

Schedule of Fees and Charges for

# Private individuals & Business customers

/International clients/

**Citadele**



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# X credit card bundle

## 1. X cards bundles (for private persons)

Service	Fee	
	X prime bundle	X Infinite bundle
1.1. Maintenance of the basic card (with up to 3 additional current accounts) per month	50 EUR	70 EUR
1.2. Maintenance of the supplementary card per month	20 EUR	30 EUR
1.3. New card issue (instead of existing)	Free of charge	50 EUR
1.4. SEPA, SEPA Instant payments initiated electronically	Free of charge	
1.5. Payments within Citadele bank, initiated electronically <sup>1</sup> , bill payment in ATM	Free of charge	
1.6. Commission fee for goods and services purchase	0.5% (min 0.15 EUR)	
1.7. Cash withdrawal in ATM	1.5% (min. 5 EUR)	
1.8. Credit limit	Individually	
1.9. Credit limit interest (per annum)	24%	18%
1.10. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100% of the fees and interest	
1.11. Interest for unauthorised negative balance (per day)	0.175 %	
1.12. Currency exchange mark-up fee	4.3%	
1.13. Electronic currency exchange	In accordance with Citadele bank rate	
1.14. Balance review in Citadele bank (Latvia) ATMs	Free of charge	
1.15. Balance review in other bank ATMs	1 EUR	
1.16. Priority Pass issue	Free of charge	
1.17. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) <sup>2</sup>	
1.18. Fast track visit in RIX airport	Not offered	EUR 10 (VAT included) <sup>3</sup>
1.19. Concierge service	Not offered	Free of charge
1.20. Closure of account	Free of charge <sup>4</sup>	

<sup>1</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as internal payment

<sup>2</sup> Within a calendar year, 5 (five) visits to airport's VIP lounge to X Infinite main card user is offered free of charge.

<sup>3</sup> 8 (eight) visits for basic card user are offered free of charge within one calendar year.

<sup>4</sup> If account balance exceeds zero at the moment of the account closure, commission fee is charged in the amount of the balance of the account, but not exceeding EUR 100.

# Mastercard Debit

## 2. Mastercard Debit (for private persons)<sup>5</sup>

Service	Fee	
	EUR	USD
2.1. Fee for card (per annum)	50 EUR	50 USD
2.2. Fee for supplementary card (per annum)	50 EUR	50 USD
2.3. New card issue (instead of existing)	Free of charge	Free of charge
2.4. Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)
2.5. Cash withdrawal in ATM	1.5% (min. 5 EUR)	1.5% (min. 5 USD)
2.6. Credit limit amount	Not available	
2.7. Minimum instalment	100% of excess expenditure	
2.8. Credit interest (per annum)	28%	
2.9. Interest for unauthorised negative balance (per day)	0.175%	
2.10. Payment from account attached to the card	As from X credit card bundle (in equivalent)	

3 (7)

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<sup>5</sup> Available only together with X Credit card bundle.

## X credit cards (USD)

### 3. X credit cards (for private persons, USD)<sup>9</sup>

	X Prime	X Infinite
3.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	300 USD per year	650 USD per year
3.2. Commission fee for goods and services purchase	0.5% (min 0.20 USD)	
3.3. Cash withdrawal in ATM	3% (min. USD 5)	
3.4. Payment from account with attached card	3% + As from X credit card bundle (in equivalent)	
3.5. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest	
3.6. Interest for unauthorised negative balance (per day)	0.175%	
3.7. Priority Pass card issue	Free of charge	
3.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>6</sup>	30 EUR in equivalent (VAT included)	30 EUR in equivalent (VAT included) <sup>7</sup>
3.9. Fast track visit in RIX airport	Not offered	10 EUR (VAT included) <sup>6,8</sup>
3.10. Concierge service	Not offered	Free of charge
3.11. Currency exchange mark-up fee	4.3%	

<sup>6</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.

<sup>7</sup> For Priority Pass cards within a calendar year, 5 (five) visits to airport's VIP lounge to X Infinite main card user are offered free of charge.

<sup>8</sup> For X Infinite within a calendar year, 8 visits to main user is offered free of charge.

<sup>9</sup> Only for private international customers.

