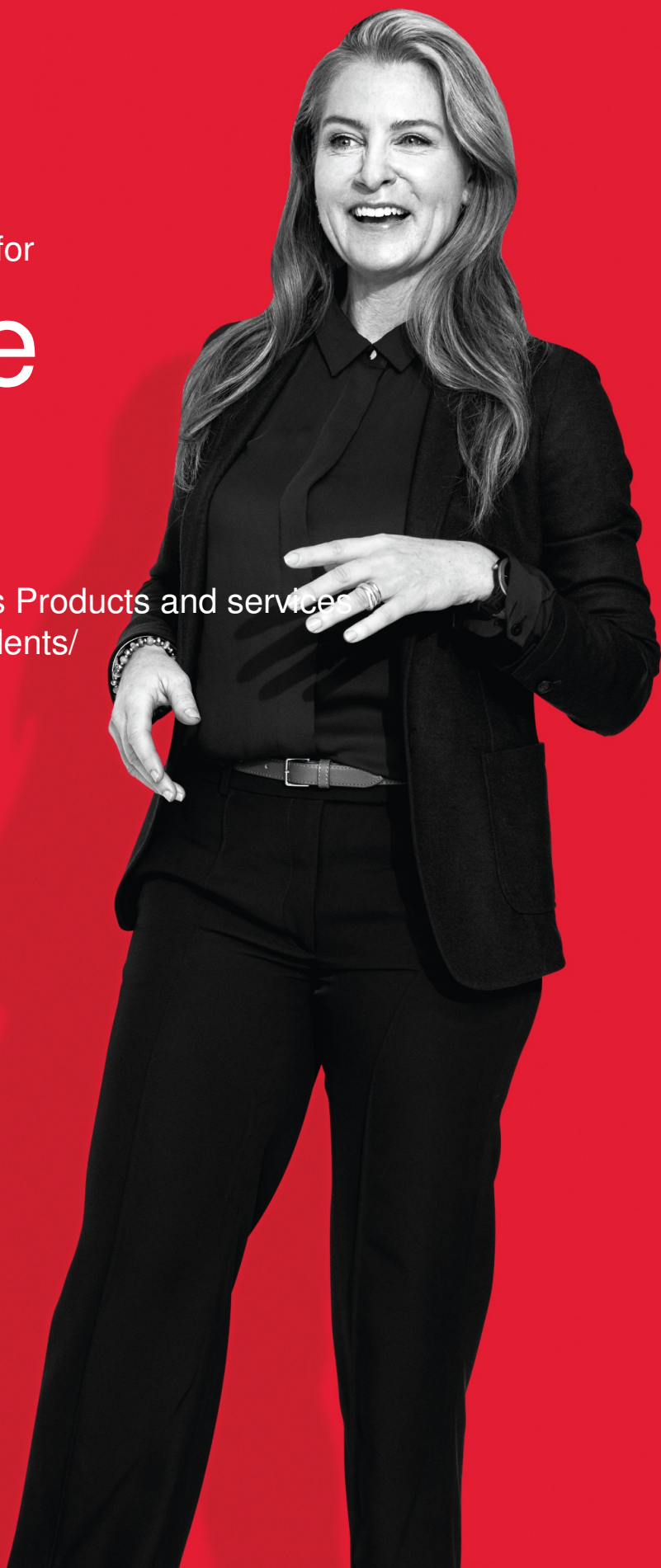


Schedule of Fees and Charges for

# 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 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<sup>3</sup>

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 <sup>4</sup>	7 EUR

## 4. Current Account balance fee<sup>5,6</sup>

Service	Annual interest rate
4.1. CHF 100 000	SNB Rate minus 0.3% / 360
4.2. DKK 750 000	Certificates of deposit rate minus 0.5% / 360
4.3. SEK 1 000 000	Repo Rate minus 0.6% / 360
4.4. EUR 1 000 000 <sup>7</sup>	ECB deposit facility rate/ 360
4.5. JPY 10 000 000	Key policy Rate minus 0.3% / 360
4.6. NOK 1 000 000	Key policy Rate minus 0.3% / 360

## 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 <sup>8</sup>
7.2. Usage of courier deliveries and postal services upon customer's request for document and other values sending	7 EUR + actual expenses (VAT included)

<sup>1</sup> 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/>.

<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 restructuring (Contract on dept repayment or contract on Credit for Private consumption) - free of charge.

<sup>3</sup> 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.

<sup>4</sup> Service available only for customers without possibility to initiate payments electronically.

<sup>5</sup> Account balance fee is charged on the funds of the customer or group of related customers. The Bank does not calculate or pay interest to the customer on balances of funds. The account balance fee is not applied if the central bank has set the annual deposit interest rate for the respective currency, which is equal to 0 or positive. The commission fee is applied to the amount of the balance of a current account for each calendar day, where the account balance at the end of the day is equal to or greater than the amounts specified in the Pricelist, and the account is debited for the total amount calculated during a calendar month on the last day of the same month. The account balance fee may be applied individually by notifying the customer 14 calendar days in advance, unless the customer meets the conditions mentioned below and, consequently, the commission fee for the balance of the current account balance is applied without any notification: the account balance fee is applied to all customers who are insurance or reinsurance companies and financial institutions (including their branches) supervised by the FCMC or financial market supervisory authorities of other countries, whose core business is related to the provision of financial services; Other providers lending and leasing services.

<sup>6</sup> If the Bank informs the client in advance, for the purposes of applying the commission fee, the client's financial instruments account can be treated as a current account.

<sup>7</sup> If currency of the account is not EUR, fee is charged in equivalent, till account balance is zero.

<sup>8</sup> 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 Gold<sup>9</sup>

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	0.175% per day	
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) <sup>10</sup>	
9.13. Concierge service	200 EUR per annum	300 USD per annum

## 10. Business card VISA Business, MasterCard Business<sup>11</sup>

Currency	EUR	USD
10.1. Fee for card	43 EUR per annum <sup>12</sup>	45 USD per annum
10.2. Fee for card	4.50 EUR per month <sup>13,14</sup>	
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	2% (min. 3 EUR)	2% (min. 5 USD)
10.6. Cash withdrawal in Citadele Bank ATMs in Latvia	1% (min. 1.30 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	0.175% per day	
10.12. Payment from account	As from current account	

## 11. Maestro cards<sup>15</sup>

	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. Late payment interest (increased credit interest, per annum)	60%	
11.7. Late payment interest	0.175% per day	
11.8. Payment from account	As from current account	
11.9. Currency exchange mark-up fee	4.3%	-

<sup>9</sup> New, renewed and replaced cards are no longer offered.

<sup>10</sup> Service fee is applied for each payment card / cardholder linked to Concierge Service.

<sup>11</sup> New, renewed and replaced cards are no longer offered.

<sup>12</sup> Fee for VISA Business, MasterCard Business, that are issued till 20.09.2016 (inclusive).

<sup>13</sup> Fee for VISA Business, MasterCard Business, that are issued from 21.09.2016.

<sup>14</sup> Fee are applicable for Visa Business, Mastercard Business as of 01.05.2018 with closed annual fee payment period.

<sup>15</sup> From 10.06.2018. new cards are not issued.