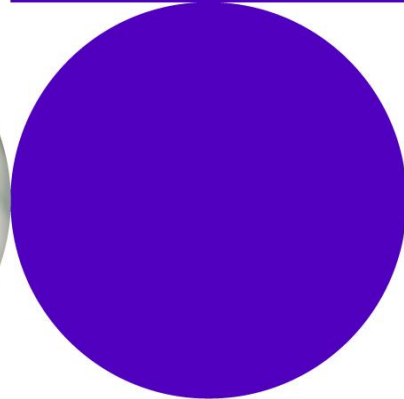
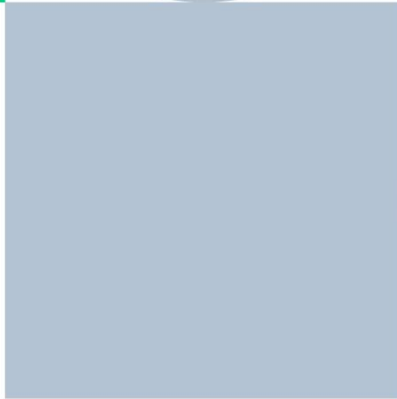
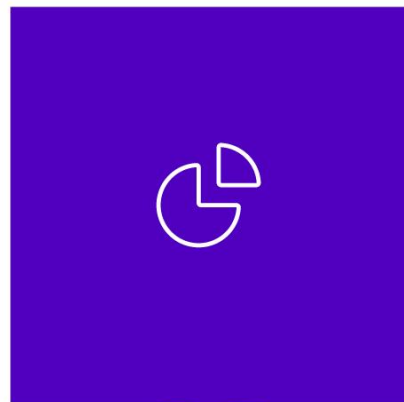
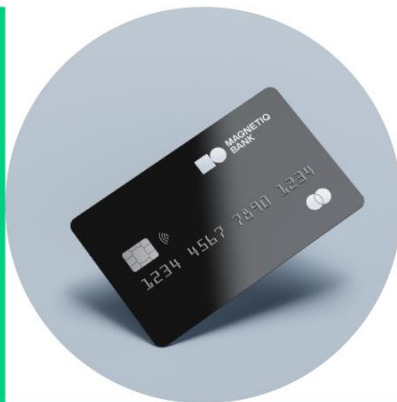


# Price list for legal entities|foreign



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## Current account | valid from 21.11.2023

### 1. Account opening, service and maintenance

1.1. Current account opening (the price includes the opening of an Account and the first set of the Identification and Authorisation Tools) <sup>1</sup>	<b>350 EUR*</b>
1.2. Additional fee for express consideration of an application for Current account opening within 48 hours after submitting a full set of documents to the Bank (during working hours of the Bank) <sup>1</sup>	<b>350 EUR</b>
1.3. Additional Current account opening	<b>50 EUR</b>
1.4. Account maintenance (monthly)	<b>200 EUR</b>
1.5. Minimum Account balance	<b>300 EUR</b>
1.6. Deposit of funds in USD currency on Client's Current accounts and Payments Cards accounts (monthly) <sup>2</sup>	<b>0,1%, min. 100 EUR</b>

### 2. Registration and verification of Power of attorney

2.1. Registration of Bank's Power of attorney	<b>20 EUR</b>
2.2. Initial examination of notary approved Power of attorney	<b>10 EUR</b>
2.3. Each re-examination of notary approved Power of attorney	<b>5 EUR</b>

### 3. Card of specimen signature and seal

3.1. Approval	<b>Free of charge</b>
3.2. Change	<b>50 EUR</b>

### 4. Bank statement

4.1. Receiving at the Bank for a period up to 1 year	<b>5 EUR</b>
4.2. Receiving at the Bank for a period over 1 year	<b>0,30 EUR per 1 page, min 10 EUR</b>
4.3. Bank statement duplicate	<b>15 EUR</b>
4.4. Statement of the closed Account	<b>0,50 EUR per 1 page, min 20 EUR</b>
4.5. Statement of the closed Account in electronic format	<b>20 EUR</b>

### 5. References

5.1. The reference with confirmation of the existence of the Account and/or on balance on the Account	<b>30 EUR</b>
5.2. Another kind of reference on request of the Client	<b>70 EUR</b>
5.3. Providing information on inquiry of audit	<b>120 EUR</b>
5.4. Notarial Certification of the Reference <sup>3</sup>	<b>100 EUR + actual expenses</b>
5.5. Additional fee for an urgent inquiry within 2 hours from the moment of application (during working hours of the Bank)	<b>50 EUR</b>
<b>6. Account closing</b>	<b>100 EUR</b>
<b>7. Closing account maintenance fee (per day)<sup>4</sup></b>	<b>0,5% of the amount min 50 EUR</b>
<b>8. Sending documents by mail<sup>3</sup></b>	
8.1. Within Latvia	<b>10 EUR + actual expenses</b>
8.2. Outside Latvia	<b>20 EUR + actual expenses</b>
<b>9. Informative SMS</b>	
9.1. Connection	<b>Free of charge</b>
9.2. About transactions of the Current account (for each SMS)	<b>0,10 EUR</b>
9.3. About transactions of the Payment card account (for each SMS)	<b>Free of charge</b>
<b>10. Issue of copies of archive's documents (for 1 (one) document)</b>	
10.1. On an open account	<b>30 EUR</b>
10.2. On a closed account <sup>5</sup>	<b>50 EUR</b>
<b>11. Copies of documents upon the Client's request (per sheet)<sup>3</sup></b>	<b>1 EUR</b>
<b>12. Execution of law enforcement authority's orders following the regulatory legal acts<sup>6</sup></b>	
12.1. Acceptance for execution of law enforcement authority's orders	<b>25 EUR</b>
12.2. Execution of law enforcement authority's orders (for every transaction)	<b>15 EUR + commission fee in accordance with the Bank's "Payments" Price list</b>
<b>13. For obtaining company's registration documents from public registers</b>	<b>100 EUR</b>

