

Schedule of Fees and Charges for

# Private individuals



**Citadele**

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## Current accounts and bundles

### 1. Mastercard Debit bundle

Service	Fee
1.1. Maintenance of the card and / or supplementary card	2.70 EUR per month
1.2. Opening and maintenance of current account	Free of charge
1.3. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>1</sup> per month, 1.5% from amount above (min. 2 EUR)
1.4. Cash withdrawal in ATMs of other banks	5 transactions or up to 750 EUR <sup>1</sup> per month - free of charge, above limit 3% (min. EUR 3.50)
1.5. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
1.6. Credit limit interest (per annum)	28%
1.7. Interest for unauthorised negative balance (per day)	0.175%
1.8. Late payment interest (per annum)	36%
1.9. Currency exchange mark-up fee	4.3%
1.10. Electronic currency exchange	In accordance with Citadele bank rate
1.11. SMS sent by Citadele bank about incoming transactions	0.15 EUR/Free of charge for Seniors aged over 60
1.12. Balance review in Citadele bank (Latvia) ATMs	Free of charge
1.13. Balance review in other bank ATMs	0.50 EUR
1.14. Fee for renewed payment card received by post	2 EUR
1.15. Fee for renewed/replaced payment card received at the branch	10 EUR

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

## C cards account bundles

### 2. C cards account bundles<sup>7</sup>

Service	Fee		
	C smart <sup>7</sup>	C supreme <sup>7</sup>	C prime <sup>7</sup>
2.1. Maintenance of the card and / or supplementary card	2.70 EUR per month / Free of charge for Youth Aged 7-21	3.99 EUR per month	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
2.2. Opening and maintenance of current account	Free of charge		
2.3. New card issue (instead of existing)	Free of charge		
2.4. SEPA, SEPA Instant payments initiated electronically from C card account <sup>2,3,7</sup>	Free of charge		
2.5. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM <sup>2,3,7</sup>	Free of charge		
2.6. SMS sent by Citadele bank about incoming transactions	Free of charge		
2.7. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 750 EUR <sup>4</sup> per month, 1.5% from amount above (min. 2 EUR)	Free of charge up to 1000 EUR <sup>4</sup> per month, 1.5% from amount above (min. 2 EUR)	Free of charge up to 1500 EUR <sup>4</sup> per month, 1.5% from amount above (min. 2 EUR)

2.8. Cash withdrawal in other banks ATMs	750 EUR <sup>4</sup> max per month - free of charge, above limit 3% (min. 3.50 EUR)	1000 EUR <sup>4</sup> max per month - free of charge, above limit 3% (min. 3.50 EUR)	1500 EUR <sup>4</sup> max per month - free of charge, above limit 3% (min. 3.50 EUR)
2.9. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest		
2.10. Credit limit interest (per annum)	28%	Individually	Individually
2.11. Late Payment Interest	36% per annum		
2.12. Interest for unauthorised negative balance (per day)	0.175%		
2.13. Priority Pass	Not offered		Free of charge
2.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered		30 EUR (VAT included)
2.15. Currency exchange mark-up fee	3%		
2.16. Electronic currency exchange	In accordance with Citadele bank rate		
2.17. Balance review in Citadele bank (Latvia) ATMs	Free of charge		
2.18. Balance review in other bank ATMs	0.50 EUR		
2.19. Fee for renewed payment card received by post	2 EUR		
2.20. Fee for renewed/replaced payment card received at the branch	10 EUR		

