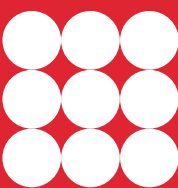


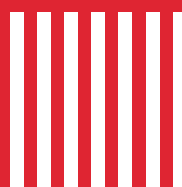
Schedule of Fees and Charges for Life Insurance for

private individuals

/Residents/



C



Content

Life Insurance

Borrower's life insurance

Personal Life and Accident Insurance

For savings Life Insurance

Life Insurance

1. Life Insurance with capital accumulation (in funds) ¹

Service	Fee
1.1. Contract currency	EUR
1.2. Contract costs	Free of charge
1.3. Commission for contract administration incl. payments prescribed by the laws and regulations of the Republic of Latvia (from each insurance premium)	1% up to 4999.99 EUR, 0.75% from 5000 EUR
1.4. Fee for administration of the amount of the savings (from the amount of the savings)	1% per year up to 2000 EUR, 0.95% per year from 2000.01 EUR (minimum 1.00 EUR per calendar month)
1.5. Change of investment strategy:	
1.5.1. For IPAS „CBL Asset Management” Funds	4 times a year free of charge
1.5.2. In other cases	1% (from the savings amount)
1.6. Purchase/sale of investment units	Free of charge
1.7. Change of beneficiary	Free of charge
1.8. Extension of the duration of the contract	Free of charge
1.9. Change of insurance amount	Free of charge
1.10. Fee for issuing a duplicate of the policy and other documents related to the contract	Free of charge
1.11. Fee for early termination of the contract or payment of part of the savings (from the amount of the savings):	
1.11.1. In the first and second year of insurance	1% (min. 20 EUR)
1.11.2. In the third and subsequent years of insurance	0%
1.12. Minimum payout amount when making a partial payment of the savings	1000 EUR
1.13. Payment for life and accident insurance	Calculated individually for each insured person
1.14. Minimum policy term	1 year
1.15. Calculation deadlines:	
1.15.1. Purchase of investment units	within 5 working days after receiving the insurance premium
1.15.2. Sale of investment units	within 5 working days after receiving the application
1.15.3. Calculation of accumulated capital in the event of the insured's death	within 5 working days after receiving the application
1.15.4. Calculation of accumulated capital in the case of early termination of the contract	within 5 working days after receiving the application
1.15.5. Accumulated capital calculation at the end of the contract term	within 5 business days after the contract end date
1.15.6. Changes in the distribution of accumulated capital or insurance premium contributions	within 5 working days after receiving the application

¹ Valid only for new contracts.

Borrower's life insurance

2. For the borrower's life insurance

Service	Fee
2.1. Contract costs (from the first insurance premium)	Free of charge
2.2. Commission for contract administration incl. payments prescribed by the laws and regulations of the Republic of Latvia (from each insurance premium) ²	0.164%
2.3. Payment to Fund for the Protection of the Insured (from each insurance premium)	0%
2.4. Fee for administration of the amount of the savings (from the amount of the savings)	0.75%
2.5. Extension of the duration of the contract	Free of charge



2.6. Change of beneficiary	Free of charge
2.7. Change of insurance amount	Free of charge
2.8. Fee for issuing a duplicate policy	Free of charge
2.9. Fee for early termination of the contract or payment of part of the savings (from the amount of the savings):	
2.9.1. In the first and second year of insurance	1% (min. 20 EUR / USD)
2.9.2. In the third and subsequent years of insurance	0%
2.10. Minimum payout amount when making a partial payment of the savings	1000 EUR / USD
2.11. Guaranteed interest rate for the savings ³	0%
2.12. Payment for life and accident insurance	Calculated individually for each insured person
2.13. Minimum amount of life insurance	In the amount of existing credit liabilities, min. 1500 EUR / USD
2.14. Minimum amount of accident insurance:	
2.14.1. Death in the result of an accident	1500 EUR / USD
2.14.2. Permanent disability	1500 EUR / USD
2.14.3. Bone fractures ⁴	1500 EUR / USD

² During campaign which is in force from 01.10.2024 until 28.02.2025 and is valid for all new and extended Accumulative life insurance contracts concluded or extended in the mentioned period, commission from each paid premiums is 1%, which is in force throughout the entire duration of the contract.

