

Schedule of Fees and Charges for

# Corporate clients

/Residents/



**Citadele**

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# Service plans

## 1. Service plans<sup>1</sup>

Service	Fee per month		
	Start	Plus	Premium
1.1. Commission fee for the Payment Plan	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 <sup>2,3</sup>	15 payments	55 payments	150 payments
1.4. Number of free of charge current accounts (opening and maintenance)	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 <sup>4</sup>	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		
1.8. Accounts not included in Payment plan			
1.8.1. Opening	15 EUR		
1.8.2. Monthly maintenance	4.50 EUR		

<sup>1</sup> Until 01.09.2024 service plan name was Citadele 15/Citadele 55/Citadele 120

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

<sup>3</sup> Payments not included in Service plan are subject to a commission fee specified in paragraph 2 "Payments".

<sup>4</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

# Payments

Service	Fee	
	Electronically <sup>6</sup>	In branch or SkyBranch <sup>5</sup>
<b>2. Payments</b>		
2.1. Payments to own account within Citadele group	Free of charge	10 EUR
2.2. Payment to another customer's account within Citadele group	0.20 EUR	10 EUR
2.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	0.55 EUR	10 EUR
2.4. Payments outside SEPA in any currency <sup>7</sup>	18 EUR	Not offered
2.5. Urgent payments outside SEPA in any currency <sup>7</sup>	35 EUR	Not offered
2.6. Salary payments <sup>8</sup>	Free of charge	Not offered
2.7. Non-SEPA incoming transfers with commission type BEN and SHA	5 EUR	Not offered

## 3. Other payment services

3.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge	10 EUR
3.2. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence <sup>9</sup>	150 EUR	Not offered
3.3. Investigation, amendment of payment or sending of cancellation's request	50 EUR	

<sup>5</sup> 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.

<sup>6</sup> Payments initiated in the Internetbank, MobileApp, bill payments made at ATMs, regular payments and eInvoice regular payments.

<sup>7</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>8</sup> Payments within Citadele bank, submitted in Internetbank through Salary payment register or through file import as salary payment.

<sup>9</sup> The fee is taken in addition to the standard fee for incoming and 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/execution/>.

## Payment cards

### 4. C cards<sup>12</sup>

Service	C Business <sup>13</sup>		C Business Plus <sup>12</sup>	
	EUR	USD	EUR	USD
4.1. Fee for card	4.50 EUR per month	45 USD per annum	8.50 EUR per month	70 USD per annum
4.2. Commission fee for goods and services purchase	Free of charge	0.5%	Free of charge	0.5%
4.3. Cash withdrawal in ATMs of Citadele Bank	1% (min. 1.30 EUR)	1.5% (min. 5 EUR)	3% (min. 3 EUR)	3% (min. 5 USD)
4.4. Cash withdrawal in other banks, in ATMs of other banks	2% (min. 3 EUR)	1.5% (min. 5 USD)	3% (min. 3 EUR)	3% (min. 5 USD)
4.5. Minimum instalment	100% of the excess expenditure + 100% of the excess expenditure	100% of the excess expenditure + 100% of the excess expenditure	5% of the excess expenditure + 100% of the excess expenditure	100% of the excess expenditure + 100% of the excess expenditure
4.6. Interest rate (per annum)	24%	24%	20%	24%
4.7. Late payment interest (increased credit interest, per annum)	60%			
4.8. Late payment interest	0.175% per day			
4.9. Payment from account	Standard payment fee		Standard payment fee +3%	
4.10. Currency exchange mark-up fee	4.3%	4.3%	3%	4.3%
4.11. Priority Pass	Not offered		Free of charge	
4.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>10</sup>	Not offered	30 EUR (VAT included)		
4.13. Concierge service <sup>11</sup>	Not offered		EUR 200 annum	USD 300 annum
4.14. Balance review in Citadele bank (Latvia) ATMs	Free of charge			
4.15. Balance review in other bank ATMs	0.50 EUR	1.20 USD	0.50 EUR	1.20 USD
4.16. Fee for renewed payment card received by post <sup>13</sup>	1.50 EUR			
4.17. Fee for renewed/replaced payment card received at the branch <sup>13</sup>	10 EUR			
4.18. SMS sent to customer about card transactions <sup>13</sup>	0.15 EUR			

### 5. Mastercard Business Debit cards

Service	Payment card	Cash deposit card
	EUR	EUR
5.1. Fee for card	2 EUR per month	
5.2. Commission fee for goods and services purchase	Free of charge	Not available
5.3. Cash withdrawal in ATMs of Citadele Bank	1% (min. 1.30 EUR)	Not available