### 3. C Infinite<sup>7</sup>

Service	Fee
3.1. Maintenance of the card and / or supplementary card	35 EUR per month (supplementary card - 20 EUR per month)
3.2. Opening and maintenance of current account	Free of charge
3.3. New card issue (instead of existing)	50 EUR
3.4. SEPA, SEPA Instant payments initiated electronically from C card account <sup>2,3,7</sup>	Free of charge
3.5. Payments within Citadele group, initiated electronically from C card account, bill payment in ATM <sup>2,3,7</sup>	Free of charge
3.6. SMS sent by Citadele bank about incoming transactions	Free of charge
3.7. Cash withdrawal in Citadele bank ATMs in Latvia	Free of charge up to 2000 EUR per month, 1.5% from amount above (min. 2 EUR) <sup>4</sup>
3.8. Cash withdrawal in other banks ATMs	2000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR) <sup>4</sup>
3.9. Credit limit repayment (at the end of the month)	5% of the used credit limit amount + 100% of the fees and interest
3.10. Credit limit interest (per annum)	Individually
3.11. Late Payment Interest	36% per annum
3.12. Interest for unauthorised negative balance (per day)	0.175%
3.13. Priority Pass	Free of charge
3.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) <sup>5</sup>
3.15. Fast track visit in RIX airport	10 EUR (VAT included) <sup>6</sup>
3.16. Concierge service	Free of charge
3.17. Currency exchange mark-up fee	3%
3.18. Electronic currency exchange	In accordance with Citadele bank rate
3.19. Balance review in Citadele bank (Latvia) ATMs	Free of charge
3.20. Balance review in other bank ATMs	0.50 EUR
3.21. Fee for renewed payment card received by post	2 EUR

### 4. Opening and servicing of a current account

Service	Fee
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4.1. 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 <sup>8,9</sup>	350 EUR
4.2. Minimum bank service fee <sup>10</sup>	2.70 EUR
4.3. 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 <sup>11</sup>	15 EUR
4.4. Maintenance of inactive customer's account or account without active card attached <sup>2</sup>	10 EUR
4.5. Maintenance of inactive customer's account or account without active card attached: <sup>12,13</sup>	
4.6. 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
4.7. 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
4.8. Monthly administration commission of funds of the client with whom cooperation has been terminated	50 EUR per month
4.9. 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 <sup>14</sup>	300 EUR per month

<sup>2</sup> Payments initiated in Internetbank, MobileApp, regular payments, eInvoice regular payments.

<sup>3</sup> Payments initiated from other accounts are subject to a commission fee specified in paragraph 5 "Payments"

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

<sup>5</sup> During the calendar year, 15 visits to the airport Priority Pass VIP lounge are free of charge.

<sup>6</sup> For C Infinite within a calendar year, 8 visits to main card user are offered free of charge.

<sup>7</sup> Until 2 April 2024 the card was called X card.

<sup>8</sup> 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

<sup>9</sup> Requisites for the processing fee: Beneficiary: Citadele banka AS; Account No.: LV73PARX000000PL52521; Amount: 350; Currency: EUR; SWIFT Code:PARXLV22; Reg. Nr. 40103303559.

<sup>10</sup> 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.**

<sup>11</sup> One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has Green Savings Account, Savings Account, term deposits, investment products or any type of Citadele lending products. **The exception is not applicable for Piggybank.**

<sup>12</sup> 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.

<sup>13</sup> The fee is applied if new card is not issued and activated, starting from the second year.

<sup>14</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 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.

## Sticker, bracelet, ring

### 5. Supplementary cards

Service	Fee
5.1. Fee for sticker, bracelet	0.50 EUR per month <sup>15</sup>
5.2. New sticker, bracelet issue (instead of existing)	5 EUR
5.3. Fee for ring	3 EUR per month
5.4. Currency exchange mark-up fee	3%



5.5. Cash withdrawal in other banks ATMs <sup>16</sup>	1000 EUR max per month - free of charge, above limit 3% (min. 3.50 EUR)
5.6. Other services	According to the price list of the card linked to the sticker, bracelet or ring

<sup>15</sup> Free of charge for X Infinite card holders with C Infinite card account.

