Schedule of Fees and Charges for

private individuals

Content

Cards

Basic account with Mastercard Debit

Accounts

Payments

Cash operations

Authorization Devices

Loans

Green Savings Account

Cards

1. C lite (Virtual card)[1]

Service	Fee
1.1. Maintenance of the card	1 EUR per month
1.2. New card issue (instead of existing)	Free of charge
1.3. Opening and maintenance of current account	Free of charge
1.4. 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)[2]
1.5. Cash withdrawal in other banks ATMs	750 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR)[2]
1.6. Payments within Citadele group, initiated electronically from C lite account[3, 4]	Free of charge
1.7. Other payments	Subject to fees in the "Payments" section
1.8. Balance review in Citadele bank (Latvia) ATMs[5]	Free of charge
1.9. Balance review in other bank ATMs[5]	0.50 EUR
1.10. SMS sent by Citadele bank about incoming transactions	0.15 EUR
1.11. Credit limit interest (per annum)	20%
1.12. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
1.13. Late Payment Interest (per annum)	36%
1.14. Interest for unauthorised negative balance (per day)	0.175%
1.15. Currency exchange mark-up fee	3%

[1] The card can only be ordered by new customers during the digital onboarding process.

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

[3] Payments initiated in Internetbank, MobileApp, regular payments, e-Invoice regular payments.

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

[5] If the ATM provides contactless functionality.

2. C smart

Service	Fee
2.1. Maintenance of the card and / or supplementary card	2.70 EUR per month / Free of charge for Youth Aged 7-21
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 750 EUR per month, 1.5% from amount above (min. 2 EUR)[6]
2.7. Cash withdrawal in other banks ATMs	750 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) [6]
2.8. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM [7, 8]	Free of charge
2.9. SEPA, SEPA Instant payments initiated electronically from C card account [7, 8]	Free of charge
2.10. Balance review in Citadele bank (Latvia) ATMs	Free of charge
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)	28%

Service	Fee
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 (per annum)	36%
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

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

[7] Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

[8] Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments"

3. C supreme

Service	Fee
3.1. Maintenance of the card and / or supplementary card	4.99 EUR per month
3.2. New card issue (instead of existing)	Free of charge
3.3. Opening and maintenance of current account	Free of charge
3.4. Fee for renewed/replaced payment card received at the branch	10 EUR
3.5. Fee for renewed payment card received by post	2 EUR
3.6. 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) [9]
3.7. Cash withdrawal in other banks ATMs	1000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) [9]
3.8. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM [10, 11]	Free of charge
3.9. SEPA, SEPA Instant payments initiated electronically from C card account [10, 11]	Free of charge
3.10. Balance review in Citadele bank (Latvia) ATMs	Free of charge
3.11. Balance review in other bank ATMs	0.50 EUR
3.12. SMS sent by Citadele bank about incoming transactions	Free of charge
3.13. Currency exchange mark-up fee	3%
3.14. Electronic currency exchange	In accordance with Citadele bank rate
3.15. Credit limit interest (per annum)	Individually
3.16. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
3.17. Late Payment Interest (per annum)	36%
3.18. Interest for unauthorised negative balance (per day)	0.175%
3.19. Priority Pass	Not offered
3.20. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
3.21. Concierge service	Not offered

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

[10] Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

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

4. C prime

4.1. Service	Fee
4.2. 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
4.3. New card issue (instead of existing)	Free of charge

4.4. Opening and maintenance of current account	Free of charge
4.5. Fee for renewed/replaced payment card received at the branch	10 EUR
4.6. Fee for renewed payment card received by post	2 EUR
4.7. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 1500 EUR per month, 1.5% from amount above (min. 2 EUR)
4.8. Cash withdrawal in other banks ATMs	1500 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) [12]
4.9. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM [13, 14]	Free of charge
4.10. SEPA, SEPA Instant payments initiated electronically from C card account [13, 14]	Free of charge
4.11. Balance review in Citadele bank (Latvia) ATMs	Free of charge
4.12. Balance review in other bank ATMs	0.50 EUR
4.13. SMS sent by Citadele bank about incoming transactions	Free of charge
4.14. Currency exchange mark-up fee	3%
4.15. Electronic currency exchange	In accordance with Citadele bank rate
4.16. Credit limit interest (per annum)	Individually
4.17. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
4.18. Late Payment Interest (per annum)	36%
4.19. Interest for unauthorised negative balance (per day)	0.175%
4.20. Priority Pass	Free of charge
4.21. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)
4.22. Concierge service	Not offered

