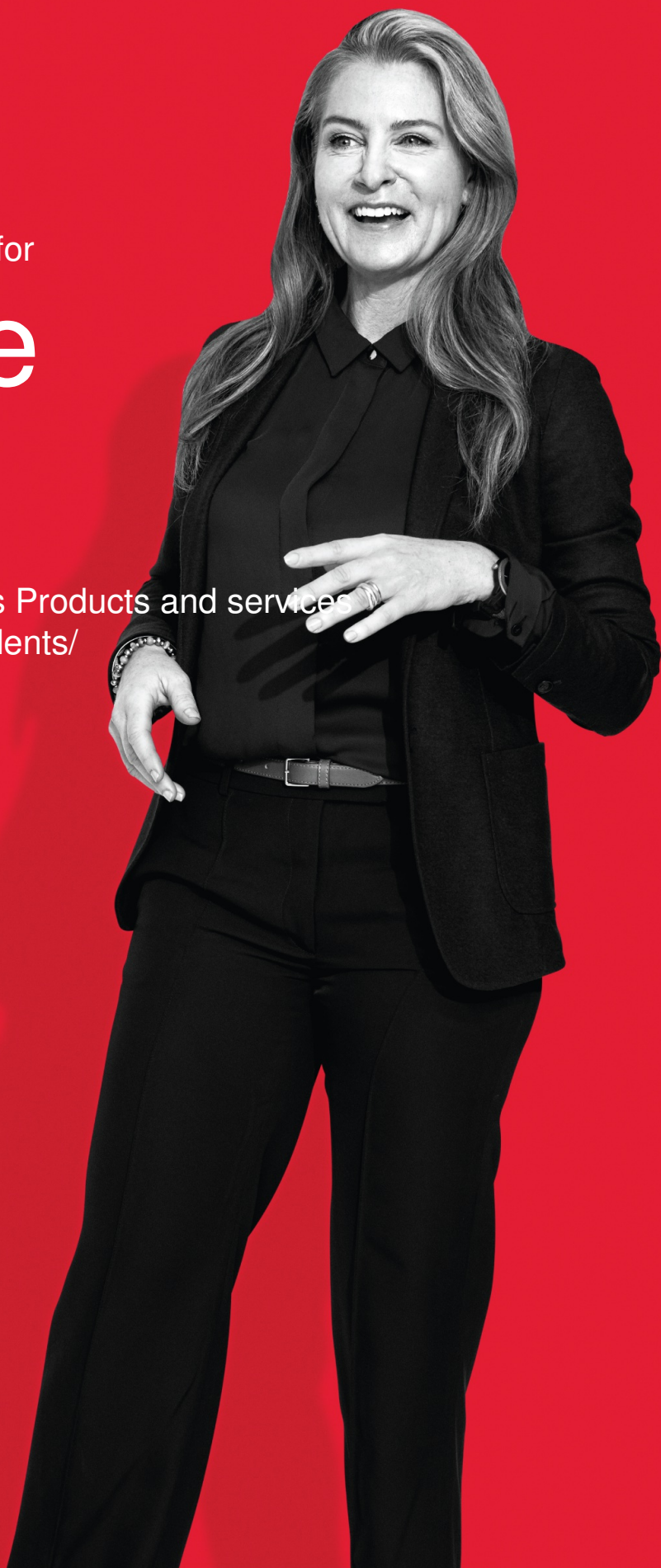


Schedule of Fees and Charges for

Corporate clients

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



**Vairāk
iespēju**

**=
Citadele**

Content

Non-core products and services

Products and services that are no longer 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) ²	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 account³

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

3. Payments

Service	Fee
3.1. Investigation, amendment of payment or sending of cancellation's request	50 EUR
3.2. Processing of payment within Citadele bank and SEPA Payment in branch ⁴	7 EUR

4. Remuneration to Citadele banka for the balance of money in the current account of a client or a group of related clients exceeding⁵:

Service	Annual interest rate
4.1. CHF 100 000 / DKK 750 000	1%
4.2. SEK 1 000 000	0,2%
4.3. JPY 10 000 000	0,2%
4.4. EUR 1 000 000 ⁶	0,5%

5. Authorization Devices

Service	Fee
5.1. Issuing of DIGIPASS	44 EUR
5.2. Replacement or unlocking of locked DIGIPASS (if the device locked due to customer's inattention)	30 EUR
5.3. Issuing of DIGIPASS GO3	12 EUR
5.4. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

6. Safe keeping services

Service	Fee
6.1. Safe-box rent	
6.1.1. XS (height to 55 mm), S (height to 95 mm), M (height to 145 mm)	58 EUR per month /580 EUR per year
6.1.2. L/XL, height to 300 mm	94 EUR per month /940 EUR per year
6.2. Commission fee for safe-box opening if customer has lost the key of the safe box	330 EUR
6.3. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box	23 EUR per month (VAT included)

6.4. Increased fee for renting a non-released safe deposit box after the end of the rental period (per day)	5 EUR (VAT included)
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7. Additional services

Service	Fee
7.1. 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 ⁷

¹ Information on cash limits of Daugavpils, Liepājas's and "Citadele" branches on the Bank's website: <https://www.citadele.lv/en/private/fees/cash-limits/>

² Cash deposit EUR, USD in Mortgage credit repayment account, Citadele Ekspres 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.