<sup>16</sup> Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together

## Payments

Service	Fee			
	From C cards account <sup>18</sup> , electronically <sup>19</sup>	From the current account, the MC Debit account, and other accounts, electronically <sup>19</sup>	In branch or SkyBranch <sup>17</sup>	International customers, electronically <sup>23</sup>
<b>6. Payments</b>				
6.1. Payments to own account within Citadele group	Free of charge	Free of charge	10 EUR	As for residents
6.2. Payment to another account within Citadele group	Free of charge	0.10 EUR	10 EUR	As for residents
6.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.38 EUR	10 EUR	As for residents
6.4. Payments outside SEPA in any currency <sup>21</sup>		18 EUR	Not offered	75 EUR
6.5. Urgent payments outside SEPA in any currency <sup>21</sup>		35 EUR	Not offered	100 EUR
6.6. Non-SEPA incoming transfers with commission type BEN and SHA <sup>21</sup>		5 EUR	Not offered	10 EUR

## 7. Other payment services

7.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge (Electronically)	10 EUR (In branch or SkyBranch)
7.2. Additional fee for processing payment made from/to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence <sup>20</sup>	30 EUR	
7.3. Investigation, amendment of payment or sending of cancellation's request	50 EUR	

<sup>17</sup> 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.

<sup>18</sup> Special conditions apply to payments initiated from C smart, C Supreme, C Prime, C Infinite accounts.

<sup>19</sup> Payments initiated in the Internetbank, MobileApp and bill payments made at ATMs, regular payments and e-invoice payments.

<sup>20</sup> 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/>.

<sup>21</sup> 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/>.

<sup>22</sup> Until 2 April 2024 the card was called X card.

<sup>23</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 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.

## Other services

### 8. Other services

Service	Fee
8.1. Commission fee for processing and verification of the received document <sup>24</sup>	25 EUR per document
8.2. Preparation of an account statement at the bank's branch	10 EUR for one month (min. 20 EUR)

8.3. Preparation of standard reference <sup>25</sup>	20 EUR (VAT included)
8.4. Preparation of non-standard reference <sup>26</sup>	As agreed, min. 45 EUR (VAT included)
8.5. Additional fee for preparation of the documents in English or Russian	10 EUR (VAT included)
8.6. Drawing up of the bank's internal power of attorney	10 EUR
8.7. 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%
8.8. 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 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
8.10. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses (VAT included)
8.11. Fee for renewed payment card received by post	2 EUR
8.12. Fee for renewed/replaced payment card received at the branch	10 EUR
8.13. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

<sup>24</sup> 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.

<sup>25</sup> 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.

<sup>26</sup> 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.

## Lending

### 9. Lending

Service	Credits for Private Consumptions	Mortgage credit
9.1. Execution of credit and additional loan amount (only for mortgage loan)	2% from credit amount (min. 100 EUR) for Auto loan, Consumer loan and refinancing; 5% from credit amount for Small loan	up to 1% of credit amount (min. 200 EUR)
9.2. Execution of amendments:		
9.2.1. Change of loan repayment date and repayment account	25 EUR per each document	0 EUR once in a calendar year; for the next change in the same calendar year, 75 EUR per each document
9.2.2. 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	n/a	75 EUR per each document
9.2.3. execution of amendments to the other provisions of the agreement	25 EUR per each document	0.75 % of credit amount (min 200 EUR) regarding which amendments are made to
9.3. Processing the documents if the real estate mortgaged to Citadele is being sold and the transaction is financed by another creditor, or for refinancing the loan to another creditor if the loan is related to the client's economic or professional activity	n/a	500 EUR

### 10. Contract on dept repayment

Service	Fee
10.1. Review of the application upon customer's initiative	Free of charge
10.2. Execution of Contract on Debt Repayment	Free of charge
10.3. Execution of amendments:	
10.3.1. credit payment date change	25 EUR
10.3.2. 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)

## Authorization Devices

11. Authorization Devices	
Service	Fee
11.1. Issuing of MobileSCAN	Free of charge
11.2. Issuing of DIGIPASS 780	35 EUR