

Schedule of Fees and Charges for

Private individuals

Non-core products and services



Citadele

Content

Non- core products and services

Products and services that are no longer offered

X hero (not offered)

X Platinum (not offered)

Non- core products and services

1. Cash operations¹

Service	Fee
1.1. Cash deposit to account in Citadele bank per each deposit (incl. payment in EUR up to EUR 15 000 to State Treasury without using current account)	0.5% of amount (min. 30 EUR)
1.2. Cash withdrawal from account in Citadele bank ¹	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
1.3. Additional commission for coin processing for EUR coins	10% of amount (min. 40 EUR)
1.4. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank for international customers ²	3% of amount (min. 10 EUR)

2. Escrow account

2.1. Fee for verification of private person documents upon escrow account opening for customers who have a personal identity document issued outside Latvia and do not hold a permanent residence permit issued in Latvia	350 EUR
2.2. Processing of standard agreement of escrow account or amendments	0.4% of transaction amount (min. 100 EUR) Non standard case fee is set individually

3. Basic account with Mastercard Debit

Service	Fee
3.1. Opening the basic account	Free of charge
3.2. Maintenance of the card and / or supplementary card	2.20 EUR per month
3.3. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR ⁶ per month, 1% from amount above
3.4. Cash withdrawal in ATMs of other banks	5 transaction or up to 750 EUR ⁶ per month - free of charge, above limit 2% (min. EUR 3.50)
3.5. Interest for unauthorised negative balance (per day)	0.175%
3.6. Currency exchange mark-up fee	4.3 %
3.7. Electronic currency exchange	In accordance with Citadele bank rate
3.8. SMS sent to customer about card transactions	0.15 EUR
3.9. Balance review in Citadele bank (Latvia) ATMs	Free of charge
3.10. Balance review in other bank ATMs	0.50 EUR
3.11. Fee for renewed payment card received by post	1.50 EUR
3.12. Fee for renewed/replaced payment card received at the branch	10 EUR

4. C cards (USD)

Service	C supreme	C prime	C Infinite
	USD	USD	USD
4.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	50 USD per year	100 USD per year	650 USD per year
4.2. Cash withdrawal in ATM	3% (min. USD 6)		
4.3. Payment from account	Standard payment fee + 3% ³		
4.4. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest		
4.5. Electronic currency exchange	In accordance with Citadele bank rate		
4.6. Late payment interest (per annum)	36%		
4.7. Interest for unauthorised negative balance (per day)	0.175%		
4.8. Commission fee for goods and services purchase	0.5%		
4.9. Fee for renewed payment card received by post	1.50 EUR		

4.10. Fee for renewed/replaced payment card received at the branch	10 EUR		
4.11. Priority Pass	Not offered	Free of charge	
4.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) ⁴	
4.13. Fast track visit in RIX airport	Not offered		EUR 10 (VAT included) ⁵
4.14. Concierge service	Not offered	Not offered	Free of charge
4.15. Currency exchange mark-up fee	4.3%		
4.16. Balance review in Citadele bank (Latvia) ATMs	Free of charge		
4.17. Balance review in ATMs of other banks	1.20 USD		

5. Mastercard Debit bundle⁹

Service	Fee
	EUR
5.1. Maintenance of the card and / or supplementary card	2.20 EUR per month
5.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR ⁶ per month, 1% from amount above
5.3. Cash withdrawal in ATMs of other banks	1 transaction or up to 750 EUR ⁶ per month - free of charge, above limit 2% (min. EUR 3.50)
5.4. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
5.5. Credit limit interest (per annum)	28%
5.6. Interest for unauthorised negative balance (per day)	0.175%
5.7. Currency exchange mark-up fee	4.3%
5.8. Electronic currency exchange	In accordance with Citadele bank rate
5.9. SMS sent to customer about card transactions	0.15 EUR
5.10. Fee for renewed payment card received by post	1.50 EUR
5.11. Fee for renewed/replaced payment card received at the branch	10 EUR

