

Schedule of Fees and Charges for

Private individuals

/International clients/



**Vairāk
iespēju**

**=
Citadele**

Content

X credit card bundle

Authorization Devices

Other services

X credit card bundle

1. X cards bundles

Service	Fee	
	X Platinum bundle	X Infinite bundle
1.1. Maintenance of the basic card (with up to 3 additional current accounts) per month	40 EUR	60 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 ¹ , bill payment in ATM	Free of charge	
1.6. Payments outside SEPA in any currency, except RUR and BYN (available only to beneficiary's account in other bank)	75 EUR	
1.7. Commission fee for goods and services purchase	0.5% (min 0.15 EUR)	
1.8. Cash withdrawal in ATM	1.5% (min. 5 EUR)	
1.9. Credit limit	Individually	
1.10. Credit limit interest (per annum)	24%	18%
1.11. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100% of the fees and interest	
1.12. Interest for unauthorised negative balance (per day)	0.175 %	
1.13. Currency exchange mark-up fee	4.3%	
1.14. Electronic currency exchange	In accordance with Citadele bank rate	
1.15. Priority Pass issue	Free of charge	
1.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) ²	
1.17. Fast track visit in RIX airport	Not offered	EUR 10 (VAT included) ³
1.18. Concierge service	Not offered	Free of charge
1.19. Closure of account	Free of charge ⁴	

¹ Internetbank, MobileApp, regular payment, eInvoice regular payment processed as internal payment

² For Priority Pass cards, issued before 11.02.2019. within a calendar year, 3 (three) visits to airport's VIP lounge to X Infinite main card user is offered free of charge. For Priority Pass cards, issued after 11.02.2019. within a calendar year, 5 (five) visits to airport's VIP lounge to X Infinite main card user is offered free of charge.

³ Within a calendar year, 8 (eight) visits for basic card user are offered free of charge.

⁴ If account balance exceeds zero at the moment of the closure of the account, commission fee is charged for the amount of the balance of the account, but not exceeding EUR 100.

Authorization Devices

2. Authorization Devices

Service	Fee
2.1. Issuing of MobileSCAN	Free of charge
2.2. Issuing of DIGIPASS 780	35 EUR

Other services

3. Other services

Service	Fee
3.1. Commission fee for preparation of the documents (e.g. references, etc.) ⁵	75 EUR ⁶
3.2. Commission fee for processing and verification of the received document (e.g. attorneys)	20 EUR
3.3. Balance review in Citadele bank (Latvia) ATMs	Free of charge

3 (4)

3.4. Balance review in other bank ATMs	1 EUR
3.5. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank	3% of amount (min. 10 EUR)
3.6. SMS sent to customer about card transactions	0.11 EUR
3.7. Fee for renewed payment card	7 EUR + actual expenses (VAT included) received by courier post / 30 EUR received at the branch
3.8. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank
3.9. 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	100 EUR
3.10. Maintenance of inactive customer's account or account without active card attached: ⁷	
3.10.1. 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
3.10.2. 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
3.10.3. 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
3.11. Remuneration to Citadele Bank for the balance of money in the current account of a client or a group of related clients exceeding: ⁸	Annual interest rate
3.11.1. CHF 100 000	1%
3.11.2. DKK 750 000	1%
3.11.3. EUR 1 000 000 ⁹	0.25%
3.11.4. SEK 1 000 000	1%
3.11.5. If cooperation with customer is terminated, in addition to the fee mentioned in clause 3.9.3., for the balance of money in the current account of a client exceeding 3000 EUR ⁹	1%

⁵ Additional fee for preparation of the documents in English or Russian – 15 EUR.

⁶ If a document must be notarized, customer pay actual expenses of notary service additionally.

⁷ The fee shall be applied until the account balance is zero, if currency of the account is not EUR, fee is charged in equivalent.

⁸ It is calculated from the current account balance amount for each calendar day on which the account balance at the end of the day equals or exceeds the amounts specified in the Pricelist, and the total amount calculated during the calendar month is deducted from the account on the last day of the same month. Remuneration may be applied to Citadele Bank individually informing the customer 14 calendar days in advance, except cases mentioned in clause 3.10.5.

⁹ If currency of the account is not EUR, fee is charged in equivalent.