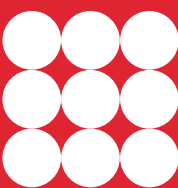
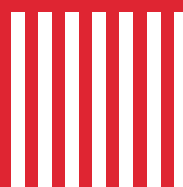


Schedule of Fees and Charges for

private individuals



C



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Cards

1. C smart

Service	Fee
1.1. Maintenance of the card and / or supplementary card	2.70 EUR per month / Free of charge for Youth Aged 7-21
1.2. New card issue (instead of existing)	Free of charge
1.3. Opening and maintenance of current account	Free of charge
1.4. Fee for renewed/replaced payment card received at the branch	10 EUR
1.5. Fee for renewed payment card received by post	2 EUR
1.6. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR per month, 1.5% from amount above (min. 2 EUR) ¹
1.7. Cash withdrawal in other banks ATMs	50 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) ¹
1.8. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM ^{2, 3}	Free of charge
1.9. SEPA, SEPA Instant payments initiated electronically from C card account ^{2, 3}	Free of charge
1.10. Balance review in Citadele bank (Latvia) ATMs	Free of charge
1.11. Balance review in other bank ATMs	0,50 EUR
1.12. SMS sent by Citadele bank about incoming transactions	Free of charge
1.13. Currency exchange mark-up fee	3 %
1.14. Electronic currency exchange	In accordance with Citadele bank rate
1.15. Credit limit interest (per annum)	28 %
1.16. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
1.17. Late Payment Interest	36 % gadā
1.18. Interest for unauthorised negative balance (per day)	0,175 %
1.19. Priority Pass	Not offered
1.20. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
1.21. Concierge service	Not offered

¹ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

² Payments initiated in Internetbank, MobileApp, regular payments, elnvoice regular payments.

³ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments"

2. C supreme

Service	Fee
2.1. Maintenance of the card and / or supplementary card	3.99 EUR per month
2.2. New card issue (instead of existing)	Free of charge
2.3. Opening and maintenance of current account	Free of charge
2.4. Fee for renewed/replaced payment card received at the branch	10 EUR
2.5. Fee for renewed payment card received by post	2 EUR
2.6. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 1000 EUR per month, 1.5% from amount above (min. 2 EUR) ⁴
2.7. Cash withdrawal in other banks ATMs	1000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) ⁴
2.8. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM ^{5, 6}	Free of charge
2.9. SEPA, SEPA Instant payments initiated electronically from C card account ^{5, 6}	Free of charge
2.10. Balance review in Citadele bank (Latvia) ATMs	Free of charge



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2.11. Balance review in other bank ATMs	0.50 EUR
2.12. SMS sent by Citadele bank about incoming transactions	Free of charge
2.13. Currency exchange mark-up fee	3 %
2.14. Electronic currency exchange	In accordance with Citadele bank rate
2.15. Credit limit interest (per annum)	Individually
2.16. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
2.17. Late Payment Interest	36 % gadā
2.18. Interest for unauthorised negative balance (per day)	0.175 %
2.19. Priority Pass	Not offered
2.20. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
2.21. Concierge service	Not offered

⁴ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

⁵ Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

⁶ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

3. C prime

3.1. Service	Fee
3.2. Maintenance of the card and / or supplementary card	6.99 EUR per month/ 7.99 EUR per month, if allocated credit limit amount is from 5001 EUR to 10000 EUR 8.99 EUR per month, if allocated credit limit amount is from 10001 EUR to 15000 EUR
3.3. New card issue (instead of existing)	Free of charge
3.4. Opening and maintenance of current account	Free of charge
3.5. Fee for renewed/replaced payment card received at the branch	10 EUR
3.6. Fee for renewed payment card received by post	2 EUR
3.7. Cash withdrawal in Citadele bank ATMs in Latvia	LFree of charge up to 1500 EUR per month, 1.5% from amount above (min. 2 EUR)
3.8. Cash withdrawal in other banks ATMs	1500 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) ⁷
3.9. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM ^{8, 9}	Free of charge
3.10. SEPA, SEPA Instant payments initiated electronically from C card account ^{8, 9}	Free of charge
3.11. Balance review in Citadele bank (Latvia) ATMs	Free of charge
3.12. Balance review in other bank ATMs	0.50 EUR
3.13. SMS sent by Citadele bank about incoming transactions	Free of charge
3.14. Currency exchange mark-up fee	3%
3.15. Electronic currency exchange	In accordance with Citadele bank rate
3.16. Credit limit interest (per annum)	Individually
3.17. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
3.18. Late Payment Interest	36% per annum
3.19. Interest for unauthorised negative balance (per day)	0.175%
3.20. Priority Pas	Free of charge
3.21. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)
3.22. Concierge service	Not offered