6. C smart⁹

Service	Fee
	EUR
6.1. Maintenance of the card and / or supplementary card	2.20 EUR per month
6.2. New card issue (instead of existing)	Free of charge
6.3. SEPA, SEPA Instant payments initiated electronically ^{10,11}	Free of charge
6.4. Payments to account within Citadele group, initiated electronically, bill payments in ATM ^{10,11}	Free of charge
6.5. SMS sent to customer about incoming sum to account	Free of charge
6.6. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR ⁶ per month, 1% from amount above
6.7. Cash withdrawal in other banks ATMs	750 EUR ⁶ max per month - free of charge, above limit 2% (min. EUR 3.50)
6.8. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
6.9. Credit limit interest (per annum)	28%
6.10. Interest for unauthorised negative balance (per day)	0.175%
6.11. Currency exchange mark-up fee	4.3%
6.12. Electronic currency exchange	In accordance with Citadele bank rate
6.13. Fee for renewed payment card received by post	1.50 EUR
6.14. Fee for renewed/replaced payment card received at the branch	10 EUR

7. Other payment card services

Service	Fee
7.1. Late payment interest (per annum)	36%

8. Authorization Devices

Service	Fee
8.1. Issuing of DIGIPASS GO3	12 EUR
8.2. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking	Free of charge
8.3. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

9. Additional services

Service	Fee
9.1. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders ¹²	15 EUR
9.2. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses (VAT included)

¹ Information on cash limits of "Citadele" branch can be found on the Bank's website "Payments and Transactions". <https://www.citadele.lv/en/private/payments/cash-limits/>

² International private customers are all private individuals without Temporary / permanent residence permit, working or study VISA issued by Latvian state authorities.

³ The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

⁴ Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account. For Priority Pass cards within a calendar year, 15 visits to airport's VIP lounge is offered free of charge.

⁵ For X Infinite within a calendar year, 8 visits to main card user is offered free of charge.

⁶ The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

⁷ Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account. 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.

⁸ Fee for service is calculated for every card that is connected to Concierge Service, including supplementary cards/each user.

⁹ Foreign passport holder with temporary residence permit, foreigner work visa or foreigner students. The amount of the commission fee is related to additional mandatory enhanced due-diligence activities.

¹⁰ Payments initiated in Internetbank, MobileApp, regular payments, einvoice regular payments.

¹¹ Payments initiated from current accounts are subject to a standard payment fee.

¹² The commission fee for the payment made in accordance with the sworn judicial executor's orders and State Revenue Service's collection orders is applied as for a standard payment.

Products and services that are no longer offered

10. Safe keeping services

Service	Fee
10.1. Commission fee for safe-box opening if customer has lost the key of the safe box	330 EUR
10.2. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box	23 EUR per month (VAT included)

11. Mastercard Gold

Service	Fee	
	EUR	USD
11.1. Maintenance of the payment card and / or supplementary card	8 EUR per month	100 USD per year
11.2. Commission fee for goods and services purchase	Free of charge	0.5%
11.3. Cash withdrawal in ATMs	3% (min. 3.50 EUR)	3% (min. 6 USD)
11.4. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	
11.5. Interest for unauthorised negative balance (per day)	0.175%	

11.6. Late payment interest (per annum)- 36%	36% per annum
11.7. Cash withdrawal at POS terminals at merchants	Not available
11.8. Currency exchange mark-up fee	4.3%
11.9. Payment from account	Standard payment fee + 3%
11.10. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ¹⁸	30 EUR (VAT included)

12. Mastercard Debit, USD²⁰

Service	Fee
12.1. Fee for card (per annum)	50 USD
12.2. Fee for supplementary card (per annum)	50 USD
12.3. New card issue (instead of existing)	Free of charge
12.4. Commission fee for goods and services purchase	0.5% (min. 0.20 USD)
12.5. Cash withdrawal in ATM	1.5% (min. 5 USD)
12.6. Credit limit amount	Not available
12.7. Minimum instalment	100% of excess expenditure
12.8. Credit interest (per annum)	28%
12.9. Interest for unauthorised negative balance (per day)	0.175%

