

Schedule of Fees and Charges for

Corporate clients

Non- core products and services /Residents/

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 the branch of Citadele bank (incl. payment in EUR up to EUR 15 000 to State Treasury without using current account) ²	0.5% of amount (min. 30 EUR)
1.2. Cash withdrawal from account in the branch of Citadele bank	1% of amount (min. 22 EUR) if the transaction amount is up to 10 000, EUR 3% of amount if the transaction amount is 10000,00 EUR and above
1.3. Additional commission for EUR coin processing	10% of amount (min. 40 EUR)

2. Escrow account

Service	Fee
2.1. Processing of escrow account agreement or amendments	Individually, information in the bank

3. Account balance fee^{4,5}

Service	Annual interest rate
Service	Fee
3.1. CHF 100 000	SNB Rate minus 0.3% / 360
3.2. DKK 750 000	Certificates of deposit rate minus 1.5% / 360
3.3. SEK 1 000 000	Repo Rate minus 1.6% / 360
3.4. EUR 5 000 000	ECB deposit facility rate/ 360
3.5. JPY 10 000 000	Key policy Rate minus 0.3% / 360
3.6. NOK 1 000 000	Key policy Rate minus 0.3% / 360

4. Authorization Devices

Service	Fee
4.1. Issuing of DIGIPASS GO3	12 EUR
4.2. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

5. Additional services

Service	Fee
5.1. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders ⁶	15 EUR
5.2. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses (VAT included)

¹ Information on cash limits in "Citadele" branch can be found on the Bank's website "Cash transactions" section,

² Service available only for customers without possibility to initiate payments electronically.

³ The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer.

⁴ 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 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 accounts, for balances of which the fee specified in the Pricelist is applied to the amount specified in the Pricelist, are a current account, including a current account with a payment card, savings account+, cash account for transactions in financial instruments.

⁵ If currency of the account is not EUR, fee is charged in equivalent, till account balance is zero.

⁶ 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

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)

7. MasterCard Business Gold⁷

Currency	EUR	
7.1. Fee for card	8.50 EUR per month	
7.2. Commission fee for goods and services purchase	Free of charge	
7.3. 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)	
7.4. Credit limit amount	Individually	
7.5. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
7.6. Credit interest (per annum)	20%	
7.7. Late payment interest (increased credit interest, per annum)	60%	
7.8. Interest rate for the spent credit limit till the 15th date of the next month	0%	-
7.9. Interest for unauthorised negative balance	0.175% per day	
7.10. Payment from account	Standard payment fee + 3%	
7.11. Priority Pass	Free of charge	
7.12. Fee for 1 person's visit at Priority Pass airport business area	30 EUR (VAT included) ⁸	
7.13. Concierge service	200 EUR per annum	

8. Maestro cards⁹

	Payment card EUR	Cash deposit card EUR
8.1. Fee for card	1.30 EUR per month	1.30 EUR per month
8.2. New card issue (instead of existing)	Free of charge	
8.3. Commission fee for goods and services purchase	Free of charge	Not available
8.4. Cash withdrawal in Citadele Bank ATMs in Latvia	1% (min. 1.30 EUR)	Not available
8.5. Cash withdrawal in other banks, in ATMs of other banks	2% (min. 3 EUR)	Not available
8.6. Late payment interest (increased credit interest, per annum)	60%	
8.7. Late payment interest	0.175% per day	
8.8. Payment from account	Standard payment fee	
8.9. Currency exchange mark-up fee	4.3%	-

⁷ New, renewed and replaced cards are no longer offered.

⁸ Service fee is applied for each payment card / cardholder linked to Concierge Service.

⁹ From 10.06.2018. new cards are not issued.