cash withdrawal in other banks ATMs	750 EUR ⁴ max per month - free of charge, above limit 2% (min. EUR 3.50)	1000 EUR ⁴ max per month - free of charge, above limit 2% (min. EUR 3.50)	1500 EUR ⁴ max per month - free of charge, above limit 2% (min. EUR 3.50)
2.9. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest		
2.10. Credit limit interest (per annum)	28%	Individually	Individually
2.11. Late Payment Interest	36% per annum		
2.12. Interest for unauthorised negative balance (per day)	0.175%		
2.13. Priority Pass	Not offered		Free of charge
2.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered		30 EUR (VAT included)
2.15. Concierge service	Not offered		EUR 200 per year per each card
2.16. Currency exchange mark-up fee	3%		
2.17. Electronic currency exchange	In accordance with Citadele bank rate		
2.18. Balance review in Citadele bank (Latvia) ATMs	Free of charge		
2.19. Balance review in other bank ATMs	0.50 EUR		
2.20. Fee for renewed payment card received by post	1.50 EUR		
2.21. Fee for renewed/replaced payment card received at the branch	10 EUR		

3. X Infinite

Service	Fee
3.1. Maintenance of the card and / or supplementary card	35 EUR per month (supplementary card free of charge)
3.2. Opening and maintenance of current account	Free of charge
3.3. New card issue (instead of existing)	50 EUR
3.4. SEPA, SEPA Instant payments initiated electronically from X card account ^{2,3}	Free of charge
3.5. Payments within Citadele group, initiated electronically from X card account, bill payment in ATM ^{2,3}	Free of charge
3.6. SMS sent by Citadele bank about incoming transactions	Free of charge
3.7. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 2000 EUR per month, 1% from amount above ⁴
3.8. Cash withdrawal in other banks ATMs	1000 EUR max per month - free of charge, above limit 2% (min. EUR 3.50) ⁴
3.9. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
3.10. Credit limit interest (per annum)	Individually
3.11. Late Payment Interest	36% per annum
3.12. Interest for unauthorised negative balance (per day)	0.175%
3.13. Priority Pass	Free of charge

3.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) ⁵
3.15. Fast track visit in RIX airport	EUR 10 (VAT included) ⁶
3.16. Concierge service	Free of charge
3.17. Currency exchange mark-up fee	3%
3.18. Electronic currency exchange	In accordance with Citadele bank rate
3.19. Balance review in Citadele bank (Latvia) ATMs	Free of charge
3.20. Balance review in other bank ATMs	0.50 EUR
3.21. Fee for renewed payment card received by post	1.50 EUR

² Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

³ Payments initiated from other accounts are subject to a commission fee specified in paragraph 5 "Payments"

⁴ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

⁵ For Priority Pass cards, issued before 11.02.2019. within a calendar year, three visits to airport's VIP lounge to main card user is offered free of charge. For Priority Pass cards, issued after 11.02.2019. within a calendar year, five visits to airport's VIP lounge to main card user is offered free of charge.

⁶ For X Infinite within a calendar year, 8 visits to main card user are offered free of charge.

Sticker, bracelet, ring

4. Supplementary cards

Service	Fee
4.1. Fee for sticker, bracelet	EUR 0.50 per month ⁷
4.2. New sticker, bracelet issue (instead of existing)	5 EUR
4.3. Fee for ring	EUR 3 per month
4.4. Currency exchange mark-up fee	3%
4.5. Cash withdrawal in other banks ATMs ⁸	1000 EUR max per month - free of charge, above limit 2% (min. EUR 3.50)
4.6. Other services	According to the price list of the card linked to the sticker, bracelet or ring

⁷ Free of charge for X Infinite card holders with X Infinite card account.

⁸ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together

Payments

Service	Fee		
	From X cards account ¹⁰ , electronically ¹¹	From other accounts, electronically ¹¹	In branch or SkyBranch ⁹
5. Payments			
5.1. Payments to own account within Citadele group	Free of charge	Free of charge	10 EUR
5.2. Payment to another account within Citadele group	Free of charge	0.10 EUR	10 EUR
5.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.38 EUR	10 EUR
5.4. Payments outside SEPA in any currency ¹³	18 EUR		Not offered
5.5. Urgent payments outside SEPA in any currency ¹³	35 EUR		Not offered
5.6. Non-SEPA incoming transfers with commission type BEN and SHA ¹³	5 EUR		Not offered

6. Other payment services

6.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge	10 EUR
6.2. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence ¹²	150 EUR	

6.3. Investigation, amendment of payment or sending of cancellation's request	50 EUR
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⁹ SEPA instant payment not available at Branch, Sky Branch. Information on the maximum amount limit of the payment initiated in Sky Branch is available on the Bank's website and in the customer service units.

¹⁰ Special conditions apply to payments initiated from X smart, X Supreme, X Prime, X Infinite accounts.

