

Schedule of Fees and Charges for

Private individuals

Non- core products and services /International clients/



**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	3% of amount (min. 10 EUR)
1.2. Additional commission for coin processing for EUR coins	10% of amount (min. 20 EUR)
1.3. Cash withdrawal from account in Citadele bank and currency exchange	3% of deal amount (min. 25 EUR)

2. Escrow account

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

3.1. Investigation, amendment of payment or sending of cancellation's request ^{3,4}	100 EUR + additional fee
3.2. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence ¹¹	150 EUR

4. Debit card⁵

	Mastercard Debit	
	EUR ⁶	USD
4.1. Fee for card (per annum)	50 EUR	50 USD
4.2. Fee for supplementary card (per annum)	50 EUR	50 USD
4.3. New card issue (instead of existing)	Free of charge	
4.4. Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)
4.5. Cash withdrawal in ATM	1.5% (min. 5 EUR)	1.5% (min. 5 USD)
4.6. Credit limit amount	Not available	
4.7. Minimum instalment	100% of excess expenditure	
4.8. Credit interest (per annum)	28%	
4.9. Interest for unauthorised negative balance (per day)	0.175%	
4.10. Payment from account attached to the card	As from X credit card bundle (in equivalent)	

5. X credit cards (USD)

	X Platinum	X Infinite
5.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	300 USD per year	650 USD per year
5.2. Commission fee for goods and services purchase	0.5% (min 0.20 USD)	
5.3. Cash withdrawal in ATM	3% (min. USD 5)	
5.4. Payment from account with attached card	As from X credit card bundle (in equivalent)	
5.5. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest	
5.6. Interest for unauthorised negative balance (per day)	0.175%	
5.7. Priority Pass card issue	Free of charge	
5.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ⁷	30 EUR in equivalent (VAT included)	30 EUR in equivalent (VAT included) ⁸
5.9. Fast track visit in RIX airport	Not offered	10 EUR (VAT included) ^{7,9}
5.10. Concierge service	Not offered	Free of charge
5.11. Currency exchange mark-up fee	4.3%	

6. Other payment card services

Service	Fee
6.1. Balance review in Citadele bank (Latvia) ATMs	Free of charge
6.2. Balance review in ATMs of other banks	1.20 USD
6.3. Cash and POS operations' daily or monthly limit increase above limit set by Citadele, for one payment card	Free of charge

7. Other payment card services

Service	Fee
7.1. Issuing of DIGIPASS	50 EUR
7.2. Issuing of DIGIPASS GO3	20 EUR
7.3. Unlocking of DIGIPASS, DIGIPASS GO3 device which was locked for use in Citadele Online Banking	10 EUR
7.4. Issuing of Code card, replacement of DIGIPASS GO3/Code card due to technical reasons (within 2 years from the moment of connection)	10 EUR

8. Safe keeping services

Service	Fee
8.1. Safe-box rent	
8.1.1. XS (height to 55 mm), S (height to 95 mm), M (height to 145 mm)	58 EUR per month /580 EUR per year
8.1.2. L/XL, height to 300 mm	94 EUR per month /940 EUR per year
8.2. Commission fee for safe-box opening if customer has lost the key of the safe box	330 EUR
8.3. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box	23 EUR per month (VAT included)
8.4. Increased fee for renting a non-released safe deposit box after the end of the rental period (per day)	5 EUR (VAT included)

9. Additional services

Service	Fee
9.1. 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 ¹⁰

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 Ekspress 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 If the customer's account has already been debited, Citadele Bank does not guarantee that the payment amount will be refunded. The Bank releases funds to its customer only if the payment amount is recovered from the correspondent bank and recipient bank.

⁴ If bank – intermediate and/or bank – receiver requests commission fee during the investigation of the payment, mentioned extra fee is charged from customer's account.

⁵ Available only together with X Credit card bundle.

⁶ For private individuals recipients of the state pensions of the Republic of Latvia: old age pensions, disability pensions, survivor's pensions, service pensions, or special pensions, on the condition that such pensions are transferred into the account linked to Mastercard Debit payment cards, fees are applied in accordance with the Schedules of Fees and Charges for residents - private individuals.

⁷ 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.

⁸ 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 are 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 are offered free of charge.

⁹ For X Infinite within a calendar year, 8 visits to main user is offered free of charge.

¹⁰ Processing of payment related to sworn judicial executor's orders and State Revenue Service's collection orders as per standard payment fee.

¹¹ 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 www.citadele.lv

Products and services that are no longer offered

10. Gold

Service	Fee
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Schedule of fees and charges for international private individuals.
Effective as of 20 June 2022.

10.1. Gold trading (only non-cash transactions)	Information in Citadele bank
10.2. Gold keeping in the bank	0.035% per month (min. 30 EUR per month)

11. Mastercard credit card

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