

Schedule of Fees and Charges for

# Private individuals

/Residents/

**Citadele**



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# Mastercard Debit bundle

## 1. Mastercard Debit bundle<sup>1</sup>

Service	Fee
1.1. Maintenance of the card and / or supplementary card	1.40 EUR per month
1.2. Opening and maintenance of current account	Free of charge
1.3. Standard EUR payment within the EU (SEPA) and SEPA Instant payments initiated electronically <sup>2</sup>	0.38 EUR
1.4. Payments to own account within Citadele group <sup>3</sup> , initiated electronically, bill payment in ATM	Free of charge
1.5. Payment to the account of other customer within Citadele group, initiated electronically <sup>3</sup>	0.10 EUR
1.6. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>4</sup> per month, 1% from amount above
1.7. Cash withdrawal in ATMs of other banks	1 transaction or up to 750 EUR <sup>4</sup> per month - free of charge , above limit 2% (min. EUR 3.50)
1.8. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
1.9. Credit limit interest (per annum)	28%
1.10. Interest for unauthorised negative balance (per day)	0.175%
1.11. Currency exchange mark-up fee	4.3%
1.12. Electronic currency exchange	In accordance with Citadele bank rate
1.13. Payments outside SEPA in any currency <sup>5</sup>	15 EUR
1.14. Urgent payments outside SEPA in any currency <sup>5</sup>	35 EUR
1.15. SEPA and payment within Citadele bank via Skybranch, at branch	10 EUR
1.16. Non- SEPA incoming transfers with commission type BEN and SHA	5 EUR
1.17. SMS sent by Citadele bank about incoming transactions	0.15 EUR/Free of charge for Seniors aged over 60

<sup>1</sup> Master card Debit bundle is also used for Basic accounts.Credit limit for Basic account is not offered.

<sup>2</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA.

<sup>3</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payments within Citadele group.

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

<sup>5</sup> Detailed information, including information on payment submission and execution cut-off times, can be found on webpage [www.citadele.lv](http://www.citadele.lv). Additional fees for processing payments to sanction risk countries/where an in-depth investigation of the payment are subject to the additional fee indicated in 3.2. in the Schedule of Fees and Charges for private individuals for non-core products and services.

# 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	1.99 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 <sup>6,7</sup>			Free of charge

2.5. Payments to own account within Citadele group, initiated electronically, bill payment in ATM <sup>7,8</sup>	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 <sup>9</sup> per month, 1% from amount above	Free of charge up to 1000 EUR <sup>9</sup> per month, 1% from amount above	Free of charge up to 1500 EUR <sup>9</sup> per month, 1% from amount above
2.8. Cash withdrawal in other banks ATMs	750 EUR <sup>9</sup> max per month - free of charge, above limit 2% (min. EUR 3.50)	1000 EUR <sup>9</sup> max per month - free of charge, above limit 2% (min. EUR 3.50)	1500 EUR <sup>9</sup> 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. Fast track visit in RIX airport	Not offered		
2.16. Concierge service	Not offered		EUR 200 per year per each card
2.17. Currency exchange mark-up fee	3%		
2.18. Electronic currency exchange	In accordance with Citadele bank rate		
2.19. Payments outside SEPA in any currency <sup>10</sup>	15 EUR		
2.20. Urgent payments outside SEPA in any currency <sup>10</sup>	35 EUR		
2.21. SEPA and Payment within Citadele bank via Sky Branch, at branch	10 EUR		
2.22. Non- SEPA incoming transfers with commission type BEN and SHA	5 EUR		

### 3. X Infinite

Service	Fee
3.1. Maintenance of the card and / or supplementary card	350 EUR per year (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 <sup>6,7</sup>	Free of charge
3.5. Payments to own account within Citadele group, initiated electronically, bill payment in ATM <sup>6,7</sup>	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 <sup>9</sup>
3.8. Cash withdrawal in other banks ATMs	1000 EUR max per month - free of charge, above limit 2% (min. EUR 3.50) <sup>9</sup>
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) <sup>11,11</sup>
3.15. Fast track visit in RIX airport	EUR 10 (VAT included) <sup>12</sup>
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. Payments outside SEPA in any currency <sup>10</sup>	15 EUR
3.20. Urgent payments outside SEPA in any currency	35 EUR
3.21. SEPA and Payment within Citadele bank via Sky Branch, at branch	10 EUR
3.22. Non- SEPA incoming transfers with commission type BEN and SHA	5 EUR

<sup>6</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA.

