

Schedule of Fees and Charges for

# Private individuals

Non-core products and services /Residents of Latvia/



**Vairāk  
iespēju**

**=  
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 operations<sup>1</sup>

| 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. 10 EUR)    |
| 1.2. Cash withdrawal from account in Citadele bank and currency exchange   | 1% of amount (min. 10 EUR)      |
| 1.3. Additional commission for coin processing for EUR coins   | 10% of amount (min. 20 EUR)     |
| 1.4. Cash withdrawal over the branch limit   | 3% of deal amount (min. 25 EUR) |

## 2. Escrow account

|   |   |
|---|---|
| 2.1. Processing of standard agreement of escrow account or amendments | 0.4% of transaction amount (min. 100 EUR) |
|---|---|

## 3. Payments

|   |        |
|---|--------|
| 3.1. Investigation, amendment of payment or sending of cancellation's request | 50 EUR |
|---|--------|

## 4. X credit cards (USD)

|   | X hero   | X Platinum                         | X Infinite                         |
|---|--|------------------------------------|------------------------------------|
| 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   | As from Mastercard Debit bundle + 3% <sup>4</sup>                  |                                    |                                    |
| 4.4. Minimum instalment   | 5% of the used credit limit amount + 100% of the fees and interest |                                    |                                    |
| 4.5. Interest for unauthorised negative balance (per day)   | 0.175%   |                                    |                                    |
| 4.6. Commission fee for goods and services purchase   | 0.5%   |                                    |                                    |
| 4.7. Priority Pass  | Not offered  | Free of charge                     |                                    |
| 4.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport                            | Not offered  | 30 EUR (VAT included) <sup>5</sup> |                                    |
| 4.9. Fast track visit in RIX airport  | Not offered  |                                    | EUR 10 (VAT included) <sup>6</sup> |
| 4.10. Concierge service   | Not offered  | USD 200 per year per each card     | Free of charge                     |
| 4.11. Currency exchange mark-up fee   | 4.3%   |                                    |                                    |

## 5. Citadele payment card with e-ticket functionality

| Service  | Fee  |
|--|--|
| 5.1. Maintenance of the payment card and / or supplementary card | 1.49 EUR per month   |
| 5.2. Cash withdrawal in Citadele bank ATMs in Latvia             | Free of charge up to 750 EUR <sup>7</sup> per month, 1% from amount above                              |
| 5.3. Cash withdrawal in ATMs of other banks                      | 1 transaction or 750 EUR <sup>7</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above |
| 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. Payment from account and bill payment in ATM                | As from Mastercard Debit bundle  |

## 6. Mastercard Gold

| Service | Fee |
|---------|-----|
|---------|-----|

|   | EUR  | USD              |
|---|--|------------------|
| 6.1. Fee for card and/or supplementary card   | 8 EUR per month  | 100 USD per year |
| 6.2. Commission fee for goods and services purchase                                   | Free of charge   | 0.5%             |
| 6.3. Cash withdrawal in ATMs  | 3% (min. 3.50 EUR)   | 3% (min. 6 USD)  |
| 6.4. Minimum instalment   | 5% of the spent credit limit amount + 100% of excess expenditure |                  |
| 6.5. Interest for unauthorised negative balance (per day)                             | 0.175%   |                  |
| 6.6. Cash withdrawal at POS terminals at merchants                                    | Not available  |                  |
| 6.7. Currency exchange mark-up fee  | 4.3%   |                  |
| 6.8. Payment from account   | As from Mastercard Debit bundle + 3%                             |                  |
| 6.9. Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>9</sup> | 30 EUR (VAT included)  |                  |
| 6.10. Concierge service <sup>10</sup>   | 200 EUR per year   | 300 USD per year |