**14. Examining documents of Client to update the registered information in the Bank or make changes**

14.1. For changing the representative of the Client with the right to sign **100 EUR**

14.2. For changing the true beneficiary **200 EUR**

14.3. To extend the representation rights of an existing Client's Representative **50 EUR**

14.4. To check the legal status of the Client (once a year) **25 EUR**

**15. Client identification outside the Bank's premises **300 EUR****

**16. Commission for failure to submit the required documents and information within the time specified by the Bank and/or non-compliance of the submitted information (documents) with the requirements set by the Bank in the request to the client **10 EUR/ per day****

**17. Other Bank services **Information is available upon request****

\*The commission is not applicable if the account is being opened for loan granting at the Bank and commission for consideration of the application is paid.

<sup>1</sup>The commission is paid upon submission of the application for a Current account opening. If the Bank refuses to open a Current account, the commission is not returned to the Client.

<sup>2</sup>Commission is calculated on the average monthly consolidated balance of over 1 million USD.

<sup>3</sup>VAT is included in the commission, in accordance with the Latvian Republic Law on Value Added Tax.

<sup>4</sup>Due to the point 10.7.2. in General terms of Service.

<sup>5</sup>After identifying the Client's representative.

<sup>6</sup>Orders and revocations of issued orders of State Revenue Service and Sworn Bailiffs, judgments, decisions, rulings and orders of Courts and other law enforcement authorities.

## Premium conditions | valid from 30.03.2020

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### 1. Premium conditions at a special price

**Subject to at least one of the following conditions, account maintenance fee: 50 EUR / monthly**

- 1.1. Loan Agreement without breach of obligations<sup>1</sup>
- 1.2. Term deposit Agreement/-s in the amount of at least 100 000 EUR<sup>1</sup>
- 1.3. Valid and active Merchant account (E-commerce)
- 1.4. The average balance of all Client's accounts (CIF) for the previous month exceeds 100 000 EUR
- 1.5. The total amount of commissions paid to the Bank for the previous month exceeds 200 EUR<sup>2</sup>
- 1.6. Valid and active financial instruments account

<sup>1</sup> Agreement/-s must be valid on the last working day of the month.

<sup>2</sup> Excluding the amount of fees for account maintenance and annual fees for using the Payment card/-s. During the first calendar month after CIF activation, for all Clients with whom the fees were not specified in the Special Conditions to the Agreement with the Bank, Premium conditions will be applied (regardless of the number of days remaining in the calendar month).

The Bank has the right to limit access to the Premium conditions for all or individual Clients by informing those through the Internet Bank at least two months before the changes are applied.

The Bank has the right to unilaterally apply Premium conditions for Clients with an ordinary and transparent ownership structure and/or business activity.

The offer is not available for Clients with whom the fees were specified in the Special Conditions to the Agreement with the Bank.

## Escrow account | valid from 01.12.2017

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### 1. Escrow account maintenance

1.1. Processing of Escrow account agreement, Escrow account opening and closure	0,3 % of the transaction amount, min 250 EUR
1.2. Prepayment for an escrow account agreement project preparation*	100 EUR

### 2. Bank courier's services

2.1. Fee for the Bank courier's document delivery services in the administrative territory of Riga etc. **	50 EUR
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### 3. Change of terms of the agreement

**30 EUR**

\*Applying for escrow account opening, the Client pays prepayment, which is included in the total commission. In case if the transaction cancelled, the paid prepayment will not be returned.

\*\* VAT is included in the commission according to the Latvian Republic Law on "Value Added Tax".