³ The guaranteed interest rate is fixed for the first five years of the contract. Starting with the sixth year of the contract and every five years thereafter, a new guaranteed interest rate shall be set for the next five-year period.

⁴ Bone and fracture risk can only be insured together with the disability risk. The sum insured for bone and fracture risk may not exceed ½ of the disability risk insurance.

Personal Life and Accident Insurance

3. Personal Life and Accident Insurance

Service	Fee
3.1. Contract costs (from the first insurance premium)	Free of charge
3.2. Commission for contract administration incl. payments prescribed by the laws and regulations of the Republic of Latvia (from each insurance premium)	Included in the insurance payment
3.3. Extension of the duration of the contract	Free of charge
3.4. Change of beneficiary	Free of charge
3.5. Change of insurance amount	Free of charge
3.6. Contract currency change (from the amount of the savings)	Free of charge
3.7. Payment for life and accident insurance	Calculated individually for each insured person
3.8. Minimum amount of life insurance	1500 EUR / USD
3.9. Minimum amount of accident insurance:	
3.9.1. Death in the result of an accident	1500 EUR / USD
3.9.2. Permanent disability	1500 EUR / USD
3.9.3. Bone fractures ⁵	1500 EUR / USD

⁵ Bone and fracture risk can only be insured together with the disability risk. The sum insured for bone and fracture risk may not exceed ½ of the disability risk insurance.

For savings Life Insurance

4. For savings Life Insurance (valid until 11.02.2025.)

Service	Fee
4.1. Contract costs (from the first insurance premium)	Free of charge



Schedule of Fees and Charges Life insurance, residents of Latvia.
Effective as of 12 February 2025.

4.2. Commission for contract administration incl. payments prescribed by the laws and regulations of the Republic of Latvia (from each insurance premium) ⁶	3.5% to 99 EUR, 2.5% from 100 EUR to 249 EUR, 2% from 250 EUR to 9 999 EUR, 1% from 10 000 EUR
4.3. Fee for administration of the amount of the savings (from the amount of the savings)	1% (min. 2 EUR / USD per calendar month)
4.4. Extension of the duration of the contract	Free of charge
4.5. Change of beneficiary	Free of charge
4.6. Change of insurance amount	Free of charge
4.7. Change of Investment Plan:	
4.7.1. IPAS „CBL Asset Management” Funds ⁷	4 times a year free of charge
4.7.2. In other cases of change of investment plans	1%
4.8. Contract currency change (from the amount of the savings)	1% (min. 10 EUR / USD)
4.9. Fee for issuing a duplicate policy	Free of charge
4.10. Fee for early termination of the Contract or payment of part of the savings (from the amount of the savings):	
4.10.1. In the first and second year of insurance	1% (min. 20 EUR / USD)
4.10.2. In the third and subsequent years of insurance	0%
4.11. Minimum payout amount when making a partial payment of the savings	1000 EUR / USD
4.12. Guaranteed interest rate for the savings ⁸	From 19.07.2019 is not offered for new contracts
4.13. Payment for life and accident insurance	Calculated individually for each insured person

⁶ During campaign which is in force from 01.10.2024 until 28.02.2025 and is valid for all new and extended Accumulative life insurance contracts concluded or extended in the mentioned period, commission from each paid premiums is 1%, which is in force throughout the entire duration of the contract.

⁷ Including change of the AS „Citadele banka” „Krājkonts +” investment plan.

⁸ The guaranteed interest rate is fixed for the first five years of the contract. Starting with the sixth year of the contract and every five years thereafter, a new guaranteed interest rate shall be set for the next five-year period.