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

[13] Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

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

5. C airBaltic

5.1. Service	Fee
5.2. Maintenance of the card	7.99 EUR per month
5.3. New card issue (instead of existing)	Free of charge
5.4. Opening and maintenance of current account	Free of charge
5.5. Fee for renewed/replaced payment card received at the branch	10 EUR
5.6. Fee for renewed payment card received by post	2 EUR
5.7. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 1500 EUR per month, 1.5% from amount above (min. 2 EUR)[15]
5.8. Cash withdrawal in other banks ATMs	1500 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR)[15]
5.9. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM[16, 17]	Free of charge
5.10. SEPA, SEPA Instant payments initiated electronically from C card account[16, 17]	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 (per annum)	36%

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)

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

[16] Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

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

6. C Infinite

6.1. Service	Fee
6.2. Maintenance of the card and / or supplementary card	35 EUR per month (supplementary card - 20 EUR per month)
6.3. New card issue (instead of existing)	50 EUR
6.4. Opening and maintenance of current account	Free of charge
6.5. Fee for renewed/replaced payment card received at the Privatbanking	Free of charge
6.6. Fee for renewed payment card received by post	2 EUR
6.7. Cash withdrawal in Citadele bank ATMs in Latvia [18]	Free of charge up to 2000 EUR per month, 1.5% from amount above (min. 2 EUR)
6.8. Cash withdrawal in other banks ATMs [18]	2000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR)
6.9. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM [19, 20]	Free of charge
6.10. SEPA, SEPA Instant payments initiated electronically from C card account [19, 20]	Free of charge
6.11. Balance review in Citadele bank (Latvia) ATMs	Free of charge
6.12. Balance review in other bank ATMs	0.50 EUR
6.13. SMS sent by Citadele bank about incoming transactions	Free of charge
6.14. Currency exchange mark-up fee	3%
6.15. Electronic currency exchange	In accordance with Citadele bank rate
6.16. Credit limit interest (per annum)	Individually
6.17. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
6.18. Late Payment Interest (per annum)	36%
6.19. Interest for unauthorised negative balance (per day)	0.175%
6.20. Priority Pass	Free of charge
6.21. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)[21]
6.22. Fast track visit in RIX airport	10 EUR (VAT included)[22]
6.23. Concierge service	Free of charge

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

[19] Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

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

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

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

7. Mastercard Debit

Service	**Fee**
7.1. Maintenance of the card and / or supplementary card	2.70 EUR per month
7.2. Opening and maintenance of current account	Free of charge
7.3. Fee for renewed/replaced payment card received at the branch	10 EUR
7.4. Fee for renewed payment card received by post	2 EUR

Service	Fee
7.5. 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) [23]
7.6. 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) [23]
7.7. Balance review in Citadele bank (Latvia) ATMs	Free of charge
7.8. Balance review in other bank ATMs	0.50 EUR
7.9. SMS sent by Citadele bank about incoming transactions	0.15 EUR/Free of charge for Seniors aged over 60
7.10. Currency exchange mark-up fee	4.3%
7.11. Electronic currency exchange	In accordance with Citadele bank rate
7.12. Credit limit interest (per annum)	28%
7.13. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
7.14. Late payment interest (per annum)	36%
7.15. Interest for unauthorised negative balance (per day)	0.175%

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

8. Sticker, bracelet, ring

Service	Fee
8.1. Fee for sticker, bracelet	0.50 EUR per month [24]
8.2. New sticker, bracelet issue (instead of existing)	5 EUR
8.3. Fee for ring	3 EUR per month
8.4. Currency exchange mark-up fee	3%
8.5. Cash withdrawal in other banks ATMs	1000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) [25]
8.6. Other services	According to the price list of the card linked to the sticker, bracelet or ring

[24] Free of charge for X Infinite card holders with C Infinite card account.

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

9. C cards (USD)

Service	C supreme	C prime	C infinite
9.1. 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
9.2. Cash withdrawal in ATM	3% (min. USD 6)	3% (min. USD 6)	3% (min. USD 6)
9.3. Payment from account	Standard payment fee + 3% [26]	Standard payment fee + 3% [26]	Standard payment fee + 3% [26]
9.4. 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
9.5. Electronic currency exchange	In accordance with Citadele bank rate	In accordance with Citadele bank rate	In accordance with Citadele bank rate
9.6. Late payment interest (per annum)	36%	36%	36%
9.7. Interest for unauthorised negative balance (per day)	0.175%	0.175%	0.175%
9.8. Commission fee for goods and services purchase	0.5%	0.5%	0.5%
9.9. Fee for renewed payment card received by post	2 EUR	2 EUR	2 EUR
9.10. Fee for renewed/replaced payment card received at the branch	10 EUR	10 EUR	10 EUR
9.11. Priority Pass	Not offered	Free of charge	Free of charge

