

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. 30 EUR)
1.2. Cash withdrawal from account in Citadele bank	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)

### 2. Escrow account

2.1. Processing of standard agreement of escrow account or amendments	0.4% of transaction amount (min. 100 EUR) Non standard case fee is set individually
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### 3. Payments

3.1. Investigation, amendment of payment or sending of cancellation's request	50 EUR
3.2. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence <sup>15</sup>	150 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>2</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>3</sup>	
4.9. Fast track visit in RIX airport	Not offered		EUR 10 (VAT included) <sup>4</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. Mastercard Gold

Service	Fee	
	EUR	USD
5.1. Fee for card and/or supplementary card	8 EUR per month	100 USD per year
5.2. Commission fee for goods and services purchase	Free of charge	0.5%
5.3. Cash withdrawal in ATMs	3% (min. 3.50 EUR)	3% (min. 6 USD)
5.4. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	
5.5. Interest for unauthorised negative balance (per day)	0.175%	
5.6. Cash withdrawal at POS terminals at merchants	Not available	

5.7. Currency exchange mark-up fee	4.3%	
5.8. Payment from account	As from Mastercard Debit bundle + 3%	
5.9. Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>7</sup>	30 EUR (VAT included)	
5.10. Concierge service <sup>8</sup>	200 EUR per year	300 USD per year

## 6. Mastercard Debit bundle<sup>10</sup>

Service	Fee
	EUR
6.1. Maintenance of the card and / or supplementary card	4 EUR per month
6.2. Opening and maintenance of current account	Free of charge
6.3. SEPA, SEPA Instant payments initiated electronically <sup>11</sup>	0.38 EUR
6.4. Payments to own account within Citadele group, bill payment in ATM <sup>12</sup>	Free of charge
6.5. Payment to the account of other customer within Citadele group, initiated electronically	0.10 EUR
6.6. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>5</sup> per month, 1% from amount above
6.7. Cash withdrawal in ATMs of other banks	1 transaction or up to 750 EUR <sup>5</sup> 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. Payments outside SEPA in any currency	15 EUR
6.14. Urgent payments outside SEPA in any currency <sup>13</sup>	35 EUR
6.15. Standard EUR payment within the EU (SEPA) and payment within Citadele bank initiated in branch or via Skybranch	10 EUR
6.16. Non- SEPA incoming transfers with commission type BEN and SHA	5 EUR
6.17. SMS sent to customer about card transactions	0.15 EUR/Free of charge for Seniors aged over 60

## 7. X smart<sup>10</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. New card issue (instead of existing)	Free of charge
7.4. SEPA, SEPA Instant payments initiated electronically <sup>11,14</sup>	Free of charge
7.5. Payments to own account within Citadele group, initiated electronically, bill payment in ATM <sup>12,14</sup>	Free of charge
7.6. SMS sent to customer about incoming sum to account	Free of charge
7.7. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>5</sup> per month, 1% from amount above
7.8. Cash withdrawal in other banks ATMs	750 EUR <sup>5</sup> max per month - free of charge, above limit 2% (min. EUR 3.50)
7.9. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
7.10. Credit limit interest (per annum)	28%
7.11. Interest for unauthorised negative balance (per day)	0.175%
7.12. Currency exchange mark-up fee	4.3%

7.13. Electronic currency exchange	In accordance with Citadele bank rate
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## 8. Other payment card services

Service	Fee
8.1. Balance review in Citadele bank (Latvia) ATMs	Free of charge
8.2. Balance review in ATMs of other banks	1.20 USD
8.3. 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
8.4. Late payment interest (per annum)	36%

## 9. Authorization Devices

Service	Fee
9.1. Issuing of Code card	Free of charge
9.2. Replacement of Code card upon customer's request	4 EUR
9.3. Issuing of DIGIPASS GO3	12 EUR
9.4. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking	Free of charge
9.5. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

## 10. Additional services

Service	Fee
10.1. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders <sup>9</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> The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

<sup>3</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>4</sup> For X Infinite within a calendar year, 8 visits to main user is offered free of charge.

<sup>5</sup> The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

<sup>6</sup> With prior 7 calendar days notice to Citadele Bank. Without prior notice 1% + fee as from current account.

<sup>7</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>8</sup> Fee for service is calculate for every card that is connected to Concierge Service, including supplementary cards/each user.

<sup>9</sup> Processing of payment related to sworn judicial executor's orders and State Revenue Service's collection orders as from Mastercard Debit bundle.

<sup>10</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>11</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA.

<sup>12</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payments within Citadele group.

<sup>13</sup> Detailed information is found on webpage [www.citadele.lv](http://www.citadele.lv)

<sup>14</sup> Payments processed from current accounts are subject to the Mastercard Debit bundle payment fees.

<sup>15</sup> 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 [www.citadele.lv](http://www.citadele.lv)

# Products and services that are no longer offered

## 11. Gold

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

## 12. Safe keeping services

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

### 13. Citadele payment card

Service	Fee
13.1. Maintenance of the payment card and / or supplementary card	1.99 EUR per month
13.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>16</sup> per month, 1% from amount above
13.3. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR <sup>16</sup> 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%
13.9. Payment from account	As from Mastercard Debit bundle

### 14. Mastercard Debit payment card for youth<sup>17</sup>

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 <sup>16</sup> per month, 1% from amount above
14.4. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR <sup>16</sup> 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
14.9. Payment from account	As from Mastercard Debit bundle

### 15. Maestro

Service	EUR	USD
15.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	1.40 EUR per month	20 USD per year
15.2. Commission fee for goods and services purchase	Free of charge	0.5%
15.3. Payments from account	As from Mastercard bundle	
15.4. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>16</sup> per month, 1% from amount above	2% (min. 6 USD)



15.5. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR <sup>16</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above	2% (min. 6 USD)
15.6. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest	
15.7. Credit limit interest (per annum)	28%	
15.8. Currency exchange mark-up fee	0.175%	
15.9. Late payment interest (per annum)	36%	
15.10. SMS sent to customer about card transactions	0.11 EUR/Free of charge for Seniors aged over 60	
15.11. Electronic currency exchange	4.3%	

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

Service	Fee
16.1. Maintenance of the payment card and / or supplementary card	1.99 EUR per month
16.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR per month <sup>16</sup> , 1% from amount above
16.3. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR per month <sup>16</sup> - free of charge, 2% (min. 3.50 EUR) from amount above
16.4. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
16.5. Credit limit interest (per annum)	28%
16.6. Interest for unauthorised negative balance (per day)	0.175%
16.7. Currency exchange mark-up fee	4.3%
16.8. Payment from account and bill payment in ATM	As from Mastercard Debit bundle

## 17. Mastercard credit card

Service	EUR	USD
17.1. Fee for card and/or supplementary card	22 EUR per year <sup>18</sup> / 2.99 EUR per month <sup>19</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	1.40 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>16</sup> per month, 1% from amount above
18.4. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR <sup>16</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. Studies/Student Credit

Service	Fee
19.1. Consideration of an application for amendments to provisions of the agreement	Free of charge
19.2. 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>16</sup> The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

<sup>17</sup> Aged 7 till 21.

<sup>18</sup> Fee for card issued before 21.09.2016.

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

<sup>20</sup> With prior 7 calendar days notice to Citadele Bank. Without prior notice 1% + fee as from current account.

## X hero (not offered)

### 20. X hero

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

## X Platinum (not offered)

### 21. X Platinum

Service	Fee
21.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	5.99 EUR
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. Priority Pass	Free of charge
21.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)
21.9. Concierge service	EUR 200 per year per each card
21.10. Currency exchange mark-up fee	3%