## Payments | valid from 14.10.2024

	TIME <sup>1</sup>	OUR <sup>2</sup>	SHA <sup>3</sup>
<b>1. Bank's Internal Payment</b>			
1.1. Between Client's accounts	18:00	Free of charge	Free of charge
1.2. To the account of another Client of the Bank	18:00	10 EUR	10 EUR
<b>2. Payments to another bank</b>			
<b>2.1. EUR payments</b>			
Standard (D+1)	18:00	30 EUR	20 EUR
Urgent (D)	17:00	40 EUR	30 EUR
Express (D)*	17:45	65 EUR	65 EUR
<b>2.2. Payments in USD</b>			
Standard (D+1)	18:00	0.4% of the payment amount, min. 110 EUR	0.3% of the payment amount, min. 100 EUR
Urgent (D)	17:00	0.5% of the payment amount, min. 120 EUR	0.4% of the payment amount, min. 110 EUR
Express (D)*	17:45	0.7% of the payment amount, min. 150 EUR	0.7% of the payment amount, min. 150 EUR
<b>2.3. Payments in PLN</b>			
Standard (D+1)	18:00	50 EUR	45 EUR
Urgent (D)	14:00	60 EUR	55 EUR
Express (D)*	15:30	80 EUR	80 EUR
<b>2.4. Payments in other currencies</b>			
Standard (D+2)	18:00	55 EUR	45 EUR
Urgent (D+1)	18:00	65 EUR	55 EUR
<b>3. Additional services</b>			



3.1. Investigation, cancellation and amendment of the executed standard EUR payment to EEA countries	<b>50 EUR + actual expenses</b>
3.2. Issuance of approved SWIFT <sup>4</sup> message copy	<b>5 EUR</b>
3.3. Cancellation of a Bank's internal payment	<b>25 EUR</b>
3.4. Return of credited incoming payment as per Client's request	<b>25 EUR</b>
3.5. Return of the funds from the closing account without Client's application**	<b>40 EUR</b>
3.6. Return of outgoing payment to the Client's Bank account	<b>25 EUR</b>
3.7. Holding a returned payment made to a non-existent account in a transit account until demanded	<b>0.5% min 50 EUR/ per day</b>
3.8. Commission for the processing of incoming or outgoing payments concerning a high-risk country***	<b>min. 150 EUR<sup>5</sup></b>

#### 4. Credit and processing of incoming payments to the Client's Bank accounts

4.1. Credit of incoming payment to the Client's Bank account	Free of charge
4.2. Processing of incoming payment with inaccurate payee's name	<b>25 EUR</b>
4.3. Processing of incoming payment with inaccurate payee's IBAN <sup>6</sup>	<b>25 EUR</b>
4.4. Processing of incoming payment without the specified purpose of payment	<b>25 EUR</b>

#### 5. Non-cash currency exchange\*\*\*\*

**By official rate of Bank, Free of charge**

\*Express (D) - a payment, executed in one hour only by agreement with the Bank (the payment should be prior agreed with the employee of the Bank).

\*\*The commission fee is deducted from the returned payment amount.

\*\*\*List of countries with a high risk of sanctions: <https://www.sanctionsmap.eu>, CIS and Serbia.

\*\*\*\*Individual exchange rate by agreement with Bank, from 10 000 EUR or the equivalent in other currencies, without additional commission fee.

**TIME<sup>1</sup>** – a time when the payment is received or the latest, when it is possible to submit the payment of this type. If the payment is submitted after the time indicated, 1 additional working day will be added to the time of execution.

**OUR<sup>2</sup>** - The Payer undertakes to pay all transfer related commission fees (correspondent bank's fees, beneficiary bank's fees). The beneficiary receives the full transfer amount. JSC Magnetiq Bank shall bear no responsibility in case that during the transfer of the payments, the banks involved in the transaction change the type of the payment's commission. If participating banks charge any commission fees during the transfer - JSC Magnetiq Bank will debit those fees from the current account without Client's authorization.

**SHA<sup>3</sup>**- The payer only pays JSC Magnetiq Bank commission fee. All other commission fees related to the payment (correspondent banks, beneficiary banks) are covered by the Beneficiary. A beneficiary bank transfers the payment to Beneficiary's account after all commission fees, if any, are withheld from the payment amount. Starting from November 1, 2009, if the payment is made in terms

of the European Economic Area countries<sup>4</sup> in EUR or other currencies (DKK, NOK, SEK, PLN, CZK, RON, BGN, HUF, CHF, HRK) and beneficiary's account number is indicated in IBAN<sup>7</sup> format, beneficiary bank's SWIFT<sup>6</sup> code, the type of commission fee is SHA, no other commission fees are withheld from the payment amount.

Bank has a right to change the type of commission fee from OUR to SHA, when processing Client's outgoing payments to the EEA countries in EUR or other a/m currencies.

**SEPA<sup>4</sup>** – EEA Member States as well as the United Kingdom, Andorra, Gibraltar, Iceland, Liechtenstein, San Marino, Monaco, Norway, Switzerland, Vatican, Mayotte, Saint Pierre and Miquelon, Guernsey and the Isle of Man.

**European Economic Area countries<sup>4</sup>** in EUR or other currencies (DKK, NOK, SEK, PLN, CZK, RON, BGN, HUF, CHF, HRK) and beneficiary's account number is indicated in IBAN<sup>6</sup> format, beneficiary bank's SWIFT<sup>5</sup> code, the type of commission fee is SHA, no other commission fees are withheld from the payment amount.

Bank has a right to change the type of commission fee from OUR to SHA, when processing Client's outgoing payments to the EEA countries in EUR or other currency.