Service	C supreme	C prime	C infinite
9.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) [27]	30 EUR (VAT included) [27]
9.13. Fast track visit in RIX airport	Not offered	Not offered	10 EUR (VAT included) [28]
9.14. Concierge service	Not offered	Not offered	Free of charge
9.15. Currency exchange mark-up fee	4.3%	4.3%	4.3%
9.16. Balance review in Citadele bank (Latvia) ATMs	Free of charge	Free of charge	Free of charge
9.17. Balance review in ATMs of other banks	1.20 USD	1.20 USD	1.20 USD

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

[27] 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.

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

Basic account with Mastercard Debit

10. Basic account with Mastercard Debit

Service	Fee
10.1. Opening the basic account	Free of charge
10.2. Maintenance of the card and / or supplementary card	2.20 EUR per month
10.3. 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) [29]
10.4. 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) [29]
10.5. Balance review in Citadele bank (Latvia) ATMs	Free of charge
10.6. Balance review in other bank ATMs	0.50 EUR
10.7. SMS sent to customer about card transactions	0.15 EUR
10.8. Currency exchange mark-up fee	4.3 %
10.9. Electronic currency exchange	In accordance with Citadele bank rate
10.10. Interest for unauthorised negative balance (per day)	0.175%
10.11. Fee for renewed/replaced payment card received at the branch	10 EUR
10.12. Fee for renewed payment card received by post	2 EUR

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

Accounts

11. Account opening

Service	Fee
11.1. Basic account opening and servicing	See the service 'Basic account with Mastercard Debit' [30]
11.2. 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 [31, 32]	350 EUR

[30] 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.

[31] 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.

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

12. Escrow account

Service	Fee
12.1. 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
12.2. Processing of standard agreement of escrow account or amendments	0.4% of transaction amount (min. 100 EUR) Non standard case fee is set individually

13. Account servicing

Service	Fee
13.1. Minimum bank service fee [33]	2.70 EUR
13.2. 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 [34]	15 EUR
13.3. Preparation of an account statement at the bank's branch	20 EUR for the selected period
13.4. Maintenance of inactive customer's account or account without active card attached [35, 36]	10 EUR
13.5. Maintenance of inactive customer's account or account without active card attached for international customers: [35, 36]	
13.5.1. 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
13.5.2. 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
13.6. Monthly administration commission of funds of the client with whom cooperation has been terminated	50 EUR per month
13.7. 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
13.8. Administration of the positive balance in case of a closed last account[37]	10 EUR

[33] 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.

[34] 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.

[35] 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.

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

[37] The fee shall be applied until the account balance is zero.

14. Customer servicing

Service	Fee
14.1. Commission fee for processing and verification of the received document [38]	25 EUR per document
14.2. Preparation of standard reference [39]	20 EUR (VAT included)
14.3. Preparation of non-standard reference [40]	As agreed, min. 45 EUR (VAT included)
14.4. Additional fee for preparation of the documents in English or Russian	10 EUR (VAT included)
14.5. Drawing up of the bank's internal power of attorney	10 EUR
14.6. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders [41]	15 EUR
14.7. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses (VAT included)
14.8. 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
14.9. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

[38] 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.

[39] 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.

[40] Following types of references are considered as non-standard references: references about terms of a payment account attached to an account (active/closed), 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.

[41] 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

15. Payments

Service	Fee				
Type of payment	**From C cards account , electronically [42, 43]**	**From C lite account, electronically [43]**	**From the current account, the MC Debit account, and other accounts, electronically [43]**	**In branch or SkyBranch[44]**	**International customers, electronically[45]**
15.1. Payments to own account within Citadele group	Free of charge	Free of charge	Free of charge	10 EUR	As for residents
15.2. Payment to another account within Citadele group	Free of charge	Free of charge	0.10 EUR	10 EUR	As for residents
15.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.38 EUR	0.38 EUR	10 EUR	As for residents
15.4. Payments outside SEPA in any currency [46]	18 EUR	18 EUR	18 EUR	Not offered	75 EUR
15.5. Urgent payments outside SEPA in any currency [46]	35 EUR	35 EUR	35 EUR	Not offered	100 EUR
15.6. Non-SEPA incoming transfers with commission type BEN and SHA [46]	5 EUR	5 EUR	5 EUR	Not offered	10 EUR

[42] Special conditions apply to payments initiated from C smart, C Supreme, C Prime, C Infinite accounts.

