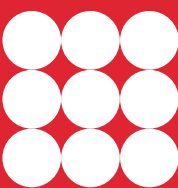


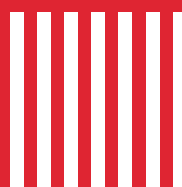
Schedule of Fees and Charges for

Corporate clients

/Residents/



C



Content

Accounts and service plans

Payments

Payment cards

Lending

Cash operations

Remote account management systems

Accounts and service plans

1. Service plans

| Service / Fee per month | Lite ¹ | Start ² | Plus ² | Premium ² |
|---|-------------------|--------------------|-------------------|----------------------|
| 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 ^{3, 4} | - | 15 payments | 55 payments | 150 payments |
| 1.4. Number of free of charge current accounts (opening and maintenance) ^{5, 6} | 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 ⁷ | - | 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 Until 01.09.2024 service plan name was Citadele 15/Citadele 55/Citadele 120.

³ Payments and instant payments initiated in Internetbank, MobileApp, regular payment and elnvoice regular payments.

⁴ Payments not included in Service plan are subject to a commission fee specified in paragraph 5 "Payments".

⁵ The first current account is opened free of charge, if fee specified in paragraph 2.3 of the price list is not applied.

⁶ Current accounts not included in Service plan are subject to a commission fee specified in paragraph 2 "Account opening and maintenance".

⁷ Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

2. Account opening and maintenance

| Service | Fee per month |
|---|----------------------------|
| 2.1. Opening a current account | 15 EUR |
| 2.2. Monthly maintenance | 4.50 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 ⁸ | 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 ⁹ | 35 EUR - 500 EUR per month |
| 2.5. Fee for maintaining an inactive account or if the payment card linked to the account has expired (starting from the second year) ¹⁰ | 10 EUR per month |

⁸ The fee must be paid before the bank's review and before the bank's decision on establishing a business relationship with the client.

⁹ 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.

¹⁰ The fee is applied starting from the second year after the last client-initiated transaction.

3. Escrow account

| 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 | 10 EUR per month (min. 20 EUR) |
| 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 | Elektroniski ¹⁵ | Filiālē vai SkyBranch ¹⁶ |
|--|----------------------------|-------------------------------------|
| 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 |
| 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 elnvoice regular payments.

¹⁶ SEPA instant payment not available at Branch and 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.

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 ¹⁹ | In branch or SkyBranch ²⁰ |
|--|------------------------------|--------------------------------------|
| 6.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment | Free of charge | 10 EUR |

| | |
|---|--------|
| 6.2. Investigation, amendment of payment or sending of cancellation's request | 50 EUR |
|---|--------|

¹⁹ Payments initiated in the Internetbank, MobileApp, bill payments made at ATMs, regular payments and eInvoice regular payments.

²⁰ SEPA instant payment not available at Branch and 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.

Payment cards

7. C Business / EUR²¹

| 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 ²² | 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 ²¹ | 2 EUR |
| 7.16. Fee for renewed/ replaced payment card received at the branch ²¹ | 10 EUR |
| 7.17. 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.

8. C Business / USD²³

| Service | Fee |
|--|---|
| 8.1. Fee for card | 45 USD per annum |
| 8.2. Commission fee for goods and services purchase | 0.5% |
| 8.3. Skaidras naudas izņemšana bankas Citadele bankomātos Latvijā | 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 | Standard payment fee +3% |
| 8.10. Currency exchange mark-up fee | 4.3% |
| 8.11. Priority Pass | Not offered |
| 8.12. Maksa par 1 cilvēka vizīti lidostas Priority Pass VIP atpūtas zonā ²⁴ | Not offered |



Schedule of Fees and Charges for Corporate clients, residents of Latvia.
Effective as of 4 July 2025.

| | |
|---|----------------|
| 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 ²³ | 2 EUR |
| 8.16. Fee for renewed/ replaced payment card received at the branch ²³ | 10 EUR |
| 8.17. SMS sent to customer about card transactions ²³ | 0.15 EUR |

²³ 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.

²⁴ 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 / EUR²⁵

| 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 | Standard payment fee +3% |
| 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 ²⁶ | 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 ²⁷ | 2 EUR |
| 9.16. Fee for renewed/ replaced payment card received at the branch ²⁷ | 10 EUR |
| 9.17. SMS sent to customer about card transactions ²⁷ | 0.15 EUR |

²⁵ Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

²⁶ 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.

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.

10. C Business Plus / USD²⁸

| 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% |
| 10.8. Late payment interest | 0.175% per day |
| 10.9. Payment from account | Standard payment fee +3% |

| | |
|--|-----------------------|
| 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 ²⁹ | 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 ³⁰ | 2 EUR |
| 10.16. Fee for renewed/ replaced payment card received at the branch ³⁰ | 10 EUR |
| 10.17. SMS sent to customer about card transactions ³⁰ | 0.15 EUR |

²⁸ Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

²⁹ 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.

³⁰ 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 ³¹ | 2 EUR | |
| 11.11. Fee for renewed/ replaced payment card received at the branch ³¹ | 10 EUR | |
| 11.12. SMS sent to customer about card transactions | 0.15 EUR | Not available |

³¹ 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 ^{32, 33} | Individuāli pēc vienošanās |
| 12.2. Grozījumu noformēšana ³⁴ | |
| 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 |
| 12.3. Full or partial premature repayment of credit/ reduction of credit line limit or overdraft limit, int. al. in instances of refinancing ³⁴ | Individuāli pēc vienošanās |
| 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 |
|-------------------------|--|

³² 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.

³³ If a document must be notarized, customer pays actual expenses of notary service additionally.

³⁴ 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 and transaction term extension ³⁵ | 2% of amount (max. 150 EUR) |
| 13.2. Full or partial premature repayment of credit/ reduction of credit line limit ³⁶ and fee for credit resources reservation, int. al. undrawn limit of credit line | 1% no summas (min. 100 EUR) |

³⁵ Additional commission fee can be added in case of Altum Guarantee.

³⁶ Commission fee can be increased in specific or non-standard instances.

Cash operations

14. Cash operations (only in EUR currency) ³⁷

| 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) ³⁸ | 1% no summas (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 through Citadele bank's ATM to accounts of payment cards issued by Citadele bank per months to accounts of payment cards issued by Citadele bank per month | Up to 10 000, 00 EUR per month free of charge / exceeding 10 000,00 0,2% of amount |

³⁷ Information on cash limits in "Citadele" branch can be found on the Bank's website "Cash transactions" section.

³⁸ 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 |
| 16.2. Subscription for Informative mode | 20 EUR per month |
| 16.3. Subscription for Transactions mode | 40 EUR per month |