³ The customer who wants to open a transaction account (lending excluded) is serviced only at Corporate Clients Service Division, branch 'Citadele', and at customer service centers and branches outside Riga.

⁴ Service available only for customers without possibility to initiate payments electronically

⁵ Calculated from the balance amount of the current account for each calendar day on which the balance of the account at the end of the day is equal to or greater than that specified in the Schedule for amounts, and the total amount calculated during the calendar month shall be withheld from the account on the last day of the same month. Remuneration may be applied to Citadele Bank by informing the customer individually 14 calendar days in advance, except where the customer meets the conditions of paragraph 1 below and therefore, the remuneration shall be applied without separate information. 1. The remuneration applies to all customers who are: insurance supervised by the FCMC or other national financial market supervisory authorities; or reinsurance undertakings and financial institutions (including their branches), the core business of which is related to the provision of financial services; Other lending and leasing services.

⁶ If currency of the account is not EUR, fee is charged in equivalent, till account balance is zero.

⁷ Processing of payment related to sworn judicial executor's orders and State Revenue Service's collection orders costs 0,38 EUR

Products and services that are no longer offered

8. Gold

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

9. Gold Business Card VISA Business Gold, MasterCard Business Gold⁸

Currency	EUR	USD
9.1. Fee for card	8.50 EUR per month	70 USD per annum
9.2. Commission fee for goods and services purchase	Free of charge	0.5%
9.3. Cash withdrawal in Citadele Bank, Cash withdrawal in other banks, Cash withdrawal in Citadele Bank ATMs in Latvia, in ATMs of other banks	3% (min. 3 EUR)	3% (min. 5 USD)
9.4. Credit limit amount	Individually	
9.5. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	100% of the used credit limit amount + 100% of excess expenditure
9.6. Credit interest (per annum)	20%	24%
9.7. Late payment interest (increased credit interest, per annum)	60%	
9.8. Interest rate for the spent credit limit till the 15th date of the next month	0%	-
9.9. Interest for unauthorised negative balance (per day)	0.175 EUR	
9.10. Payment from account	As from current account +3%	
9.11. Priority Pass	Free of charge	
9.12. Fee for 1 person's visit at Priority Pass airport business area	30 EUR (VAT included) ⁹	
9.13. Concierge service	200 EUR per annum	300 USD per annum

10. Business card VISA Business, MasterCard Business¹⁰

Currency	EUR	USD
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10.1. Fee for card	43 EUR per annum ¹¹	45 USD per annum
10.2. Fee for additional card	3.60 EUR per month ^{12,13}	
10.3. Commission fee for goods and services purchase	Free of charge	0.5%
10.4. Cash withdrawal in Citadele Bank	As from current account	
10.5. Cash withdrawal in other banks, in ATMs of other banks	1.5% (min. 3 EUR)	1.5 % (min. 5 USD)
10.6. Cash withdrawal in Citadele Bank ATMs in Latvia	0.5% (min. 0.75 EUR)	1 % (min. 3 USD)
10.7. Credit limit amount	Individually	
10.8. Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure	
10.9. Credit interest (per annum)	24%	
10.10. Late payment interest (increased credit interest, per annum)	60%	
10.11. Interest for unauthorised negative balance (per day)	0.175 EUR	
10.12. Payment from account	As from current account +3%	

11. Maestro cards¹⁴

	Payment card EUR	Cash deposit card EUR
11.1. Fee for card	1.30 EUR per month	1.30 EUR per month
11.2. New card issue (instead of existing)	Free of charge	
11.3. Commission fee for goods and services purchase	Free of charge	Not available
11.4. Cash withdrawal in Citadele Bank ATMs in Latvia	1% min. 1.30 EUR	Not available
11.5. Cash withdrawal in other banks, in ATMs of other banks	2% (min. 3 EUR)	Not available
11.6. Credit limit amount	Not available	
11.7. Late payment interest (increased credit interest, per annum)	60%	
11.8. Late payment interest (per day)	0.175%	
11.9. Payment from account	As from current account	
11.10. Currency exchange mark-up fee	4.3%	-

⁸ New, renewed and replaced cards are no longer offered.

⁹ Service fee is applied for each payment card / cardholder linked to Concierge Service.

¹⁰ New, renewed and replaced cards are no longer offered.

¹¹ Fee for VISA Business, MasterCard Business, that are issued till 20.09.2016 (inclusive).

¹² Fee for VISA Business, MasterCard Business, that are issued from 21.09.2016.

¹³ Fee are applicable for Visa Business, Mastercard Business as of 01/05/2018 with closed annual fee payment period.

¹⁴ From 10.06.2018. new cards are not issued.