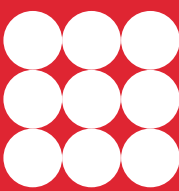


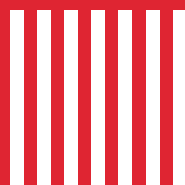
Schedule of Fees and Charges for

Corporate clients

/Residents/



C



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Accounts and service plans

1. Service plans

Service / Fee per month	Lite ¹	Start	Plus	Premium
1.1. Commission fee for the Payment Plan	0 EUR	11 EUR	23 EUR	47 EUR
1.2. Electronic payments within the Citadele group (without limitations)	Free of charge			
1.3. Number of free of charge standard EUR payments within the EU (SEPA) and SEPA Instant payments initiated electronically ^{2, 3}	-	15 payments	55 payments	150 payments
1.4. Number of free of charge current accounts (opening and maintenance) ^{4, 5}	1 account		3 accounts	
1.5. Number of free of charge C Business cards (EUR) within 12 months from the moment of drawing up of the Payment Plan	-	1 card	2 cards	3 cards
1.6. Unlimited number of Mastercard Business Debit cards	-	Free of charge		
1.7. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user	Free of charge			

¹ Lite service plan is available only to existing clients and can be opened at a branch or via a free form order in Online bank.

² Payments and instant payments initiated in Internetbank, MobileApp, regular payment and einvoice regular payments.

³ Payments not included in Service plan are subject to a commission fee specified in paragraph 5 "Payments".

⁴ The first current account is opened free of charge, if fee specified in paragraph 2.3 of the price list is not applied.

⁵ Current accounts not included in Service plan are subject to a commission fee specified in paragraph 2 "Account opening and maintenance".

2. Account opening and maintenance

Service	Fee per month
2.1. Opening a current account	15 EUR
2.2. Monthly maintenance	6 EUR
2.3. Opening the first current account and document evaluation for companies when an enhanced customer due diligence process is carried out during account opening ⁶	100 EUR - 2500 EUR
2.4. Maintenance of a payment account for legal entities when an enhanced customer due diligence process is carried out during account maintenance ⁷	35 EUR - 500 EUR per month
2.5. Fee for maintenance of an inactive account ⁸ or if the payment card linked to the account has expired (starting from the second year)	10 EUR per month
2.6. Administration of the positive balance in case of a closed last account ⁹	10 EUR
2.7. Monthly fee for administration of a customer's funds for a customer with whom the Bank has terminated cooperation ¹⁰	50 EUR per month

⁶ The fee must be paid before the bank's review and before the bank's decision on establishing a business relationship with the client.

⁷ For example, transportation companies, manufacturing and trading of weapons and ammunition, currency exchange services, cash collection services, mining industry, electronic money institutions, payment institutions, banks, credit service providers, and other financial sector companies, as well as other companies that meet the criteria for enhanced due diligence.

⁸ The fee is applied starting from the second year after the last client-initiated transaction.

⁹ One time fee in case of positive balance.

¹⁰ A monthly fee is charged on funds remaining in the account if the Customer has not transferred the balance by the deadline specified in the Bank's notification. The fee is taken from the positive balance.

3. Escrow account

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Service	Fee
3.1. Processing of escrow account agreement or amendments	Individually, information in the bank

4. Customer servicing

Service	Fee
4.1. Commission fee for processing and verification of the received document ¹¹	25 EUR per document
4.2. Preparation of an account statement at the bank's branch	20 EUR for the selected period
4.3. Preparation of standard reference ¹²	20 EUR (VAT included)
4.4. Preparation of non-standard reference, references for auditors, confirmation of auditor requests ¹³	Individually (min. 55 EUR (VAT included))
4.5. Additional fee for preparation of the documents in English or Russian	10 EUR (VAT included)
4.6. Processing of each received document for acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders ¹⁴	15 EUR
4.7. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses (VAT included)
4.8. 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
4.9. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

¹¹ Fee is applied to the following type of documents: attorneys, references, certificates of inheritance.