⁷ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

⁸ Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

⁹ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

4. Mastercard Debit

Service	Fee
4.1. Maintenance of the card and / or supplementary card	2.70 EUR per month
4.2. Opening and maintenance of current account	Free of charge
4.3. Fee for renewed/replaced payment card received at the branch	10 EUR
4.4. Fee for renewed payment card received by post	2 EUR
4.5. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR per month, 1.5% from amount above (min. 2 EUR) ¹⁰
4.6. Cash withdrawal in ATMs of other bank	5 transactions or up to 750 EUR per month - free of charge, above limit 3% (min. EUR 3.50) ¹⁰
4.7. Balance review in Citadele bank (Latvia) ATMs	Free of charge
4.8. Balance review in other bank ATMs	0.50 EUR
4.9. SMS sent by Citadele bank about incoming transactions	0.15 EUR/Free of charge for Seniors aged over 60
4.10. Currency exchange mark-up fee	4.3%
4.11. Electronic currency exchange	In accordance with Citadele bank rate
4.12. Credit limit interest (per annum)	28%
4.13. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
4.14. Late payment interest (per annum)	36%
4.15. Interest for unauthorised negative balance (per day)	0.175%

¹⁰ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

5. C Infinite

Service	Fee
5.1. Service	
5.2. Maintenance of the card and / or supplementary card	35 EUR per month (supplementary card - 20 EUR per month)
5.3. New card issue (instead of existing)	50 EUR
5.4. Opening and maintenance of current account	Free of charge
5.5. Fee for renewed/replaced payment card received at the Privatbanking	Free of charge
5.6. Fee for renewed payment card received by post	2 EUR
5.7. Cash withdrawal in Citadele bank ATMs in Latvia ¹¹	Free of charge up to 2000 EUR per month, 1.5% from amount above (min. 2 EUR)
5.8. Cash withdrawal in other banks ATMs ¹¹	2000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR)
5.9. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM ^{12, 13}	Free of charge
5.10. SEPA, SEPA Instant payments initiated electronically from C card account ^{12, 13}	Free of charge
5.11. Balance review in Citadele bank (Latvia) ATMs	Free of charge
5.12. Balance review in other bank ATMs	0.50 EUR
5.13. SMS sent by Citadele bank about incoming transactions	Free of charge
5.14. Currency exchange mark-up fee	3%
5.15. Electronic currency exchange	In accordance with Citadele bank rate
5.16. Credit limit interest (per annum)	Individually
5.17. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
5.18. Late Payment Interest	36% per annum
5.19. Interest for unauthorised negative balance (per day)	0.175%
5.20. Priority Pass	Free of charge
5.21. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) ¹⁴

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5.22. Fast track visit in RIX airport	10 EUR (VAT included) ¹⁵
5.23. Concierge service	Free of charge

¹¹ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

¹² Payments initiated in Internetbank, MobileApp, regular payments, elnvoice regular payments.

¹³ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁴ During the calendar year, 15 visits to the airport Priority Pass VIP lounge are free of charge.

¹⁵ For C Infinite within a calendar year, 8 visits to main card user are offered free of charge.

6. Sticker, bracelet, ring

Service	Fee
6.1. Fee for sticker, bracelet	0.50 EUR per month ¹⁶
6.2. New sticker, bracelet issue (instead of existing)	5 EUR
6.3. Fee for ring	3 EUR per month
6.4. Currency exchange mark-up fee	3%
6.5. Cash withdrawal in other banks ATMs	1000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) ¹⁷
6.6. Other services	According to the price list of the card linked to the sticker, bracelet or ring

¹⁶ Free of charge for X Infinite card holders with C Infinite card account.