5.4. Cash withdrawal in other banks, in ATMs of other banks	2% (min.3 EUR)	Not available
5.5. Late payment interest (increased credit interest, per annum)	60%	
5.6. Late payment interest	0.175% per day	
5.7. Currency exchange mark-up fee	4.3%	Not available
5.8. Balance review in Citadele bank (Latvia) ATMs	Free of charge	Not available
5.9. Balance review in other bank ATMs	0.50 EUR	Not available
5.10. Fee for renewed payment card received by post <sup>13</sup>	1.50 EUR	
5.11. Fee for renewed/ replaced payment card received at the branch <sup>13</sup>	10 EUR	
5.12. SMS sent to customer about card transactions	0.15 EUR	Not available

<sup>10</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.

<sup>11</sup> Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.

<sup>12</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

<sup>13</sup> 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

### 6. Credit, Credit Line, Overdraft

Service	Fee
6.1. Application Fee and Processing of a new credit, credit line, overdraft	shall be determined by mutual agreement of the parties
6.2. Processing of amendments <sup>18</sup>	shall be determined by mutual agreement of the parties
6.2.1. 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
6.2.2. 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
6.3. Full or partial premature repayment of credit/ reduction of credit line limit or overdraft limit, int .al. in instances of refinancing <sup>18</sup>	shall be determined by mutual agreement of the parties
6.4. Fee for credit resources reservation	shall be determined by mutual agreement of the parties
6.5. Preparation of other documents at the request of the customer	shall be determined by mutual agreement of the parties
6.6. Other commissions	shall be determined by mutual agreement of the parties

### 7. Microloan for legal entities without pledge

Fees and charges related to lending services shall be determined by mutual agreement of the parties.	Fee
7.1. New Microcredit Processing, incl. granting an additional limit and transaction term extension <sup>14</sup>	2% of amount (maks. 150 EUR)
7.2. Full or partial premature repayment of credit/ reduction of credit line limit <sup>15</sup> and fee for credit resources reservation, int. al. undrawn limit of credit line	1% of unpaid credit amount (min. 100 EUR)

<sup>14</sup> Additional commission fee can be added in case of Altum Guarantee.

<sup>15</sup> Commission fee can be increased in specific or non-standard instances.

<sup>16</sup> 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.

<sup>17</sup> If a document must be notarized, customer pays actual expenses of notary service additionally

<sup>18</sup> 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 iekšlāta īpašuma pirkuma gadījumā). or Cooperation Agreement Par kredītiestāžu sadarbību iekšlāta īpašuma pirkuma gadījumā).

## Other Services

### 8. Other Services

Service	Fee
8.1. Commission fee for processing and verification of the received document <sup>19</sup>	10 EUR per page (min. 20 EUR)
8.2. Preparation of an account statement at the bank's branch	10 EUR per month (min. 20 EUR)
8.3. Preparation of standard reference <sup>22</sup>	20 EUR (VAT included)
8.4. Preparation of non-standard reference, references for auditors, confirmation of auditor requests <sup>21</sup>	Individually (min. 55 EUR (VAT included))
8.5. Additional fee for preparation of the documents in English or Russian	10 EUR (VAT included)
8.6. Maintenance of current account for companies subject to enhanced due diligence (electronic money institutions, payment institutions, banks, providers of lending services and other financial sector companies, etc)	Individually
8.7. Verification of company documents upon account opening, for companies subject to enhanced due diligence <sup>20</sup>	Individually (min. 100 EUR)
8.8. 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
8.9. 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
8.10. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank
8.11. Maintenance of inactive customer's account <sup>23</sup> or account without active card attached (starting from second year after card's expiry) <sup>24</sup>	10 EUR per month

<sup>19</sup> Fee is applied to the following type of documents: attorneys, references, certificates of inheritance.

<sup>20</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>21</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.

<sup>22</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>23</sup> Starting from second year since last customer's initiated transaction.

<sup>24</sup> 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.

## Remote account management systems

Service	Fee
<b>9. Authorization Devices</b>	
9.1. Issuing of DIGIPASS 780	35 EUR
9.2. Activation and usage of MobileSCAN	Free of charge
<b>10. Citadele Gateway service</b>	
10.1. Registration	50 EUR
10.2. Subscription for Informative mode	20 EUR per month
10.3. Subscription for Transactions mode	40 EUR per month