## 7. Mastercard Debit bundle<sup>12</sup>

| Service   | Fee  |
|---|--|
|   | EUR  |
| 7.1. Maintenance of the card and / or supplementary card                                      | 4 EUR per month  |
| 7.2. Opening and maintenance of current account   | Free of charge   |
| 7.3. SEPA, SEPA Instant payments initiated electronically <sup>13</sup>                       | 0.38 EUR   |
| 7.4. Payments to own account within Citadele group, bill payment in ATM <sup>14</sup>         | Free of charge   |
| 7.5. Payment to the account of other customer within Citadele group, initiated electronically | 0.10 EUR   |
| 7.6. Cash withdrawal in Citadele bank ATMs in Latvia  | Free of charge up to 750 EUR <sup>7</sup> per month, 1% from amount above                              |
| 7.7. Cash withdrawal in ATMs of other banks   | 1 transaction or up to 750 EUR <sup>7</sup> per month - free of charge, above limit 2% (min. EUR 3.50) |
| 7.8. Credit limit repayment (at the end of the month)   | 5% of the used credit limit amount + 100% of the fees and interest                                     |
| 7.9. Credit limit interest (per annum)  | 28%  |
| 7.10. Interest for unauthorised negative balance (per day)                                    | 0.175%   |
| 7.11. Currency exchange mark-up fee   | 4.3%   |
| 7.12. Electronic currency exchange  | In accordance with Citadele bank rate  |
| 7.13. Payments outside SEPA in any currency   | 15 EUR   |
| 7.14. Urgent payments outside SEPA in any currency <sup>15</sup>                              | 35 EUR   |
| 7.15. SEPA and payment within Citadele bank via Skybranch                                     | 7 EUR  |
| 7.16. Non- SEPA incoming transfers with commission type BEN and SHA                           | 5 EUR  |
| 7.17. SMS sent to customer about card transactions  | 0.15 EUR/Free of charge for Seniors aged over 60   |

## 8. X smart<sup>12</sup>

| Service  | Fee             |
|--|-----------------|
|  | EUR             |
| 8.1. Maintenance of the card and / or supplementary card   | 4 EUR per month |
| 8.2. Opening and maintenance of current account  | Free of charge  |
| 8.3. New card issue (instead of existing)  | Free of charge  |
| 8.4. SEPA, SEPA Instant payments initiated electronically <sup>13,16</sup>   | Free of charge  |
| 8.5. Payments to own account within Citadele group, initiated electronically, bill payment in ATM <sup>14,16</sup> | Free of charge  |

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Effective as of 1 May 2021.

|  |   |
|--|---|
| 8.6. SMS sent to customer about incoming sum to account    | Free of charge  |
| 8.7. Cash withdrawal in Citadele bank ATMs in Latvia       | Free of charge up to 750 EUR <sup>7</sup> per month, 1% from amount above           |
| 8.8. Cash withdrawal in other banks ATMs                   | 750 EUR <sup>7</sup> max per month - free of charge, above limit 2% (min. EUR 3.50) |
| 8.9. Credit limit repayment (at the end of the month)      | 5% of the used credit limit amount + 100% of the fees and interest                  |
| 8.10. Credit limit interest (per annum)                    | 28%   |
| 8.11. Interest for unauthorised negative balance (per day) | 0.175%  |
| 8.12. Currency exchange mark-up fee                        | 4.3%  |
| 8.13. Electronic currency exchange                         | In accordance with Citadele bank rate   |

## 9. Other payment card services

| Service  | Fee   |
|--|---|
| 9.1. Balance review in Citadele bank (Latvia) ATMs   | Free of charge  |
| 9.2. Balance review in ATMs of other banks   | 1.20 USD  |
| 9.3. 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 |
| 9.4. Late payment interest (per annum)   | 36%   |

## 10. Authorization Devices

| Service   | Fee            |
|---|----------------|
| 10.1. Issuing of Code card and replacement upon customer's request  | Free of charge |
| 10.2. Issuing of DIGIPASS GO3   | 12 EUR         |
| 10.3. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking                                | Free of charge |
| 10.4. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection) | Free of charge |

## 11. Safe keeping services

| Service  | Fee                                |
|--|------------------------------------|
| 11.1. Safe-box rent  |                                    |
| 11.1.1. XS (height to 55 mm), S (height to 95 mm), M (height to 145 mm)                                      | 58 EUR per month /580 EUR per year |
| 11.1.2. L/XL, height to 300 mm   | 94 EUR per month /940 EUR per year |
| 11.2. Commission fee for safe-box opening if customer has lost the key of the safe box                       | 330 EUR                            |
| 11.3. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box             | 23 EUR per month (VAT included)    |
| 11.4. Increased fee for renting a non-released safe deposit box after the end of the rental period (per day) | 5 EUR (VAT included)               |

## 12. Additional services

| Service   | Fee    |
|---|--------|
| 12.1. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders <sup>11</sup> | 15 EUR |

<sup>1</sup> Information on cash limits of "Citadele" branch can be found on the Bank's website "Payments and Transactions".

<sup>2</sup> Cash deposit EUR, USD in Mortgage credit repayment account, Citadele Ekspress credit repayment account, account determined in contract on payment cards dept restructurization (Contract on dept repayment or contract on Credit for Private consumption) - free of charge.

