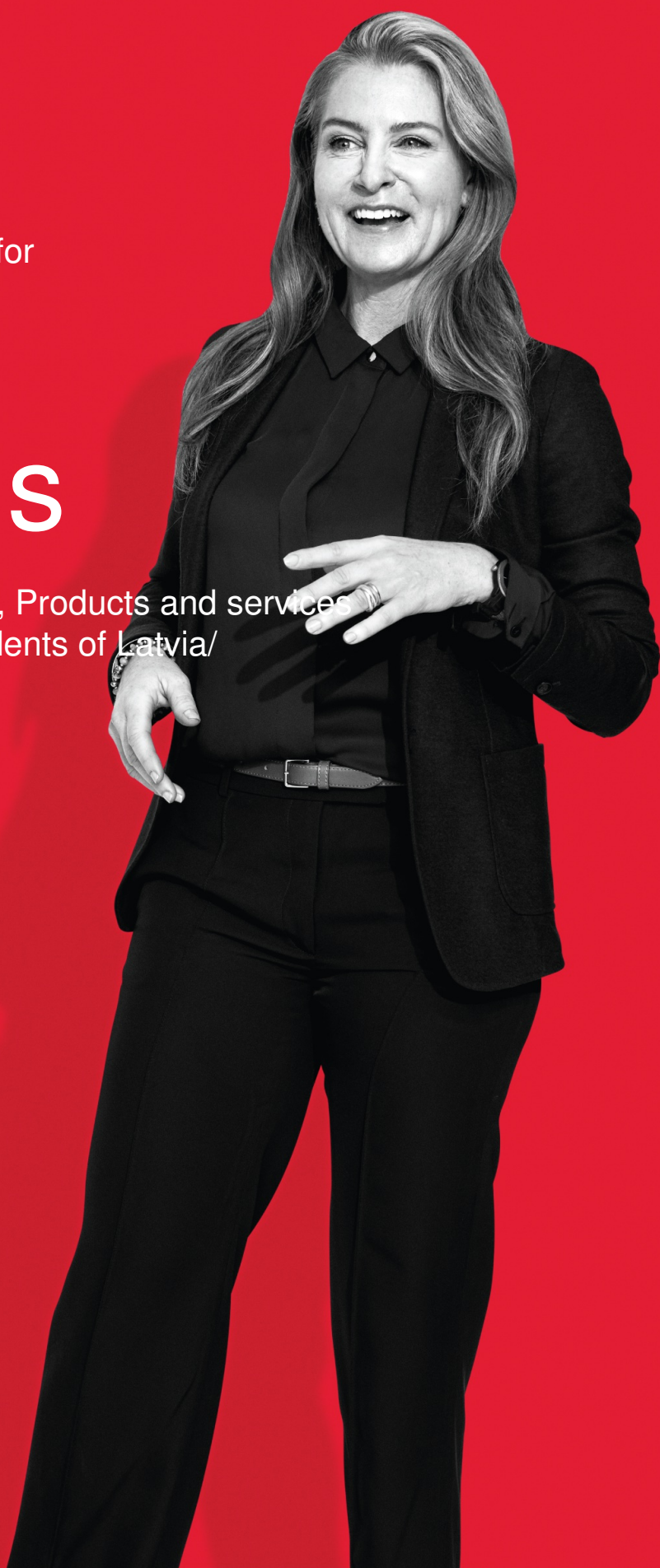


Schedule of Fees and Charges for

# Private individuals

Non-core products and services, Products and services  
that are no longer offered /Residents of Latvia/



**Vairāk  
iespēju**

**=  
Citadele**

# Content

Non- core products and services

Products and services that are no longer 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) <sup>2</sup>	0.5% of amount (min. 10 EUR)
1.2. Cash withdrawal from account in Citadele bank and currency exchange	0.7% 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)
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## 3. Payments

3.1. Investigation, amendment of payment or sending of cancellation's request	50 EUR
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## 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 5)		
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 800 EUR <sup>7</sup> per month, 0.29% from amount above
5.3. Cash withdrawal in ATMs of other banks	1 transaction or 800 EUR <sup>7</sup> max per month - free of charge, above limit 2% (min. 3.50 EUR)
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%

## 6. Maxi Savings Account card

Service	Fee
6.1. Maintenance of Maxi account card and / or supplementary card	1.30 EUR per month

6.2. Cash withdrawal in Citadele bank ATMs in Latvia	1%
6.3. Cash withdrawal in ATMs of other banks	2% (min. EUR 3.50)
6.4. Currency exchange mark-up fee	4.3%
6.5. Payment from account	As from Mastercard bundle <sup>8</sup>