¹² 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.

¹³ 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), 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.

¹⁴ Processing of payment related to sworn judicial executor's orders and State Revenue Service's collection orders costs 0,38 EUR.

Payments

5. Payments

Service / Fee	Electronically ¹⁵	Branch
5.1. Payments to own account within Citadele group	Free of charge	10 EUR
5.2. Payment to another customer's account within Citadele group	0.20 EUR	10 EUR
5.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	0.55 EUR	10 EUR ¹⁶
5.4. Payments outside SEPA in any currency ¹⁷	18 EUR	Not offered
5.5. Urgent payments outside SEPA in any currency ¹⁷	35 EUR	Not offered
5.6. Salary payments ¹⁸	Free of charge	Not offered
5.7. Non-SEPA incoming transfers with commission type BEN and SHA	5 EUR	Not offered

¹⁵ Payments initiated in the Internetbank, MobileApp, bill payments made at ATMs, regular payments and einvoice regular payments.

¹⁶ SEPA instant payment not available at Branch.

¹⁷ 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/>

¹⁸ Payments within Citadele bank, submitted in Internetbank through Salary payment register or through file import as salary payment.

6. Other payment services

Service / Fee	Electronically	Branch
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6.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge	10 EUR
6.2. Fee for investigation, amendment of a payment, or submission of a cancellation request	50 EUR	

Payment cards

7. C Business / EUR¹⁹

Service	Fee
7.1. Fee for card	4.50 EUR per month
7.2. Commission fee for goods and services purchase	Free of charge
7.3. Cash withdrawal in ATMs of Citadele Bank	2% (min. 3.00 EUR)
7.4. Cash withdrawal in other banks, in ATMs of other banks	3% (min. 3.50 EUR)
7.5. Minimum instalment	100% of the excess expenditure + 100% of the excess expenditure
7.6. Interest rate (per annum)	24%
7.7. Late payment interest (increased credit interest, per annum)	60%
7.8. Late payment interest	0.175% per day
7.9. Payment from account	Standard payment fee
7.10. Currency exchange mark-up fee	4.3%
7.11. Priority Pass	Not offered
7.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ²⁰	Not offered
7.13. Balance review in Citadele bank (Latvia) ATMs	Free of charge
7.14. Balance review in other bank ATMs	0.50 EUR
7.15. Fee for renewed payment card received by post ¹⁹	2 EUR
7.16. Fee for renewed/ replaced payment card received at the branch ¹⁹	10 EUR
7.17. SMS sent to customer about card transactions ¹⁹	0.15 EUR

¹⁹ Fee 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.

²⁰ 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. C Business / USD²¹

Service	Fee
8.1. Fee for card	45 USD per annum
8.2. Commission fee for goods and services purchase	0.5%
8.3. Cash withdrawal in ATMs of Citadele Bank	3% (min. 5 USD)
8.4. Cash withdrawal in other banks, in ATMs of other banks	3% (min. 5 USD)
8.5. Minimum instalment	100% of the excess expenditure + 100% of the excess expenditure
8.6. Interest rate (per annum)	24%
8.7. Late payment interest (increased credit interest, per annum)	60%
8.8. Late payment interest	0.175% per day
8.9. Payment from account	
8.9.1. Transfers from own funds	Standard payment fee
8.9.2. Transfers using card credit limit	Standard payment fee + 3% (applied only to the amount transferred from the credit limit)
8.10. Currency exchange mark-up fee	4.3%
8.11. Priority Pass	Not offered

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8.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ²²	Not offered
8.13. Balance review in Citadele bank (Latvia) ATMs	Free of charge
8.14. Balance review in other bank ATMs	1.20 USD
8.15. Fee for renewed payment card received by post ²¹	2 EUR
8.16. Fee for renewed/ replaced payment card received at the branch ²¹	10 EUR
8.17. SMS sent to customer about card transactions ²¹	0.15 EUR

²¹ Fee 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.