¹⁷ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

7. C cards (USD)

Service	C supreme	C prime	C infinite
7.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	50 USD per year	100 USD per year	650 USD per year
7.2. Cash withdrawal in ATM	3% (min. USD 6)	3% (min. USD 6)	3% (min. USD 6)
7.3. Payment from account	Standard payment fee + 3% ¹⁸	Standard payment fee + 3% ¹⁸	Standard payment fee + 3% ¹⁸
7.4. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest	5% of the used credit limit amount + 100% of the fees and interest	5% of the used credit limit amount + 100% of the fees and interest
7.5. Electronic currency exchange	In accordance with Citadele bank rate	In accordance with Citadele bank rate	In accordance with Citadele bank rate
7.6. Late payment interest (per annum)	36%	36%	36%
7.7. Interest for unauthorised negative balance (per day)	0.175%	0.175%	0.175%
7.8. Commission fee for goods and services purchase	0.5%	0.5%	0.5%
7.9. Fee for renewed payment card received by post	2 EUR	2 EUR	2 EUR
7.10. Fee for renewed/replaced payment card received at the branch	10 EUR	10 EUR	10 EUR
7.11. Priority Pass	Not offered	Free of charge	Free of charge
7.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) ¹⁹	30 EUR (VAT included) ¹⁹
7.13. Fast track visit in RIX airport	Not offered	Not offered	10 EUR (VAT included) ²⁰
7.14. Concierge service	Not offered	Not offered	Free of charge
7.15. Currency exchange mark-up fee	4.3%	4.3%	4.3%
7.16. Balance review in Citadele bank (Latvia) ATMs	Free of charge	Free of charge	Free of charge
7.17. Balance review in ATMs of other banks	1.20 USD	1.20 USD	1.20 USD

¹⁸ The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

¹⁹ 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. For Priority Pass cards within a calendar year, 15 visits to airport's VIP lounge is offered free of charge.

²⁰ For X Infinite within a calendar year, 8 visits to main card user is offered free of charge.

Basic account with Mastercard Debit

8. Basic account with Mastercard Debit

Service	Fee
8.1. Opening the basic account	Free of charge
8.2. Maintenance of the card and / or supplementary card	2.20 EUR per month
8.3. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR per month, 1.5% from amount above (min 2 EUR) ²¹
8.4. Cash withdrawal in ATMs of other banks	5 transaction or up to 750 EUR per month - free of charge , above limit 3% (min. 3.50 EUR) ²¹
8.5. Balance review in Citadele bank (Latvia) ATMs	Free of charge
8.6. Balance review in other bank ATMs	0.50 EUR
8.7. SMS sent to customer about card transactions	0.15 EUR
8.8. Currency exchange mark-up fee	4.3 %
8.9. Electronic currency exchange	In accordance with Citadele bank rate
8.10. Interest for unauthorised negative balance (per day)	0.175%
8.11. Fee for renewed/replaced payment card received at the branch	10 EUR
8.12. Fee for renewed payment card received by post	2 EUR

²¹ The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

Accounts

9. Account opening

Service	Fee
9.1. Basic account opening and servicing	See the service 'Basic account with Mastercard Debit' ²²
9.2. Fee for opening the first current account and verifying the documents of individuals who have a personal identity document issued outside of Latvia and do not hold a permanent residence permit issued in Latvia ^{23, 24}	350 EUR

²² A basic account is a bank account with basic features. In accordance with Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features, and the Law on Payment Services and Electronic Money of the Republic of Latvia, any European Union resident-consumer has the right to this kind of account, as long as they do not have any other account open with a bank in Latvia. The basic account is not intended for economic or professional activities. At Citadele, basic consumer payment accounts are opened with a Mastercard Debit card.

²³ 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.

²⁴ Requisites for the processing fee: Beneficiary: Citadele banka AS; Account No.: LV73PARX000000PL52521; Amount: 350; Currency: EUR; SWIFT Code:PARXLV22; Reg. Nr. 40103303559.