13. Citadele payment card

Service	Fee
13.1. Maintenance of the payment card and / or supplementary card	2.20 EUR per month
13.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR ¹³ per month, 1% from amount above
13.3. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR ¹³ per month - free of charge, 2% (min. 3.50 EUR) from amount above
13.4. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
13.5. Credit limit interest (per annum)	28%
13.6. Interest for unauthorised negative balance (per day)	0.175%
13.7. Late payment interest (per annum)	36%
13.8. Currency exchange mark-up fee	4.3%

14. Mastercard Debit payment card for youth¹⁴

Service	Fee
14.1. Maintenance of the card	Free of charge
14.2. SMS sent to customer about incoming sum to account	Free of charge
14.3. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR ¹³ per month, 1% from amount above
14.4. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR ¹³ per month - free of charge, 2% (min. 3.50 EUR) from amount above
14.5. Interest for unauthorised negative balance (per day)	0.175%
14.6. Late payment interest (per annum)	36%
14.7. Currency exchange mark-up fee	4.3%
14.8. Electronic currency exchange	In accordance with Citadele bank rate

15. Citadele payment card with e-ticket functionality

Service	Fee
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Schedule of fees and charges for private individuals.
Effective as of 1 January 2025.

15.1. Maintenance of the payment card and / or supplementary card	2.20 EUR per month
15.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR per month ¹³ , 1% from amount above
15.3. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR per month ¹³ - free of charge, 2% (min. 3.50 EUR) from amount above
15.4. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
15.5. Credit limit interest (per annum)	28%
15.6. Interest for unauthorised negative balance (per day)	0.175%
15.7. Currency exchange mark-up fee	4.3%

16. Studies/Student Credit

Service	Fee
16.1. Consideration of an application for amendments to provisions of the agreement	Free of charge
16.2. Change of the pledge; Execution of amendments to provisions of the agreement; Issuing of credit, warranty agreement's copy; Reiterative issue of schedule at the customer's (int. al. pledgor) request	50 EUR

¹³ The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

¹⁴ Aged 7 till 21.

¹⁵ Fee for card issued before 21.09.2016.

¹⁶ Fee for card issued after 21.09.2016.

¹⁷ With prior 7 calendar days notice to Citadele Bank. Without prior notice 1% + fee as from current account.

¹⁸ Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account. 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.

¹⁹ Fee for service is calculate for every card that is connected to Concierge Service, including supplementary cards/each user.

²⁰ International customers - all private individuals who don't have permanent or temporary residence permit issued by Office of Citizenship and Migration Affairs Republic of Latvia, who are employed by the legal entity registered in the Register of Enterprises of the Republic of Latvia based on working visa or who are studying in the educational institution registered in Latvia

X hero (not offered)

17. X hero

Service	Fee	
	EUR	USD
17.1.		
17.2. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	2.99 EUR per month	50 USD per year
17.3. Cash withdrawal in ATM	3% (min. EUR 3.50)	3% (min. USD 6)
17.4. Payment from account	Standard payment fee + 3%	
17.5. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest	
17.6. Interest for unauthorised negative balance (per day)	0.175%	
17.7. Late payment interest (per annum)	36%	
17.8. Currency exchange mark-up fee	3%	4.3%
17.9. Balance review in Citadele bank (Latvia) ATMs	Free of charge	
17.10. Balance review in ATMs of other banks	0.50 EUR	1.20 USD

X Platinum (not offered)

18. X Platinum

Schedule of fees and charges for private individuals.
Effective as of 1 January 2025.

Service	Fee	
	EUR	USD
18.1.		
18.2. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	5.99 EUR	100 USD per year
18.3. Cash withdrawal in ATM	3% (min. EUR 3.50)	3% (min. USD 6)
18.4. Payment from account	Standard payment fee + 3%	
18.5. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest	
18.6. Interest for unauthorised negative balance (per day)	0.175%	
18.7. Late payment interest (per annum)	36%	
18.8. Priority Pass	Free of charge	
18.9. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)	
18.10. Currency exchange mark-up fee	3%	4.3%
18.11. Balance review in Citadele bank (Latvia) ATMs	Free of charge	
18.12. Balance review in ATMs of other banks	0.50 EUR	1.20 USD