²² 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.

9. C Business Plus / EUR

Service	Fee
9.1. Fee for card	8.50 EUR per month
9.2. Commission fee for goods and services purchase	Free of charge
9.3. Cash withdrawal in ATMs of Citadele Bank	2% (min. 3 EUR)
9.4. Cash withdrawal in other banks, in ATMs of other banks	3% (min. 3.50 EUR)
9.5. Minimum instalment	5% of the excess expenditure + 100% of the excess expenditure
9.6. Interest rate (per annum)	20%
9.7. Late payment interest (increased credit interest, per annum)	60%
9.8. Late payment interest	0.175% per day
9.9. Payment from account	
9.9.1. Transfers from own funds	Standard payment fee
9.9.2. Transfers using card credit limit	Standard payment fee + 3% (applied only to the amount transferred from the credit limit)
9.10. Currency exchange mark-up fee	3%
9.11. Priority Pass	Free of charge
9.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ²³	30 EUR (VAT included)
9.13. Balance review in Citadele bank (Latvia) ATMs	Free of charge
9.14. Balance review in other bank ATMs	0.50 EUR
9.15. Fee for renewed payment card received by post ²⁴	2 EUR
9.16. Fee for renewed/ replaced payment card received at the branch ²⁴	10 EUR
9.17. SMS sent to customer about card transactions ²⁴	0.15 EUR

²³ 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.

²⁴ Fee 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.

10. C Business Plus / USD

Service	Fee
10.1. Fee for card	70 USD per annum
10.2. Commission fee for goods and services purchase	0.5%
10.3. Cash withdrawal in ATMs of Citadele Bank	3% (min. 5 USD)
10.4. Cash withdrawal in other banks, in ATMs of other banks	3% (min. 5 USD)
10.5. Minimum instalment	100% of the excess expenditure + 100% of the excess expenditure
10.6. Interest rate (per annum)	24%
10.7. Late payment interest (increased credit interest, per annum)	60%

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10.8. Late payment interest	0.175% per day
10.9. Payment from account	
10.9.1. Transfers from own funds	Standard payment fee
10.9.2. Transfers using card credit limit	Standard payment fee + 3% (applied only to the amount transferred from the credit limit)
10.10. Currency exchange mark-up fee	4.3%
10.11. Priority Pass	Free of charge
10.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ²⁵	30 EUR (VAT included)
10.13. Balance review in Citadele bank (Latvia) ATMs	Free of charge
10.14. Balance review in other bank ATMs	1.20 USD
10.15. Fee for renewed payment card received by post ²⁶	2 EUR
10.16. Fee for renewed/ replaced payment card received at the branch ²⁶	10 EUR
10.17. SMS sent to customer about card transactions ²⁶	0.15 EUR

²⁵ 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.

²⁶ Fee 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.

11. Mastercard Business Debit cards / EUR

Service	Payment card fee	Cash deposit card fee
11.1. Fee for card	2 EUR per month	
11.2. Commission fee for goods and services purchase	Free of charge	Not available
11.3. Cash withdrawal in ATMs of Citadele Bank	2% (min. 3.00 EUR)	Not available
11.4. Cash withdrawal in other banks, in ATMs of other banks	3% (min. 5.00 EUR)	Not available
11.5. Late payment interest (increased credit interest, per annum)	60%	
11.6. Late payment interest	0.175% per day	
11.7. Currency exchange mark-up fee	4.3%	Not available
11.8. Balance review in Citadele bank (Latvia) ATMs	Free of charge	Not available
11.9. Balance review in other bank ATMs	0.50 EUR	Not available
11.10. Fee for renewed payment card received by post ²⁷	2 EUR	
11.11. Fee for renewed/ replaced payment card received at the branch ²⁷	10 EUR	
11.12. SMS sent to customer about card transactions	0.15 EUR	Not available

²⁷ Fee 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.