**SWIFT<sup>4</sup>** (Society for Worldwide Interbank Financial Telecommunication ) - an electronic interbank communications system, where each bank is assigned an international code.

<sup>5</sup>available by agreement.

**IBAN<sup>6</sup>** (International Bank Account Number) - an international bank account number, which is opened by the bank and which complies with the international standard (ISO 13616:1997) that was developed by the European Committee for Banking Standards and the International Organization for Standardization.

## Electronic payments | valid from 14.10.2024

	TIME <sup>1</sup>	OUR <sup>2</sup>	SHA <sup>3</sup>
<b>1. Bank's Internal Payment</b>			
1.1. Between Client's accounts	24h	Free of charge	Free of charge
1.2. To the account of another Client of the Bank	24h	5 EUR	5 EUR
<b>2. Payments to another bank</b>			
<b>2.1. Payments in EUR</b>			
Standard (D+1)	18:00	20 EUR	15 EUR
Urgent (D)	17:00	30 EUR	25 EUR
Express (D)*	17:45	55 EUR	55 EUR
<b>2.2. Payments in USD</b>			
Standard (D+1)	18:00	0.4% of the payment amount, min. 100 EUR	0.3% of the payment amount, min. 90 EUR
Urgent (D)	17:00	0.5% of the payment amount, min. 110 EUR	0.4% of the payment amount, min. 100 EUR
Express (D)*	17:45	0.7% of the payment amount, min. 150 EUR	0.7% of the payment amount, min. 150 EUR
<b>2.3. Payments in PLN</b>			
Standard (D+1)	18:00	40 EUR	35 EUR
Urgent (D)	14:00	50 EUR	45 EUR
Express (D)*	15:30	70 EUR	70 EUR
<b>2.4. Payments in other currencies</b>			
Standard (D+2)	18:00	50 EUR	40 EUR
Urgent (D+1)	18:00	60 EUR	50 EUR
<b>3. Additional services</b>			

3.1. Investigation, cancellation and amendment of the outgoing payment, investigation or return of the expected or incoming payment	<b>50 EUR + actual expenses</b>
3.2. Issuance of approved SWIFT <sup>4</sup> message copy	<b>5 EUR</b>
3.3. Cancellation of a Banks internal payment	<b>25 EUR</b>
3.4. Return of credited incoming payment as per Client's request	<b>25 EUR</b>
3.5. Return of the funds from the closing account without Client's application**	<b>40 EUR</b>
3.6. Return of outgoing payment to the Client's Bank account	<b>25 EUR</b>
3.7. Commission for the processing of incoming or outgoing payments concerning a high-risk country***	<b>min. 150 EUR<sup>5</sup></b>

#### 4. Credit and processing of incoming payments to the Client's Bank accounts

4.1. Credit of incoming payment to the Client's Bank account	Free of charge
4.2. Processing of incoming payment with inaccurate payee's name	25 EUR
4.3. Processing of incoming payment with inaccurate payee's IBAN <sup>6</sup>	25 EUR
4.4. Processing of incoming payment without specified purpose of payment	25 EUR

#### 5. Non-cash currency exchange\*\*\*\*

**In accordance of official rate of Bank, Free of charge**

\* Express (D) - a payment, which is executed in one hour's time only by agreement with the Bank (the payment should be prior agreed with the employee of the Bank).

\*\* The commission fee is deducted from the returned payment amount.

\*\*\* List of countries with a high risk of sanctions: <https://www.sanctionsmap.eu>, CIS and Serbia.

\*\*\*\* Individual exchange rate by agreement with Bank, from 10 000 EUR or the equivalent in other currencies, without additional commission fee.

**TIME<sup>1</sup>** – a time when the payment is received or the latest, when it is possible to submit the payment of this type. If the payment is submitted after the time indicated, 1 additional working day will be added to the time of execution.

**OUR<sup>2</sup>** - The Payer undertakes to pay all transfer related commission fees (correspondent bank's fees, beneficiary bank's fees). The beneficiary receives the full transfer amount. JSC Magnetiq Bank shall bear no responsibility in case that during the transfer of the payments, the banks involved in the transaction change the type of the payment's commission. If participating banks charge any commission fees during the transfer - JSC Magnetiq Bank will debit those fees from the current account without Client's authorization.

**SHA<sup>3</sup>**- The payer only pays JSC Magnetiq Bank commission fee. All other commission fees related to the payment (correspondent banks, beneficiary bank) are covered by the Beneficiary. A beneficiary bank transfers the payment to Beneficiary's account after all commission fees, if any, are withheld from the payment amount. Starting from November 1, 2009, if the payment is made in terms of the European Economic Area countries in EUR other currencies (DKK, NOK, SEK, PLN, CZK, RON, BGN, HUF, CHF, HRK) and beneficiary's account number is indicated in IBAN5 format, beneficiary bank's SWIFT<sup>4</sup> code, the type of commission fee is SHA, no other commission fees are withheld from the payment amount.