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

[44] 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.

[45] 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.

[46] 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/ .

16. Other payment services

Service	Fee
16.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge (Electronically); 10 EUR (In branch or SkyBranch)
16.2. Additional fee for processing payment made from/to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence [47]	30 EUR
16.3. Investigation, amendment of payment or sending of cancellation's request	50 EUR

[47] 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

17. Cash operations (only EUR currency) [48]

Service	Fee
17.1. 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)
17.2. Cash withdrawal from account in Citadele bank [48]	3% of amount (min. 30 EUR)
17.3. Additional commission for coin processing for EUR coins	10% of amount (min. 40 EUR)
17.4. EUR cash deposits through Citadele bank's ATMs to accounts of payment cards issued by Citadele bank for international customers [49]	3% of amount (min. 10 EUR)
17.5. 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%

[48] Information on cash limits of "Citadele" branch can be found on the Bank's website "Cash Withdrawal limit in branch". https://www.citadele.lv/en/private/fees/cash-atm/#cash-withdrawal

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

Authorization Devices

18. Authorization Devices

Service	Fee
18.1. Issuing of MobileSCAN	Free of charge
18.2. Issuing of DIGIPASS 780	20 EUR
18.3. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking	Free of charge
18.4. Replacement of DIGIPASS GO3, DP780 to a new DP780 device due to technical reasons (within 2 years from the moment of connection)	Free of charge

Loans

19. Consumer loan

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

20. Car 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. Small consumer loan

Service	Fee
21.1. Execution of credit	5% from credit amount
21.2. Execution of amendments:	

Service	Fee
21.2.1. Change of loan repayment date and repayment account	25 EUR per each document
21.2.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

22. Home renovation loan and Home energy efficiency loan

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

23. Mortgage loan, Green mortgage loan, loan for the purchase of building land and flexible loan

Service	Fee
23.1. Execution of credit and additional loan amount	up to 1% of credit amount (min. 200 EUR)
23.2. Execution of amendments:	
23.2.1. 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
23.2.2. Processing loan grace period, extension of loan issuance, Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	75 EUR per each document
23.2.3. Execution of amendments to the other provisions of the agreement	0.75 % of credit amount (min 200 EUR) regarding which amendments are made to

24. Home insurance

24.1. Service	Fee
24.2. Preparation of insurance contract, annex	Free of charge
24.3. Early termination of the contract	Free of charge
24.4. Preparation of mandatory insurance contract	10 EUR
24.5. Termination of mandatory insurance contract	Free of charge

25. Contract on dept repayment

Service	Fee
25.1. Review of the application upon customer's initiative	Free of charge
25.2. Execution of Contract on Debt Repayment	Free of charge
25.3. Execution of amendments:	
25.3.1. Credit payment date change	0 EUR once in a calendar year; next changes in the same calendar year, 25 EUR per each document
25.3.2. Execution of amendments to the other provisions of the agreement	Free of charge

26. Refinancing of credit obligations[50]

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

[50] Consumer loan, car loan, credit limit, leasing.

Green Savings Account

27. Green Savings Account[51]

Service	Fee
27.1. Funds transfer from customer's Green Savings Account with prior 60 calendar days notice to Citadele Bank	As for payment from current account
27.2. Funds transfer from customer's Green Savings Account without prior 60 calendar days notice to Citadele Bank	The 60-day interest calculated on the withdrawn sum + current account transfer fee[52]

[51] The interest rate is calculated on the balance of funds that does not exceed 100 000 EUR. The bank does not calculate and does not pay the client interest on the balance of money that exceeds 100 000 EUR. The client can only open one Green Savings Account.

[52] Commission fee for accessing the funds in your Green Savings Account without a 60-day warning: the withdrawn sum * the annual deposit rate in accordance with the Price List (as of 01.05.2025 — 1.5%) * (60 days/360 days). Example: I have deposited 1000 EUR in the Green Savings Account and I want to withdraw 100 EUR. The annual percentage rate of the Green Savings Account is 1.5%. Instead of 1% of the withdrawn sum, as before, which would come to 1 EUR, as of 01.05.2025 the commission fee will be calculated by the following formula (100 EUR * 1.5% * (60 days/360 days)), which is 0.25 EUR. The commission fee for accessing money deposited in the Green Savings Account will not exceed the interest earned on the deposit during the entire deposit period.