Lending

12. Credit, Credit Line, Overdraft

Service	Fee
12.1. Application Fee and Processing of a new credit, credit line, overdraft ^{28, 29}	Individually by arrangement
12.2. Agreement amendments³⁰	
12.2.1. changes of repayment schedule with term extension and/ or interest payment conditions amendments without changing of credit maturity term (except change of payment date), change of currency set in credit, credit line or overdraft change of interest rate type, change of transaction type, int.al. transfer of credit line to credit or vice versa	shall be determined by mutual agreement of the parties
12.2.2. changes of loan collateral registered in public registers, int. al. change of pledgor, change of one collateral to another and others	shall be determined by mutual agreement of the parties

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12.3. Full or partial premature repayment of credit/ reduction of credit line limit or overdraft limit, int. al. in instances of refinancing ³⁰	Individually by arrangement
12.4. Fee for credit resources reservation	shall be determined by mutual agreement of the parties
12.5. Preparation of other documents at the request of the customer	shall be determined by mutual agreement of the parties
12.6. Other commissions	shall be determined by mutual agreement of the parties

²⁸ In cases when the application fee is charged and the key terms of the Bank's offer to the Customer differ from the key terms mentioned in the initial indicative Bank's offer (loan amount, interest rate, final repayment term, loan repayment procedure, collateral), resulting in situation that no credit or credit line agreements are concluded, the Bank will pay back Application Fee to the Customer.

²⁹ If a document must be notarized, customer pays actual expenses of notary service additionally.

³⁰ The Bank has the right to additionally charge a commission fee for drawing up an agreement* or an escrow account agreement for an escrow account with another bank of 0.5% of the transaction amount (min. EUR 500 but not more than EUR 1,000). (* agreement is a set of documents prepared on mutual settlement procedures and registration of pledge rights in case of re-crediting of client liabilities or sale of property, including in accordance with the Cooperation Agreement Par kredītiestāžu sadarbību standarta pārkreditēšanas gadījumā or Cooperation Agreement Par kredītiestāžu sadarbību iekļāta īpašuma pirkuma gadījumā). or Cooperation Agreement Par kredītiestāžu sadarbību iekļāta īpašuma pirkuma gadījumā).

13. Microloan for legal entities without pledge

Service	Fee
13.1. New Microcredit Processing, incl. granting an additional limit ³¹	2% of amount (max. 300 EUR)
13.2. Existing Microcredit transaction term extension	2% of amount (max. 150 EUR)
13.3. Full or partial premature repayment of credit/ reduction of credit line limit ³² and fee for credit resources reservation, int. al. undrawn limit of credit line	1% of amount (min. 100 EUR)

³¹ Additional commission fee can be added in case of Altum Guarantee.

³² Commission fee can be increased in specific or non-standard instances.

Cash operations

14. Cash operations (only in EUR currency) ³³

Service	Fee
14.1. Cash deposit to account in the branch of Citadele bank (incl. payment in EUR up to EUR 15 000 to State Treasury without using current account) ³⁴	1% of amount (min. 30 EUR)
14.2. Cash withdrawal from account in the branch of Citadele bank	3% of amount (min. 30 EUR)
14.3. Additional commission for EUR coin processing	10% of amount (min. 40 EUR)
14.4. EUR cash deposits made through Citadele Bank ATMs to accounts of payment cards issued by Citadele Bank	Free of charge up to 8 000 EUR per month / 0,2% of amount if exceeding 8 000 EUR

³³ 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>

³⁴ Service available only for customers without possibility to initiate payments electronically.

Remote account management systems

15. Authorization Devices

Service	Fee
15.1. Issuing of DIGIPASS 780	35 EUR
15.2. Activation and usage of MobileSCAN	Free of charge
15.3. Issuing of DIGIPASS GO3	12 EUR
15.4. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

16. Citadele Gateway service

Service	Fee
16.1. Registration	50 EUR

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16.2. Subscription for Informative mode	20 EUR per month
16.3. Subscription for Transactions mode	40 EUR per month

This is how changes in the price list are indicated.