<sup>3</sup> Commission fee for current accounts is the same as from Mastercard Debit Bundle.

<sup>4</sup> The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

<sup>5</sup> 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.

<sup>6</sup> For X Infinite within a calendar year, 8 visits to main user is offered free of charge.

<sup>7</sup> The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

<sup>8</sup> With prior 7 calendar days notice to Citadele Bank. Without prior notice 1% + fee as from current account.

<sup>9</sup> 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.

<sup>10</sup> Fee for service is calculate for every card that is connected to Concierge Service, including supplementary cards/each user.

<sup>11</sup> Processing of payment related to sworn judicial executor's orders and State Revenue Service's collection orders as from Mastercard Debit bundle.

<sup>12</sup> 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.

<sup>13</sup> Internetbank, MobileApp, regular payment, elnvoice regular payment processed as SEPA.

<sup>14</sup> Internetbank, MobileApp, regular payment, elnvoice regular payment processed as payments within Citadele group.

<sup>15</sup> Detailed information is found on webpage [www.citadele.lv](http://www.citadele.lv)

<sup>16</sup> Payments processed from current accounts are subject to the Mastercard Debit bundle payment fees.

## Products and services that are no longer offered

### 13. Gold

| Service   | Fee                                      |
|---|--|
| 13.1. Gold trading (only non-cash transactions) | Information in Citadele bank             |
| 13.2. Gold keeping in the bank                  | 0.035% per month (min. 30 EUR per month) |

### 14. Citadele payment card

| Service   | Fee   |
|---|---|
| 14.1. Maintenance of the payment card and / or supplementary card | 1.49 EUR mēnesī   |
| 14.2. Cash withdrawal in Citadele bank ATMs in Latvia             | Free of charge up to 750 EUR <sup>17</sup> per month, 1% from amount above                              |
| 14.3. Cash withdrawal in ATMs of other banks                      | 1 transaction or 750 EUR <sup>17</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above |
| 14.4. Credit limit repayment (at the end of the month)            | 5% of the used credit limit amount + 100% of the fees and interest                                      |
| 14.5. Credit limit interest (per annum)                           | 28%   |
| 14.6. Interest for unauthorised negative balance (per day)        | 0.175%  |
| 14.7. Late payment interest (per annum)                           | 36%   |
| 14.8. Currency exchange mark-up fee                               | 4.3%  |
| 14.9. Payment from account  | As from Mastercard Debit bundle   |

### 15. Mastercard Debit payment card for youth<sup>18</sup>

| Service  | Fee   |
|--|---|
| 15.1. Maintenance of the card                              | Free of charge  |
| 15.2. SMS sent to customer about incoming sum to account   | Free of charge  |
| 15.3. Cash withdrawal in Citadele bank ATMs in Latvia      | Free of charge up to 750 EUR <sup>17</sup> per month, 1% from amount above                              |
| 15.4. Cash withdrawal in ATMs of other banks               | 1 transaction or 750 EUR <sup>17</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above |
| 15.5. Interest for unauthorised negative balance (per day) | 0.175%  |
| 15.6. Late payment interest (per annum)                    | 36%   |
| 15.7. Currency exchange mark-up fee                        | 4.3%  |
| 15.8. Electronic currency exchange                         | In accordance with Citadele bank rate   |
| 15.9. Payment from account                                 | As from Mastercard Debit bundle   |

### 16. Maestro

| Service | EUR | USD |
|---------|-----|-----|
|---------|-----|-----|



|  |   |                 |
|--|---|-----------------|
| 16.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card | 1.30 EUR per month / 1 EUR per month for Seniors Aged over 60   | 20 USD per year |
| 16.2. Commission fee for goods and services purchase   | Free of charge  | 0.5%            |
| 16.3. Payments from account  | As from Mastercard bundle   |                 |
| 16.4. Cash withdrawal in Citadele bank ATMs in Latvia  | Free of charge up to 750 EUR <sup>17</sup> per month, 1% from amount above                              | 2% (min. 6 USD) |
| 16.5. Cash withdrawal in ATMs of other banks   | 1 transaction or 750 EUR <sup>17</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above | 2% (min. 6 USD) |
| 16.6. Credit limit repayment (at the end of the month)   | 5% of the used credit limit amount + 100% of the fees and interest                                      |                 |
| 16.7. Credit limit interest (per annum)  | 28%   |                 |
| 16.8. Currency exchange mark-up fee  | 0.175%  |                 |
| 16.9. Late payment interest (per annum)  | 36%   |                 |
| 16.10. SMS sent to customer about card transactions  | 0.11 EUR/Free of charge for Seniors aged over 60  |                 |
| 16.11. Electronic currency exchange  | 4.3%  |                 |