## Authorization Devices

### 4. Authorization Devices

Service	Fee
4.1. Issuing of MobileSCAN	Free of charge
4.2. Issuing of DIGIPASS 780	35 EUR

## Payments

### 5. Payments for private individuals

Service	Fee	
	Electronically	In branch
5.1. Payments to own account within Citadele group	Free of charge	10 EUR
5.2. Payment to another account within Citadele group	Free of charge	10 EUR
5.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	10 EUR
5.4. Non-SEPA incoming transfers with commission type BEN and SHA	10 EUR	Not offered
5.5. Payments outside SEPA in any currency <sup>10</sup>	75 EUR	Not offered
5.6. Urgent payments outside SEPA in any currency <sup>10</sup>	100 EUR	Not offered

4 (7)

## 6. Payments for business customers

Service	Fee	
	Electronically	In branch
6.1. Payments between own account within Citadele group	Free of charge	
6.2. Payment to another customer's account within Citadele group	5 EUR	
6.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	10 EUR	
6.4. Non-SEPA incoming transfers with commission type BEN and SHA	10 EUR	
6.5. Payments outside SEPA in any currency <sup>10</sup>	75 EUR	
6.6. Urgent payments outside SEPA in any currency <sup>10</sup>	100 EUR	

## 7. Other payment services

Service	Fee	
	Electronically	In branch
7.1. Investigation, amendment of payment or sending of cancellation's request	100 EUR + actual costs	
7.2. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge	10 EUR
7.3. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence <sup>11</sup>	150 EUR	

<sup>10</sup> Detailed information about currencies available for payments and information on payment submission and execution cut-off times, can be found on webpage <https://www.citadele.lv/en/private/payments/execution/>

<sup>11</sup> The fee is taken in addition to the standard fee for incoming and outgoing payments and the fee is charged from the Customer account regardless of payment commission type. List of countries to which additional fee is applied is published in <https://www.citadele.lv/en/private/payments/execution/>.

# Escrow account

## 8. Escrow account

Service	Fee
8.1. Processing of standard agreement of escrow account or amendments	0.4% of transaction amount (min. 100 EUR) Non standard case fee is set individually
8.2. Verification of documents issued outside of Latvia (ID, passport, transaction proof documents, etc.) for opening an escrow account	350 EUR

# Other services

## 9. Other services

Service	Fee
9.1. Commission fee for processing and verification of the received document <sup>12</sup>	40 EUR per page (min 50 EUR)
9.2. Preparation of an account statement at the bank's branch	40 EUR per page/per month in case of account statement (min 50 EUR) <sup>13</sup>
9.3. Preparation of standard reference <sup>14</sup>	50 EUR (VAT included)
9.4. Preparation of non-standard reference <sup>15</sup>	As agreed, min. 100 EUR (VAT included)
9.5. Additional fee for standard/non-standard reference translation to English or Russian	30 EUR
9.6. Drawing up of the bank's internal power of attorney for private persons	20 EUR
9.7. Minimum bank service fee for the customers who have a personal identity document issued outside the EEA and do not have permanent residence permit issued in Latvia <sup>16</sup>	10 EUR per month

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9.8. Verification of private person documents upon account opening for customers - private persons - who have a personal identity document issued outside Latvia and do not hold a permanent residence permit issued in Latvia <sup>17</sup>	350 EUR
9.9. SMS sent to customer about card transactions	0.15 EUR
9.10. Maintenance of inactive customer's account or account without active card attached: (private individuals and legal entities) <sup>18</sup>	
9.10.1. 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	75 EUR per month
9.10.2. if there have not been customer's initiated transactions performed on current account for more than 2 years and customer has no other contracts concluded with Citadele Bank	150 EUR per month
9.11. If cooperation with customer is terminated according to the Bank's initiative and customer hasn't performed transfer/ withdrawal of funds from the account within the term specified in the notice	300 EUR per month
9.12. Remuneration to Citadele Bank for the balance of money in the current account of a client or a group of related clients exceeding, legal entities: <sup>19,18</sup>	Annual interest rate
9.12.1. CHF 100 000	SNB Rate minus 0.3% / 360
9.12.2. DKK 750 000	Certificates of deposit rate minus 1.5% / 360
9.12.3. SEK 1 000 000	Repo Rate minus 1.6% / 360
9.12.4. EUR 5 000 000	ECB deposit facility rate/ 360
9.12.5. JPY 10 000 000	Key policy Rate minus 0.3% / 360
9.12.6. NOK 1 000 000	Key policy Rate minus 0.3% / 360
9.13. Usage of the courier post upon customer's request for documents and other values sending	25 EUR + actual expenses (VAT included)
9.14. Cash and POS operations' daily or monthly limit increase above limit	EUR 30 or equivalent which is deducted from customer's account upon receipt of customer's application and limit increase
9.15. 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>20</sup>
9.16. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

<sup>12</sup> If a document must be notarized, customer pay actual expenses of notary service additionally.

