Schedule of Fees and Charges for

Corporate clients

/Residents/

Vairāk iespēju

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Payment plans

1. Payment plans

Service	Fee		
	Payment Plan 'Citadele 15'	Payment Plan 'Citadele 55'	Payment Plan 'Citadele 120'
1.1. Commission fee for the Payment Plan per month	7 EUR	17 EUR	37 EUR
1.2. Electronic payments within Citadele Bank (without limitations), bill payment in ATM[1]	Free of charge		
1.3. Standard electronic payments to other banks in Latvia and EU regulated payments	15 payments in euro - free of charge	55 payments in euro - free of charge	120 payments in euro - free of charge
1.3.1. Payments not included in Payment plan	0.55 EUR		
1.4. Opening and maintenance of current account	1 account – free of charge	3 accounts – free of charge	3 accounts – free of charge
1.4.1. Accounts not included in Payment plan			
1.4.1.1. Opening	15 EUR		
1.4.1.2. Maintenance	4.50 EUR per month[3]		
1.5. Fee for X Business card (EUR) within 12 months from the moment of drawing up of the Payment Plan	1 card - free of charge	2 cards – free of charge	3 cards – free of charge
1.6. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user	Fre of charge		
1.7. Payments outside SEPA in any currency[4]	15 EUR		
1.8. Urgent payments outside SEPA in any currency[4]	35 EUR		
1.9. Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele bank, bill payment in ATM.[5]	0.20 EUR		
1.10. Salary payments[6]	Free of charge		
1.11. Non-SEPA incoming transfers with commission type BEN and SHA	5 EUR		
1.12. Maintainance of inactive customer's account[7] or account without active card attached (starting from second year after card's expiry) [8]	7 EUR		
1.13. For new corporate clients	Payment plan for the first 6 months - free of charge		

[1] Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele bank, bill payment in ATM.
[2] Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA or SEPA Instant payment.
[3] If account's average monthly balance is equal to or exceeds EUR 150 000, account maintenance is free of charge.
[4] Detailed information, including Terms for submission and execution of payments is available on webpage www.citadele.lv www.citadele.lv.
[5] Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele bank, bill payment in ATM.
[6] Payments within Citadele bank, submitted in Internetbank through Salary payment register or through file import as salary payment.
[7] Starting from second year since last customer's initiated transaction.
[8] 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.

Payment cards

2. X cards

	X Business	X Corporate	
Service	EUR	EUR	USD
2.1. Fee for card	4.50 EUR per month	8.50 EUR per month	70 USD per annum
2.2. Commission fee for goods and services purchase	Free of charge		0.5%
2.3. Cash withdrawal in ATMs of Citadele Bank	1% (min. 1.30 EUR)	3% (min. 3 EUR)	3% (min. 5 USD)
2.4. Cash withdrawal in other banks, in ATMs of other banks	2% (min. 3 EUR)	3% (min. 3 EUR)	3% (min. 5 USD)

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2.5. Minimum instalment	100% of the excess expenditure + 100% of the excess expenditure	5% of the excess expenditure + 100% of the excess expenditure	100% of the excess expenditure + 100% of the excess expenditure
2.6. Interest rate (per annum)	24%	20%	24%
2.7. Late payment interest (increased credit interest, per annum)	60%		
2.8. Late payment interest	0.175% per day		
2.9. Payment from account	As from current account	As from current account +3%	
2.10. Currency exchange mark-up fee	4.3%	3%	4.3%
2.11. Priority Pass	Not offered	Free of charge	
2.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport [9]	Not offered	30 EUR (VAT included)	
2.13. Concierge service [10]	Not offered	EUR 200 annum	USD 300 annum

3. Mastercard Business Debit cards

Service	Payment card	Cash deposit card
	EUR	EUR
3.1. Fee for card	1.30 EUR per month	
3.2. Commission fee for goods and services purchase	Free of charge	Not available
3.3. Cash withdrawal in ATMs of Citadele Bank	1% (min. 1.30 EUR)	Not available
3.4. Cash withdrawal in other banks, in ATMs of other banks	2% (min.3 EUR)	Not available
3.5. Late payment interest (increased credit interest, per annum)	60%	
3.6. Late payment interest	0.175% per day	
3.7. Currency exchange mark-up fee	4.3%	-

[9] 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.
[10] Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.

Lending

4. Credit, Credit Line, Overdraft - Fees and charges related to lending services shall be determined by mutual agreement of the parties.

5. Microloan for legal entities without pledge

Fees and charges related to lending services shall be determined by mutual agreement of the parties.	
5.1. New Microcredit Processing, incl. granting an additional limit and transaction term extension[11]	2% of amount (maks. 150 EUR)
5.2. Full or partial premature repayment of credit/ reduction of credit line limit[12] and fee for credit resources reservation, int. al. undrawn limit of credit line	1% of unpaid credit amount (min. 100 EUR)

[11] Additional commission fee can be added in case of Altum Guarantee.
[12] Commission fee can be increased in specific or non-standard instances.

Remote account management systems

Service	Fee

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6. Authorization Devices

6.1. Issuing of DIGIPASS 780	35 EUR
6.2. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence	Free of charge

7. Citadele Gateway service

7.1. Registration	50 EUR
7.2. Subscription for Informative mode	20 EUR per month
7.3. Subscription for Transactions mode	40 EUR per month

Other Services

8. Other Services

Service	Fee
8.1. Commission fee for preparation of the documents (e.g. References, account printouts, etc) or for processing and verification of the received document (e.g. attorneys)[13]	10 EUR per page/ month [15] (min. 20 EUR)
8.2. Maintenance of current account (electronic money institutions, payment institutions, banks, providers of lending services and other financial sector companies)	500 EUR
8.3. First verification of company documents upon account opening, where the owners or beneficiaries have their identity document issued outside Latvia, Lithuania, Estonia or do not have a permanent residency permit issued in Latvia[14]	Individually (min. EUR 500)
8.4. Balance review in Citadele bank (Latvia) ATMs	Free of charge
8.5. Balance review in other bank ATMs	0.50 EUR / 1.20 USD
8.6. 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
8.7. EUR cash deposits through Citadele bank's ATMEUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank per months to accounts of payment cards issued by Citadele bank per month	Up to 10 000, 00 EUR per month free of charge / exceeding 10 000,00 0,2% of amount
8.8. SMS sent to customer about card transactions	0.15 EUR
8.9. Fee for renewed payment card	1.50 EUR received by post / 5.00 EUR received at the branch
8.10. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

[13] If a document must be notarized, customer pay actual expenses of notary service additionaly.
[14] Fee can be applied also to companies where Enhanced due diligence is required during account opening process.
[15] For account printout

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