10. Escrow account

Service	Fee
10.1. Fee for verification of private person documents upon escrow account opening for customers who have a personal identity document issued outside Latvia and do not hold a permanent residence permit issued in Latvia	350 EUR
10.2. Processing of standard agreement of escrow account or amendments	0.4% of transaction amount (min. 100 EUR) Non standard case fee is set individually

11. Account servicing

Service	Fee
11.1. Minimum bank service fee ²⁵	2.70 EUR



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11.2. 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 ²⁶	15 EUR
11.3. Preparation of an account statement at the bank's branch	10 EUR for one month (min. 20 EUR)
11.4. Maintenance of inactive customer's account or account without active card attached ²⁷	10 EUR
11.5. Maintenance of inactive customer's account or account without active card attached: ^{27, 28}	
11.5.1. 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
11.5.2. 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
11.6. Monthly administration commission of funds of the client with whom cooperation has been terminated	50 EUR per month
11.7. Monthly fund administration fee for international clients if cooperation with the client is terminated at the Bank's initiative, and the client has not made a money transfer/withdrawal from the account within the period specified in the notice ²⁹	300 EUR per month
11.8. SMS sent by Citadele bank about incoming/outgoing transactions 0.15 EUR 8.9. Cash and POS operations' daily or monthly limit increase above limit	0.15 EUR

²⁵ One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has any of Citadele cards, Green Savings Account, Savings Account, term deposits, investment products or any type of Citadele lending products. The exception is not applicable for Piggybank.

²⁶ 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.

²⁷ If there have not been customer's initiated transactions performed on the current account for more than 12 months. The fee is not applied in case the customer has any of Citadele cards, term deposits, other saving or investment products or any type of Citadele lending products. The fee is applied until the account balance is zero.

²⁸ The fee is applied if new card is not issued and activated, starting from the second year.

²⁹ International customers - All private individuals who don't have permanent or temporary residence permit issued by Office of Citizenship and Migration Affairs Republic of Latvia, who are employees of legal entity registered in the Register of Enterprises of the Republic of Latvia based on working visa or who are studying in the educational institution registered in Latvia.

12. Customer servicing

Service	Fee
12.1. Commission fee for processing and verification of the received document ³⁰	25 EUR per document
12.2. Preparation of standard reference ³¹	20 EUR (VAT included)
12.3. Preparation of non-standard reference ³²	As agreed, min. 45 EUR (VAT included)
12.4. Additional fee for preparation of the documents in English or Russian	10 EUR (VAT included)
12.5. Drawing up of the bank's internal power of attorney	10 EUR
12.6. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders ³³	15 EUR
12.7. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses (VAT included)
12.8. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR or equivalent which is deducted from customer's account upon receipt of customer's application and limit increase
12.9. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

³⁰ Fee is applied to the following type of documents: attorneys, references, certificates of inheritance. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

³¹ 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.

³² 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.

³³ The commission fee for the payment made in accordance with the sworn judicial executor's orders and State Revenue Service's collection orders is applied as for a standard payment.

Payments

13. Payments

Service	Fee			
Type of payment	From C cards account , electronically ^{34, 35}	From the current account, the MC Debit account, and other accountss, electronically ³⁵	In branch or SkyBranch ³⁶	International customers, electronically ³⁷
13.1. Payments to own account within Citadele group	Free of charge	Free of charge	10 EUR	As for residents
13.2. Payment to another account within Citadele group	Free of charge	0.10 EUR	10 EUR	As for residents
13.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.38 EUR	10 EUR	As for residents
13.4. Payments outside SEPA in any currency ³⁸	18 EUR	18 EUR	Not offered	75 EUR
13.5. Urgent payments outside SEPA in any currency ³⁸	35 EUR	35 EUR	Not offered	100 EUR
13.6. Non-SEPA incoming transfers with commission type BEN and SHA ³⁸	5 EUR	5 EUR	Not offered	10 EUR

³⁴ Special conditions apply to payments initiated from C smart, C Supreme, C Prime, C Infinite accounts.

³⁵ Payments initiated in the Internetbank, MobileApp and bill payments made at ATMs, regular payments and e-invoice payments.

³⁶ SEPA instant payment not available at Branch, Sky Branch. Information on the maximum amount limit of the payment initiated in Sky Branch is available on the Bank's website and in the customer service units.