¹¹ Payments initiated in the Internetbank, MobileApp and bill payments made at ATMs, regular payments and e-invoice payments.

¹² The fee is taken in addition to the standard fee for incoming and outgoing payments and the fee is charged from the Customer account regardless of payment commission type. List of countries to which additional fee is applied is published in <https://www.citadele.lv/en/private/payments/execution/>.

¹³ Detailed information about currencies available for payments and information on payment submission and execution cut-off times, can be found on webpage <https://www.citadele.lv/en/private/payments/execution/>.

Other services

7. Other services

Service	Fee
7.1. Commission fee for processing and verification of the received document ¹⁴	10 EUR per page (min 20 EUR)
7.2. Preparation of an account statement at the bank's branch	10 EUR for one month (min. 20 EUR)
7.3. Preparation of standard reference ¹⁵	20 EUR (VAT included)
7.4. Preparation of non-standard reference ¹⁶	As agreed, min. 45 EUR (VAT included)
7.5. Additional fee for preparation of the documents in English or Russian	10 EUR (VAT included)
7.6. Drawing up of the bank's internal power of attorney	10 EUR
7.7. Minimum bank service fee ¹⁹	2.20 EUR per month
7.8. Minimum bank service fee for the customers who have a personal identity document issued outside the EEA and do not have permanent residence permit issued in Latvia ²⁰	10 EUR per month
7.9. Monthly administration commission of funds of the client with whom cooperation has been terminated	50 EUR per month
7.10. Fee for verification of private person documents upon account opening for customers who have a personal identity document issued outside Latvia and do not hold a permanent residence permit issued in Latvia ²¹	350 EUR
7.11. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank (including stickers, bracelets, rings)	Up to 10 000, 00 EUR per month free of charge / exceeding 10 000,00 0,2%
7.12. SMS sent by Citadele bank about incoming/outgoing transactions	0.15 EUR
7.13. Maintenance of inactive customer's account ¹⁷ or account without active card attached (starting from the second year after card's expiry) ¹⁸	10 EUR per month
7.14. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	EUR 7 or equivalent which is deducted from customer's account upon receipt of customer's application and limit increase
7.15. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

¹⁴ Fee is applied to the following type of documents: attorneys, references, certificates of inheritance. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

¹⁵ The following types of references are considered as standard references: reference about account balance, account existence/credit limit applied to account/active payment cards linked to account, positive account balance, term deposit agreement, account closure (undated), equity capital payment (or increase), outstanding consumer loan balance (private individuals), outstanding balance of a particular debt in accordance with a debt repayment agreement, credit card balance. This fee also applies for preparation of a SWIFT copy of the sent payment order. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

¹⁶ Following types of references are considered as non-standard references: reference stating that customer does not have consumer lending obligations, references about terms of a payment account attached to an account (active/closed), non-existence of credit obligations, account balance and ID document information, information for controllers/auditors, confirmation of auditor requests and reconciliation statements and issuance of a copy of documents from the archive and other references with additional information, that are not mentioned as standard references. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

¹⁷ If there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank.

¹⁸ Fee is applied starting from the second year since the last customer's initiated transaction.

¹⁹ One fee is applied for all accounts held by the customer. The fee is not applied in case the customer has any of Citadele cards, term deposits, other saving or investment products or any type of Citadele lending products.

²⁰ One fee is applied for all accounts held by the customer. The fee is not applied in case the customer has any type of Citadele lending products.

²¹ The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer.

Lending

8. Lending

Service	Credits for Private Consumptions	Mortgage credit
8.1. Execution of credit and additional loan amount (only for mortgage loan)	2% from credit amount (min. 100 EUR) for Auto loan, Consumer loan and refinancing; 5% from credit amount for Small loan	up to 1% of credit amount (min. 200 EUR)
8.2. Execution of amendments:		
8.2.1. Change of loan repayment date, repayment account, processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	25 EUR per each document	75 EUR per each document
8.2.2. execution of amendments to the other provisions of the agreement	25 EUR per each document	0.75 % of credit amount (min 200 EUR) regarding which amendments are made to
8.3. Processing of the documents in case of the refinancing from other creditor or in case of the sale of a real estate that is mortgaged in favor of Citadele bank in case the transaction will be financed by other creditor	n/a	600 EUR
8.4. Credit resources reservation	n/a	0.40 % annual for unused but reserved credit sum

9. Contract on dept repayment

Service	Fee
9.1. Review of the application upon customer's initiative	Free of charge
9.2. Execution of Contract on Debt Repayment	Free of charge
9.3. Execution of amendments:	
9.3.1. credit payment date change	25 EUR
9.3.2. execution of amendments to the other provisions of the agreement	1.5% of the amount of the contract regarding which amendments are made to (min. 25 EUR)

Authorization Devices

10. Authorization Devices

Service	Fee
10.1. Issuing of MobileSCAN	Free of charge
10.2. Issuing of DIGIPASS 780	35 EUR