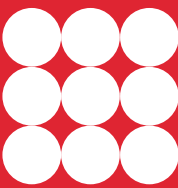


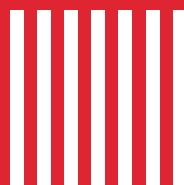
Schedule of fees and charges for

# private individuals

for Products and services that are no longer offered



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Content

Products and services that are no longer offered



## Products and services that are no longer offered

### 1. Mastercard Gold

Service	Fee, EUR	Fee, USD
1.1. Maintenance of the payment card and / or supplementary card	8 EUR per month	100 USD per year
1.2. Commission fee for goods and services purchase	Free of charge	0.5%
1.3. Cash withdrawal in ATMs	3% (min. 3.50 EUR)	3% (min. 6 USD)
1.4. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	5% of the spent credit limit amount + 100% of excess expenditure
1.5. Interest for unauthorised negative balance (per day)	0.175%	0.175%
1.6. Late payment interest (per annum)	36% per annum	36% per annum
1.7. Cash withdrawal at POS terminals at merchants	Not available	Not available
1.8. Currency exchange mark-up fee	4.3%	4.3%
1.9. Payment from account	Standard payment fee + 3%	Standard payment fee + 3%
1.10. Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>1</sup>	30 EUR (VAT included)	30 EUR (VAT included)

<sup>1</sup> 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, issued before 11.02.2019. within a calendar year, three visits to airport's VIP lounge to main card user is offered free of charge. For Priority Pass cards, issued after 11.02.2019. within a calendar year, five visits to airport's VIP lounge to main card user is offered free of charge.

### 2. Mastercard Debit, USD<sup>2</sup>

Service	Fee
2.1. Fee for card (per annum)	50 USD
2.2. Fee for supplementary card (per annum)	50 USD
2.3. New card issue (instead of existing)	Free of charge
2.4. Commission fee for goods and services purchase	0.5% (min. 0.20 USD)
2.5. Cash withdrawal in ATM	1.5% (min. 5 USD)
2.6. Credit limit amount	Not available
2.7. Minimum instalment	100% of excess expenditure
2.8. Credit interest (per annum)	28%
2.9. Interest for unauthorised negative balance (per day)	0.175%

<sup>2</sup> 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 employed by the 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.

### 3. Citadele payment card

Service	Fee
3.1. Maintenance of the payment card and / or supplementary card	2.20 EUR per month
3.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>3</sup> per month, 1% from amount above
3.3. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR <sup>3</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above
3.4. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
3.5. Credit limit interest (per annum)	28%
3.6. Interest for unauthorised negative balance (per day)	0.175%
3.7. Late payment interest (per annum)	36%
3.8. Currency exchange mark-up fee	4.3%

<sup>3</sup> The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

4. Mastercard Debit payment card for youth<sup>4</sup>

Service	Fee
4.1. Maintenance of the card	Free of charge
4.2. SMS sent to customer about incoming sum to account	Free of charge
4.3. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>5</sup> per month, 1% from amount above
4.4. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR <sup>5</sup> per month - free of charge, 2% (min. 3.50 EUR) from amount above
4.5. Interest for unauthorised negative balance (per day)	0.175%
4.6. Late payment interest (per annum)	36%
4.7. Currency exchange mark-up fee	4.3%
4.8. Electronic currency exchange	In accordance with Citadele bank rate

<sup>4</sup> Aged 7 till 21.

<sup>5</sup> The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

5. Citadele payment card with e-ticket functionality

Service	Fee
5.1. Maintenance of the payment card and / or supplementary card	2.20 EUR per month
5.2. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR per month <sup>6</sup> , 1% from amount above
5.3. Cash withdrawal in ATMs of other banks	1 transaction or 750 EUR per month <sup>6</sup> - free of charge, 2% (min. 3.50 EUR) from amount above
5.4. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
5.5. Credit limit interest (per annum)	28%
5.6. Interest for unauthorised negative balance (per day)	0.175%
5.7. Currency exchange mark-up fee	4.3%

<sup>6</sup> The indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

6. X hero

Service	Fee, EUR	Fee, USD
6.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	2.99 EUR per month	50 USD per year
6.2. Cash withdrawal in ATM	3% (min. EUR 3.50)	3% (min. USD 6)
6.3. Payment from account	Standard payment fee + 3%	Standard payment fee + 3%
6.4. 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
6.5. Interest for unauthorised negative balance (per day)	0.175%	0.175%
6.6. Late payment interest (per annum)	36%	36%
6.7. Currency exchange mark-up fee	3%	4.3%
6.8. Balance review in Citadele bank (Latvia) ATMs	Free of charge	Free of charge
6.9. Balance review in ATMs of other banks	0.50 EUR	1.20 USD

7. X Platinum

Service	Fee, EUR	Fee, USD
7.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	5.99 EUR	100 USD per year



Schedule of fees and charges for private individuals.

7.2. Cash withdrawal in ATM	3% (min. EUR 3.50)	3% (min. USD 6)
7.3. Payment from account	Standard payment fee + 3%	Standard payment fee + 3%
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
7.5. Interest for unauthorised negative balance (per day)	0.175%	0.175%
7.6. Late payment interest (per annum)	36%	36%
7.7. Priority Pass	Free of charge	Free of charge
7.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)	30 EUR (VAT included)
7.9. Currency exchange mark-up fee	3%	4.3%
7.10. Balance review in Citadele bank (Latvia) ATMs	Free of charge	Free of charge
7.11. Balance review in ATMs of other banks	0.50 EUR	1.20 USD

## 8. Safe keeping services

Service	Fee
8.1. Commission fee for safe-box opening if customer has lost the key of the safe box	330 EUR
8.2. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box	23 EUR per month (VAT included)

## 9. Studies/Student Credit

Service	Fee
9.1. Consideration of an application for amendments to provisions of the agreement	Free of charge
9.2. Change of the pledge; Execution of amendments to provisions of the agreement; Issuing of credit, warranty agreement's copy; Reiterative issue of schedule at the customer's (int. al. pledgor) request	50 EUR