## 17. Mastercard credit card

| Service  | EUR  | USD             |
|--|--|-----------------|
| 17.1. Fee for card and/or supplementary card               | 22 EUR per year <sup>19</sup> / 2.99 EUR per month <sup>20</sup> | 50 USD per year |
| 17.2. Commission fee for goods and services purchase       | Free of charge   | 0.5%            |
| 17.3. Cash withdrawal in ATMs                              | 3% (min. 3.50 EUR)   | 3% (min. 6 USD) |
| 17.4. Minimum instalment                                   | 5% of the spent credit limit amount + 100% of excess expenditure |                 |
| 17.5. Interest for unauthorised negative balance (per day) | 0.175%   |                 |
| 17.6. Late payment interest (per annum)                    | 36%  |                 |
| 17.7. Currency exchange mark-up fee                        | 4.3%   |                 |

## 18. VISA Electron

| Service  | Fee   |
|--|---|
| 18.1. Fee for card/supplementary card                        | 1.30 EUR monthly  |
| 18.2. Payment from account                                   | As from Mastercard bundle   |
| 18.3. Cash withdrawal in Citadele Bank (Latvia) ATMs         | Free of charge up to 750 EUR <sup>17</sup> per month, 1% from amount above                              |
| 18.4. Cash withdrawal in ATMs of other banks                 | 1 transaction or 750 EUR <sup>17</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above |
| 18.5. Cash withdrawal in other banks, in ATMs of other banks | 2% (min. 3.50 EUR)  |
| 18.6. Amount of credit limit                                 | Not offered   |
| 18.7. Minimum instalment                                     | 5% of the spent credit limit amount + 100% of excess expenditure  |
| 18.8. Interest for unauthorised negative balance (per day)   | 0.175 %   |
| 18.9. Late payment interest (per annum)                      | 36%   |

## 19. Maxi Savings Account card

| Service  | Fee                                     |
|--|---|
| 19.1. Maintenance of Maxi account card and / or supplementary card | 1.30 EUR per month                      |
| 19.2. Cash withdrawal in Citadele bank ATMs in Latvia              | 1%                                      |
| 19.3. Cash withdrawal in ATMs of other banks                       | 2% (min. EUR 3.50)                      |
| 19.4. Currency exchange mark-up fee                                | 4.3%                                    |
| 19.5. Payment from account   | As from Mastercard bundle <sup>21</sup> |

## 20. Studies/Student Credit

| Service  | Fee            |
|--|----------------|
| 20.1. Consideration of an application for amendments to provisions of the agreement  | Free of charge |
| 20.2. 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         |

<sup>17</sup> The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

<sup>18</sup> Aged 7 till 21.

<sup>19</sup> Fee for card issued before 21.09.2016.

<sup>20</sup> Fee for card issued after 21.09.2016.

<sup>21</sup> With prior 7 calendar days notice to Citadele Bank. Without prior notice 1% + fee as from current account.

## X hero (not offered)

### 21. X hero

| Service  | Fee  |
|--|--|
| 21.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card | 2.99 EUR per month   |
| 21.2. Cash withdrawal in ATM   | 3% (min. EUR 3.50)   |
| 21.3. Payment from account   | As from Mastercard Debit bundle + 3%                               |
| 21.4. Minimum instalment   | 5% of the used credit limit amount + 100% of the fees and interest |
| 21.5. Interest for unauthorised negative balance (per day)   | 0.175%   |
| 21.6. Late payment interest (per annum)  | 36%  |
| 21.7. Currency exchange mark-up fee  | 3%   |

## X Platinum (not offered)

### 22. X Platinum

| Service  | Fee  |
|--|--|
| 22.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card | 5.99 EUR   |
| 22.2. Cash withdrawal in ATM   | 3% (min. EUR 3.50)   |
| 22.3. Payment from account   | As from Mastercard Debit bundle + 3%                               |
| 22.4. Minimum instalment   | 5% of the used credit limit amount + 100% of the fees and interest |
| 22.5. Interest for unauthorised negative balance (per day)   | 0.175%   |
| 22.6. Late payment interest (per annum)  | 36%  |
| 22.7. Priority Pass  | Free of charge   |



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|   |                                |
|---|--------------------------------|
| 22.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | 30 EUR (VAT included)          |
| 22.9. Concierge service   | EUR 200 per year per each card |
| 22.10. Currency exchange mark-up fee                                      | 3%                             |