Bank has a right to change the type of commission fee from OUR to SHA, when processing Client's outgoing payments to the EEA countries in EUR or other currency.

**SWIFT**<sup>4</sup> (Society for Worldwide Interbank Financial Telecommunication ) - an electronic interbank communications system, where each bank is assigned an international code.

<sup>5</sup>commission available by agreement.

**IBAN**<sup>6</sup> (International Bank Account Number)- an international bank account number, which is opened by the bank and which complies with the international standard (ISO 13616:1997) that was developed by the European Committee for Banking Standards and the International Organization for Standardization.

## Remote banking | Internet bank | valid from 04.10.2023

<b>1. Registration of service</b>	<b>Free of charge</b>
<b>2. Issuance of the first set of the Identification and Authorisation Tools (mobile phone number registration to receive One-Time Security Code* and the Code Calculator DigiPass**)</b>	<b>Free of charge</b>
<b>3. Identification and Authorization Tools:</b>	
3.1. Registration of each next mobile phone number for One-Time Security Code reception	<b>5 EUR</b>
3.2. Code calculator DigiPass	<b>50 EUR</b>
<b>4. Limits for Legal entities</b>	
4.1. Daily limit using One-Time Security Code (after it is exceeded it is necessary to use the code calculator DigiPass)	<b>4500 EUR</b>
4.2. Monthly limit using One-Time Security Code (after it is exceeded it is necessary to use the code calculator DigiPass)	<b>15000 EUR</b>
4.3. Daily or monthly limit using Magnetiq Bank mobile app (after it is exceeded it is necessary to use the code calculator DigiPass)	<b>15000 EUR</b>

\*The bank does not charge commission for the text message with One-Time Security Code. While abroad, the mobile phone operator may apply roaming rates.

\*\*The warranty period of Code calculator DigiPass 2 years from the date of receipt of the Client.

\*\*\*Limit – the maximum possible amount, in terms of which the Client can charge his/her Account.

# Payment card Mastercard Business | valid form 28.12.2022

<b>1. Payment card maintenance</b>	
1.1. Payment card annual fee	<b>20 EUR</b>
1.2. Additional payment card annual fee	<b>7 EUR</b>
1.3. Payment card or Additional payment card replacement	<b>7 EUR</b>
1.4. Express issue of Payment card during 8 hours (working hours of the Bank)	<b>15 EUR</b>
<b>2. New, renewed and replaced Payment card validity period</b>	
	<b>2 years</b>
<b>3. Purchase fee</b>	
	<b>Free of charge</b>
<b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b>	
	<b>2%</b>
<b>5. Cash withdrawal fee</b>	
5.1. Citadele banka ATMs in Latvia	<b>First two times per month - free of charge, 0,70 EUR</b>
5.2. At other bank's ATMs	<b>2 EUR + 1,5%</b>
<b>6. Fee for inquiry account balance</b>	
6.1. Citadele banka ATMs in Latvia	<b>0.20 EUR</b>
6.2. Other bank's ATMs	<b>0.70 EUR</b>
<b>7. Credit limit</b>	
7.1. The amount of the Credit limit, depending in the Bank invested Term deposit	
From 5 000 up to 15 000 EUR or equivalent in another currency	<b>70%</b>
From 15 001 up to 45 000 EUR or equivalent in another currency	<b>80%</b>
Over 45 000 EUR or equivalent in another currency	<b>90%</b>
<b>8. Fee of the use of Credit limit</b>	
8.1. Annual interest rate on use of the Credit limit	<b>24%</b>
8.2. Annual interest rate for over spent limit of the Credit limit	<b>48%</b>

8.3. The minimum amount of the Payment card account monthly supplement, of the used Credit limit	<b>5%</b>
8.4. The deadline by which the Payment card account should be supplemented, in the case the Credit limit is used	<b>Last business day of a calendar month</b>
<b>9. Other services</b>	
9.1. Fee for review of complaint	<b>Free of charge<sup>1</sup></b>
9.2. Fee for Payment card transaction supporting document requesting	<b>15 EUR</b>
<b>10. Payment card standard limits</b>	
10.1. Daily (24h) cash withdrawal	<b>1500 EUR or equivalent in other currency</b>
10.2. Monthly cash withdrawal	<b>7500 EUR or equivalent in other currency</b>
10.3. Daily (24h) purchase	<b>1500 EUR or equivalent in other currency</b>
10.4. Monthly purchase	<b>7500 EUR or equivalent in other currency</b>
<b>11. Transfers from the Payment card account</b>	<b>In accordance with the Price list "Payments / Electronic payments"</b>
<b>12. Fee, in case the transaction in Payment card account is in USD, GBP or CHF currencies</b>	
12.1. Cash withdrawal fee at other bank's ATMs	<b>3 USD + 1,5% / 2 GBP + 1,5% / 3 CHF + 1,5%</b>
12.2. Fee for inquiry of account balance at other bank's ATMs	<b>1 USD / 0,70 GBP / 1 CHF</b>