³⁷ International customers - All private individuals who don't have permanent or temporary residence permit issued by Office of Citizenship and Migration Affairs Republic of Latvia, who are employees of legal entity registered in the Register of Enterprises of the Republic of Latvia based on working visa or who are studying in the educational institution registered in Latvia.

³⁸ 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/> .

14. Other payment services

Service	Fee
14.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge (Electronically); 10 EUR (In branch or SkyBranch)
14.2. Additional fee for processing payment made from/to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence ³⁹	30 EUR
14.3. Investigation, amendment of payment or sending of cancellation's request	50 EUR

³⁹ The fee is taken in addition to the standard fee for 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/special-conditions/> .

Cash operations

15. Cash operations ⁴⁰

Service	Fee
15.1. 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)	1% of amount (min. 30 EUR)
15.2. Cash withdrawal from account in Citadele bank ⁴⁰	3% of amount (min. 30 EUR)
15.3. Additional commission for coin processing for EUR coins	10% of amount (min. 40 EUR)
15.4. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank for international customers ⁴¹	3% of amount (min. 10 EUR)
15.5. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank (including stickers, bracelets, rings)	Up to 10 000.00 EUR per month free of charge / exceeding 10 000.00 - 0.2%

⁴⁰ Information on cash limits of "Citadele" branch can be found on the Bank's website "Payments and Transactions". <https://www.citadele.lv/en/private/payments/cash-limits/> .

⁴¹ International private customers are all private individuals without Temporary / permanent residence permit, working or study VISA issued by Latvian state authorities.

Authorization Devices

16. Authorization Devices

Service	Fee
16.1. Issuing of MobileSCAN	Free of charge
16.2. Issuing of DIGIPASS 780	35 EUR
16.3. Issuing of DIGIPASS GO3	12 EUR
16.4. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking	Free of charge
16.5. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

Loans

17. Consumer loan

Service	Fee
17.1. Execution of credit	2% from credit amount (min. 100 EUR)
17.2. Execution of amendments:	
17.2.1. Change of loan repayment date, repayment account, processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	25 EUR per each document
17.2.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

18. Car loan

Service	Fee
18.1. Execution of credit	2% from credit amount (min. 100 EUR)
18.2. Execution of amendments:	
18.2.1. Change of loan repayment date, repayment account, processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	25 EUR per each document
18.2.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

19. Small consumer loan

Service	Fee
19.1. Execution of credit	5% from credit amount
19.2. Execution of amendments:	
19.2.1. Change of loan repayment date, repayment account, processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	25 EUR per each document
19.2.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

20. Small home loan and Home energy efficiency loan

Service	Fee
20.1. Execution of credit	2% from credit amount (min. 100 EUR)
20.2. Execution of amendments:	
20.2.1. Change of loan repayment date and repayment account	25 EUR per each document
20.2.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

21. Mortgage loan, Green mortgage loan, Loan for the purchase of building land

Service	Fee
21.1. Execution of credit and additional loan amount	up to 1% of credit amount (min. 200 EUR)
21.2. Execution of amendments:	
21.2.1. Change of loan repayment date and repayment account	0 EUR once in a calendar year; for the next change in the same calendar year, 75 EUR per each document
21.2.2. Processing loan grace period, extension of loan issuance, Bank's approvals, permissions and consents related to the property encumbered in favour of the bank, permissions and consents related to the property encumbered in favour of the bank	75 EUR per each document
21.2.3. Execution of amendments to the other provisions of the agreement	0.75 % of credit amount (min 200 EUR) regarding which amendments are made to

22. Home insurance

22.1. Service	Fee
22.2. Preparation of insurance contract, annex	Free of charge
22.3. Early termination of the contract	Free of charge
22.4. Preparation of mandatory insurance contract	10 EUR
22.5. Termination of mandatory insurance contract	Free of charge

23. Contract on dept repayment

Service	Fee
23.1. Review of the application upon customer's initiative	Free of charge
23.2. Execution of Contract on Debt Repayment	Free of charge
23.3. Execution of amendments:	
23.3.1. Credit payment date change	25 EUR
23.3.2. Execution of amendments to the other provisions of the agreement	1.5% of the amount of the contract regarding which amendments are made to (min. 25 EUR)