<sup>13</sup> If account statement is requested for several months, including calendar month (months) with no turnover in the account, fee for appropriate calendar month (without account turnover) is not applied, taking in account that commission fee shall not be less than minimal fee for account statement, set in Pricelist. If account statement is requested for period with no turnover in account, only minimal fee for account statement shall be applied as set in Pricelist. 2 It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request

<sup>14</sup> The following types of references are considered as standard references: reference about account balance, account existence/credit limit applied to account/active payment cards linked to account, positive account balance, term deposit agreement, account closure (undated), equity capital payment (or increase), outstanding consumer loan balance (private individuals), outstanding balance of a particular debt in accordance with a debt repayment agreement, credit card balance. This fee also applies for preparation of a SWIFT copy of the sent payment order. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

<sup>15</sup> Following types of references are considered as non-standard references: reference stating that customer does not have consumer lending obligations, references about terms of a payment account attached to an account (active/closed), non-existence of credit obligations, account balance and ID document information, information for controllers/auditors, confirmation of auditor requests and reconciliation statements and issuance of a copy of documents from the archive and other references with additional information, that are not mentioned as standard references. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

<sup>16</sup> One fee is applied for all accounts held by the customer. The fee is not applied in case the customer has any type of Citadele lending products

<sup>17</sup> 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.

<sup>18</sup> The fee shall be applied until the account balance is zero, if currency of the account is not EUR, fee is charged in equivalent.

<sup>19</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 an 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

<sup>20</sup> Processing of payment related to sworn judicial executor's orders and State Revenue Service's collection orders as per standard payment fee.

## Cash operations

### 10. Cash operations

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Service	Fee
10.1. 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)	0.5% of amount (min. 30 EUR)
10.2. Cash withdrawal from account in Citadele bank	1% of amount (min. 22 EUR) for amount up to 10 000 EUR, 3% of amount if the transaction amount is 10 000,00 EUR and above
10.3. Additional commission for EUR coin processing	10% of amount (min. 40 EUR)
10.4. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank	3% of amount (min. 10 EUR)

## Products and services that are no longer offered

### 11. Mastercard credit card

Service	Fee	
Mastercard Standard		
Currency	EUR	USD
11.1. Fee for card and supplementary card (per annum)	80 EUR	80 USD
11.2. Commission fee for goods and services purchase	0.5% (min EUR 0.15)	0.5% (min USD 0.20)
11.3. Cash withdrawal in ATM	3% (min. 5 EUR)	3% (min. 5 USD)
11.4. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	
11.5. Credit interest (per annum)	26%	
11.6. Interest for unauthorised negative balance (per day)	0.175%	
11.7. Payment from account	As from X credit card bundle (in equivalent)	

### 12. X credit cards (USD)

X Platinum	
12.1. Maintenance fee of the card (with up to 3 additional current accounts) and / or supplementary card	300 USD per year
12.2. Commission fee for goods and services purchase	0.5% (min 0.20 USD)
12.3. Cash withdrawal in ATM	3% (min. USD 5)
12.4. Payment from account with attached card	3% + as from X credit card bundle (in equivalent)
12.5. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
12.6. Interest for unauthorised negative balance (per day)	0.175%
12.7. Priority Pass card issue	Free of charge
12.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>21</sup>	30 EUR in equivalent (VAT included)
12.9. Fast track visit in RIX airport	Not offered
12.10. Concierge service	Not offered
12.11. Currency exchange mark-up fee	4.3%

<sup>21</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.

<sup>22</sup> For Priority Pass cards within a calendar year, 5 (five) visits to airport's VIP lounge to X Infinite main card user are offered free of charge.

<sup>23</sup> For X Infinite within a calendar year, 8 visits to main user is offered free of charge.