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

# Payment card Mastercard Business Plus | valid from 14.10.2024

<b>1. Payment card maintenance</b>	
1.1. Payment card annual fee	<b>100 EUR</b>
1.2. Additional payment card annual fee	<b>60 EUR</b>
1.3. Payment card or Additional payment card replacement	<b>7 EUR</b>
1.4. Express issue of Payment card during 8 hours (working hours of the Bank)	<b>15 EUR</b>
<b>2. New, renewed and replaced Payment card validity period</b>	
	<b>2 years</b>
<b>3. Purchase fee</b>	
	<b>Free of charge</b>
<b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b>	
	<b>2%</b>
<b>5. Cash withdrawal fee</b>	
5.1. Citadele banka ATMs in Latvia	<b>First two times per month - free of charge, 0,70 EUR</b>
5.2. At other bank's ATMs	<b>2 EUR + 1,5%</b>
<b>6. Fee for inquiry account balance</b>	
6.1. Citadele banka ATMs in Latvia	<b>0.20 EUR</b>
6.2. Other bank's ATMs	<b>0.70 EUR</b>
<b>7. Credit limit</b>	
7.1. The amount of the Credit limit, depending in the Bank invested Term deposit	
From 15 001 up to 45 000 EUR or equivalent in another currency	<b>80%</b>
Over 45 000 EUR or equivalent in another currency	<b>90%</b>
<b>8. Fee of the use of Credit limit</b>	
8.1. Annual interest rate on use of the Credit limit	<b>22%</b>
8.2. Annual interest rate for over spent limit of the Credit limit	<b>48%</b>
8.3. The minimum amount of the Payment card account monthly supplement, of the used Credit limit	<b>5%</b>



8.4. The deadline by which the Payment card account should be supplemented, in the case the Credit limit is used

**Last business day of a calendar month**

## **9. Other services**

9.1. Fee for review of complaint

**Free of charge<sup>1</sup>**

9.2. Fee for Payment card transaction supporting document requesting

**15 EUR**

9.3. Travel insurance

**Free of charge**

9.4. Lounge Key area visit<sup>2</sup>

9.4.1. per calendar year

**1 time - free of charge**

9.4.2. for one person

**32 EUR**

9.4.3. in case of Flight Delay program for up to five persons

**Free of charge**

## **10. Payment card standard limits**

10.1. Daily (24h) cash withdrawal

**7 500 EUR or equivalent in other currency**

10.2. Monthly cash withdrawal

**45 000 EUR or equivalent in other currency**

10.3. Daily (24h) purchase

**7 500 EUR or equivalent in other currency**

10.4. Monthly purchase

**45 000 EUR or equivalent in other currency**

## **11. Transfers from the Payment card account**

**In accordance with the Price list "Payments / Electronic payments"**

## **12. Fee, in case the transaction in Payment card account is in USD, GBP or CHF currencies**

12.1. Cash withdrawal fee at other bank's ATMs

**3 USD + 1,5% /  
2 GBP + 1,5% /  
3 CHF + 1,5%**

12.2. Fee for inquiry of account balance at other bank's ATMs

**1 USD / 0,70 GBP /  
1 CHF**

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

<sup>2</sup> The price is calculated and received by the service provider at the airport in accordance with Mastercard regulations.

# Payment card Mastercard Corporate | valid from 14.10.2024

<b>1. Payment card maintenance</b>	
1.1. Payment card annual fee	<b>300 EUR</b>
1.2. Additional payment card annual fee	<b>120 EUR</b>
1.3. Payment card or Additional payment card replacement	<b>7 EUR</b>
1.4. Express issue of Payment card during 8 hours (working hours of the Bank)	<b>15 EUR</b>
<b>2. New, renewed and replaced Payment card validity period</b>	
	<b>2 years</b>
<b>3. Purchase fee</b>	
	<b>Free of charge</b>
<b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b>	
	<b>2%</b>
<b>5. Cash withdrawal fee</b>	
5.1. Citadele banka ATMs in Latvia	<b>First two times per month - free of charge, 0,70 EUR</b>
5.2. At other bank's ATMs	<b>2 EUR + 1,5%</b>
<b>6. Fee for inquiry account balance</b>	
6.1. Citadele banka ATMs in Latvia	<b>0.20 EUR</b>
6.2. At other bank's ATMs	<b>0.70 EUR</b>
<b>7. Credit limit</b>	
7.1. The amount of the Credit limit, depending in the Bank invested Term deposit	
Over 45 000 EUR or equivalent in another currency	<b>90%</b>
<b>8. Fee of the use of Credit limit</b>	
8.1. Annual interest rate on use of the Credit limit	<b>20%</b>
8.2. Annual interest rate for over spent limit of the Credit limit	<b>48%</b>
8.3. The minimum amount of the Payment card account monthly supplement, of the used Credit limit	<b>5%</b>
8.4. The deadline by which the Payment card account should be supplemented, in the case the Credit limit is used	<b>Last business day of a calendar month</b>