<sup>7</sup> Payments processed from current accounts are subject to the Mastercard Debit bundle payment fees.

<sup>8</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as internal payment.

<sup>9</sup> Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

<sup>10</sup> Detailed information including information on payment submission and execution cut-off times can be found on webpage [www.citadele.lv](http://www.citadele.lv). Payments to Belarus are subject to the additional fee indicated in 3.2. in the Schedule of Fees and Charges for private individuals for non-core products and services.

<sup>11</sup> 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.

<sup>12</sup> For X Infinite within a calendar year, 8 visits to main 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 <sup>13</sup>
4.2. Fee for ring	EUR 3 per month
4.3. Currency exchange mark-up fee	3%
4.4. Cash withdrawal in other banks ATMs <sup>14</sup>	1000 EUR max per month - free of charge, above limit 2% (min. EUR 3.50)
4.5. Other services	According to the price list of the card linked to the sticker, bracelet or ring

<sup>13</sup> Free of charge for X Infinite card holders with X Infinite card account.

<sup>14</sup> Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together

## Lending

### 5. Lending

Service	Credits for Private Consumptions	Mortgage credit
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5.1. 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	1% of credit amount (min. 250 EUR); 0.5% of credit amount (min. 250 EUR) for purchasing real estate using ALTUM guarantee
5.2. Execution of amendments:		
5.2.1. 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
5.2.2. execution of amendments to the other provisions of the agreement	n/a	0.75 % of credit amount (min 200 EUR) regarding which amendments are made to
5.3. 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
5.4. Credit resources reservation	n/a	0.40 % annual for unused but reserved credit sum

## 6. Contract on dept repayment

Service	Fee
6.1. Review of the application upon customer's initiative	Free of charge
6.2. Execution of Contract on Debt Repayment	Free of charge
6.3. Execution of amendments:	
6.3.1. credit payment date change	25 EUR
6.3.2. 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

## 7. Authorization Devices

Service	Fee
7.1. Issuing of MobileSCAN	Free of charge
7.2. Issuing of DIGIPASS 780	35 EUR

# Other services

## 8. Other services

Service	Fee
8.1. Commission fee for preparation of the documents or for processing and verification of the received document (e.g. attorneys, references)	10 EUR per page/per month in case of account statement (min 20 EUR) <sup>15</sup>
8.2. Preparation of standard reference <sup>18</sup>	20 EUR (VAT included)
8.3. Preparation of non-standard reference, references for auditors, confirmation of auditor requests <sup>18</sup>	As agreed, min. 45 EUR (VAT included)
8.4. Additional fee for preparation of the documents in English or Russian	10 EUR (VAT included)
8.5. 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	100 EUR
8.6. Balance review in Citadele bank (Latvia) ATMs	Free of charge

8.7. Balance review in other bank ATMs	0.50 EUR
8.8. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank	Up to 10 000, 00 EUR per month free of charge / exceeding 10 000,00 0,2%
8.9. SMS sent by Citadele bank about incoming/outgoing transactions	0.15 EUR
8.10. Fee for renewed payment card received by post	1.50 EUR
8.11. Fee for renewed/replaced payment card received at the branch	10 EUR
8.12. Maintenance of inactive customer's account <sup>16</sup> or account without active card attached (starting from the second year after card's expiry) <sup>17</sup>	7 EUR per month
8.13. Usage of courier deliveries and postal services upon customer's request for document and other values sending	12 EUR + actual expenses (VAT included)
8.14. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

<sup>15</sup> If a document must be notarized, customer pay actual expenses of notary service additionally.

<sup>16</sup> 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.

<sup>17</sup> Fee is applied starting from the second year since the last customer's initiated transaction.

<sup>18</sup> The following types of references considered as standard references: reference on account condition and/or account balance (balance or available balance) at the moment of reference request or preparation, condition of payment cards attached to account (active/closed), and/or on credit limit granted to account at the moment of request or preparation of the reference; reference on deposit of equity capital in account of new-founded enterprise or increasing of basic capital of an enterprise, indicating requisites of the respective cash deposit or the respective payment received into account - reference on outstanding balance of the for the loan issued according to Loan for Private Consumption, Contract on Consumer Loan, Contract of Debt Payment for moment of request. The reference with additional information, that are not mentioned above and requested by customer or customer's representative, is considered as non-standard reference. Reference stating that customer does not have consumer lending obligations is considered as non-standard reference