## 7. Mastercard Gold

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

## 8. Other payment card services

Service	Fee	
	EUR	USD
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	

## 9. Authorization Devices

Service	Fee
9.1. Issuing of Code card and replacement upon customer's request	Free of charge
9.2. Issuing of DIGIPASS	44 EUR
9.3. Replacement or unlocking of locked DIGIPASS (if the device locked due to customer's inattention)	38 EUR
9.4. Issuing of DIGIPASS GO3	12 EUR
9.5. Unlocking of DIGIPASS, DIGIPASS GO3, if it is locked for use in Online banking	Free of charge
9.6. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

## 10. Safe keeping services

Service	Fee
10.1. Safe-box rent	
10.1.1. XS (height to 55 mm), S (height to 95 mm), M (height to 145 mm)	58 EUR per month /580 EUR per year
10.1.2. L/XL, height to 300 mm	94 EUR per month /940 EUR per year

10.2. Commission fee for safe-box opening if customer has lost the key of the safe box	330 EUR
10.3. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box	23 EUR per month (VAT included)
10.4. Increased fee for renting a non-released safe deposit box after the end of the rental period (per day)	5 EUR (VAT included)

## 11. Additional services

Service	Fee
11.1. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders	15 EUR

<sup>1</sup> Information on cash limits of Daugavpils, Liepājas's and "Citadele" branches 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> EUR 800 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 connceted 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.

## Products and services that are no longer offered

### 12. Gold

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

### 13. Citadele payment card

Service	Fee
13.1. Maintainance of the payment card and / or supplementary card	1.49 EUR mēnesī
13.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 800 EUR <sup>12</sup> per month, 0.29% from amount above
13.3. Cash withdrawal in ATMs of other banks	1 transaction or 800 EUR <sup>12</sup> max per month - free of charge, above limit 2% (min. 3.50 EUR)
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. Currency exchange mark-up fee	4.3%

### 14. Mastercard Debit payment card for youth<sup>13</sup>

Service	Fee
14.1. Maintainance 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 800 EUR per month, 0.29% from amount above
14.4. Cash withdrawal in ATMs of other banks	1 transaction or up to 800 EUR per month - free of charge , above limit 2% (min. EUR 3.50)
14.5. Interest for unauthorised negative balance (per day)	0.175%
14.6. Currency exchange mark-up fee	4.3%
14.7. Electronic currency exchange	In accordance with Citadele bank rate

## 15. Maestro

Service	EUR	USD
15.1. 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
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 800 EUR <sup>12</sup> per month, 0.29% from amount above	2% (min. 6 USD)
15.5. Cash withdrawal in ATMs of other banks	1 transaction or up to 800 EUR <sup>12</sup> per month - free of charge , above limit 2% (min. EUR 3.50)	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. Electronic currency exchange	4.3%	

## 16. Mastercard credit card

Service	EUR	USD
16.1. Fee for card and/or supplementary card	22 EUR per year <sup>14</sup> / 2.20 EUR per month <sup>15</sup>	50 USD per year
16.2. Commission fee for goods and services purchase	Free of charge	0.5%
16.3. Cash withdrawal in ATMs	3% (min. 3.50 EUR)	3% (min. 6 USD)
16.4. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	
16.5. Interest for unauthorised negative balance (per day)	0.175%	
16.6. Currency exchange mark-up fee	4.3%	

## 17. VISA Electron

Service	Fee
17.1. Fee for card/supplementary card	1.30 EUR monthly
17.2. Payment from account	As from Mastercard bundle
17.3. Cash withdrawal in Citadele Bank (Latvia) ATMs	Free of charge up to 800 EUR per month, 0.2% from amount above
17.4. Cash withdrawal in other banks, in ATMs of other banks	2% (min. 3.50 EUR)
17.5. Amount of credit limit	Not offered

Schedule of fees and charges for private individuals, residents of Latvia.  
Effective as of 1 June 2020.

17.6. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure
17.7. Interest for unauthorised negative balance (per day)	0.175 %

## 18. Studies/Student Credit

Service	Fee
18.1. Consideration of an application for amendments to provisions of the agreement	Free of charge
18.2. 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>12</sup> EUR 800 is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

<sup>13</sup> Aged 7 till 21.

<sup>14</sup> Fee for card issued before 21.09.2016.

<sup>15</sup> Fee for card issued after 21.09.2016.