<b>9. Other services</b>	
9.1. Fee for review of complaint	<b>Free of charge<sup>1</sup></b>
9.2. Fee for Payment card transaction supporting document requesting	<b>15 EUR</b>
9.3. Travel insurance	<b>Free of charge</b>
9.4. Lounge Key area visit <sup>2</sup>	
9.4.1. per calendar year	<b>3 times - free of charge</b>
9.4.2. for one person	<b>32 EUR</b>
9.4.3. in case of Flight Delay program for up to five persons	<b>Free of charge</b>
<b>10. Payment card standard limits</b>	
10.1. Daily (24h) cash withdrawal	<b>15 000 EUR or equivalent in other currency</b>
10.2. Monthly cash withdrawal	<b>65 000 EUR or equivalent in other currency</b>
10.3. Daily (24h) purchase	<b>15 000 EUR or equivalent in other currency</b>
10.4. Monthly purchase	<b>65 000 EUR or equivalent in other currency</b>
<b>11. Transfers from the Payment card account</b>	
	<b>In accordance with the Price list "Payments / Electronic payments"</b>
<b>12. Fee, in case the transaction in Payment card account is in USD, GBP or CHF currencies</b>	
12.1. Cash withdrawal fee at other bank's ATMs	<b>3 USD + 1,5% / 2 GBP + 1,5% / 3 CHF + 1,5%</b>
12.2. Fee for inquiry of account balance at other bank's ATMs	<b>1 USD / 0,70 GBP / 1 CHF</b>

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

<sup>2</sup> The price is calculated and received by the service provider at the airport in accordance with Mastercard regulations.

# Payment card Mastercard Business Virtual | valid from 10.08.2020

<b>1. Payment card maintenance</b>	
1.1. Payment card and Additional payment card annual fee	<b>7 EUR</b>
1.2. Payment card and Additional payment card replacement	<b>7 EUR</b>
<b>2. New, renewed and replaced Payment card validity period</b>	<b>1 year</b>
<b>3. Purchase fee</b>	<b>Free of charge</b>
<b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b>	<b>2%</b>
<b>5. Other services</b>	
5.1. Fee for review of complaint	<b>Free of charge<sup>1</sup></b>
5.2. Fee for Payment card transaction supporting document requesting	<b>15 EUR</b>
<b>6. Payment card standard limits</b>	
6.1. Daily (24h) purchase	<b>Equivalent to 3000 EUR</b>
6.2. Monthly purchase	<b>Equivalent to 30000 EUR</b>

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

## Brokerage services | valid from 01.03.2023

1. Stocks <sup>1</sup>		Price list Classic Brokerage <sup>4</sup>		
Market	Brokerage services <sup>2</sup>	DVP/RVP <sup>3</sup>	Safekeeping (monthly) <sup>6</sup>	
1.1. EEA countries	0.3% min. 30 EUR	30 EUR	0.025%	
1.2. Baltic markets (NASDAQ OMX Baltic)	0.5% min. 30 EUR	30 EUR	0.025%	
1.3. USA	0.03 USD/share min. 30 USD	30 EUR	0.025%	
1.4. Other stocks		by agreement		
2. Bonds <sup>1</sup>		Price list Classic Brokerage <sup>4</sup>		
Depository/Market	Brokerage services <sup>2</sup>	DVP/RVP <sup>3</sup>	Safekeeping (monthly) <sup>6</sup>	
2.1. Clearstream/ Euroclear	0.1% min 100 EUR <sup>5</sup>	30 EUR	0.025%	
2.2. DTC (USA)	0.1% min 100 EUR <sup>5</sup>	30 EUR	0.025%	
2.3. LCD (Latvia)	0.1% min 100 EUR <sup>5</sup>	30 EUR	0.025%	
2.4. Other bonds		by agreement		
3. FOREX		Price list Classic Brokerage <sup>4</sup>		
Market	Brokerage services <sup>2</sup>			
3.1. Currency exchange deals	according to the Bank's exchange rate			
3.2. Currency exchange deals, starting from 5 000 EUR (or equivalent)	by agreement			
4. Other services		Price list Classic Brokerage <sup>4</sup>		
4.1. Financial instruments account opening fee	free of charge			
4.2. Fees for financial instruments account closure	free of charge			
4.3. Delivery free of Payment from Euroclear/Clearstream	100 EUR			
4.4. Other services	by agreement			

**Explanations:**

**Price list Classic Brokerage** - Trade execution without using trading platform.

<sup>1</sup> Foreign tax (Stamp Duty, PTM Levy etc.) are charged separately

<sup>2</sup> Price list do not include exchange and ECN fees

<sup>3</sup>DVP - Deliver versus Payment

RVP - Receive versus Payment

<sup>4</sup> Unexpected and additional costs that may arise to the Bank fulfilling the Contract conditions, are covered according to the actual expenses.

<sup>5</sup> Price list is calculated from the nominal value

<sup>6</sup> Portfolio value is determined on the last working day of the month (shares by the market value, bonds by nominal value).  
In some cases, fee is calculated per day.

*These rates and Terms affecting, or relating to investment services and ancillary (non-core) investment services are an integral part of contract concluded between the Bank and the Customer, of which customer agrees confirming it by its signature.*

## Term deposit<sup>1</sup> | valid from 26.09.2024

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### Rates for term deposits with interest return at the end of the term

Currency	Minimum deposit amount	1M	3M	6M	9M	1Y	2Y	3Y	5Y
EUR	5 000 (via Internet bank) 20 000 (at the branch)	2,25%	2,50%	2,85%	3,00%	3,35%	2,90%	2,50%	2,50%

### Rates for term deposits with monthly interest return

Currency	Minimum deposit amount	1M	3M	6M	9M	1Y	2Y	3Y	5Y
EUR	5 000 (via Internet bank) 20 000 (at the branch)	2,25%	2,35%	2,70%	2,85%	3,20%	2,75%	2,35%	2,35%

<sup>1</sup>The offer is indicative; the Bank reserves the right to adjust the interest rate on the term deposit at the time of the transaction



## Safe deposit box | valid from 15.09.2022

	35x240x360	62x240x360	87x240x360	160x240x360	285x240x360
<b>1 month</b>	20 EUR	30 EUR	40 EUR	60 EUR	70 EUR
<b>6 month</b>	80 EUR	110 EUR	130 EUR	170 EUR	220 EUR
<b>12 months</b>	130 EUR	160 EUR	200 EUR	270 EUR	390 EUR

### Keeping Safe keys at the Bank<sup>1</sup>:

- 1 key - 10 EUR per month;
- 2 keys - 20 EUR per month.

### Penalties:

- for one or both lost key - 200 EUR;
- for failing to free the Safe deposit box in time for every overdue day - 10% of monthly rate;
- forced opening of the Safe deposit box - 200 EUR;
- storing the contents of the Safe deposit box after the expiration of the agreement - double rent.

<sup>1</sup> VAT is included in the Price list, in accordance with the Latvian Republic Law on Value Added Tax.

## Corporate finance | valid from 03.01.2022

<b>CONSIDERATION OF APPLICATION:</b>	<b>Existing Bank clients</b>	<b>New Bank clients</b>
Foreign price:	<b>0,1% of the requested amount of funding, min. 300 EUR</b>	<b>0,2% of the requested amount of funding, min. 800 EUR</b>
Prepayment for the preparation of draft contracts*	<b>30% from commission for Processing of guarantee agreement</b>	
Processing and issuance of agreement	<b>From 1% of the amount of funding, min. 500 EUR</b>	
Fee for unused limit	<b>0,5 - 1,5% a year (of unused part of the allocated limit)</b>	
<b>COMMISSION FOR CHANGES TO AGREEMENT:</b>		
Amount increase	<b>From 0,8% of the amount of the increase, min. 200 EUR</b>	
Agreement term extension, changes in % rate	<b>0,5% of the amount, to which changes are applied, min. 200 EUR</b>	
Payment schedule change	<b>200 EUR</b>	
Other changes	<b>Individually, min. 200 EUR</b>	
Changes in the agreement, initiated by the Bank	<b>Free of charge</b>	
Review, approval and/or execution of a client's transaction with third parties**	<b>750 EUR</b>	
<b>PREPARATION OF WRITTEN STATEMENTS (FOR ONE STATEMENT):</b>		
Preparation of statement/ consent***	<b>50 EUR</b>	
Preparation of statement/ consent in a foreign language	<b>100 EUR</b>	
Issuance of document copies from the archive	<b>1,5 EUR per page</b>	
Authorization for departure outside the country	<b>100 EUR</b>	
<b>INSURANCE POLICY (FOR ONE POLICY):</b>		
Order of the insurance policy and initial payment instead of the client	<b>50 EUR</b>	
Payment of the insurance	<b>20 EUR</b>	

premium instead of the client

For leasing transactions, commissions are subject to VAT by the Law "On Value Added Tax" of the Republic of Latvia.

\* The commission is withheld before draft contracts are prepared (in case of non-conclusion of contracts, the commission is not reimbursed).

\*\* Except for the documentation/transactions that are coordinated according to the requirements specified in the Special conditions of the contract.

\*\*\* The commission for consent is applied in the cases when the commission for approval and execution of a client's transaction with third parties was not applied.

## Bank guarantee | valid from 03.01.2022

Application processing:	Guarantee with cash collateral	Guarantee without cash collateral
Foreign clients:	<b>For existing Bank clients:</b> 200 EUR	<b>For existing Bank clients:</b> 0,1% of the requested guarantee amount, min. 300 EUR
	<b>For new Bank clients:</b> 500 EUR	<b>For new Bank clients:</b> 0,2% of the requested guarantee amount, min. 800 EUR
Prepayment for the preparation of draft contracts*		<b>30% from commission for Processing of guarantee agreement</b>
Processing of guarantee agreement	<b>200 EUR</b>	<b>From 1% of the agreement amount, min. 500 EUR</b>
Issue of guarantee (For each guarantee)	<b>150 EUR</b>	<b>150 EUR</b>
Amendment of a Guarantee or Guarantee agreement	<b>150 EUR</b>	<b>Amendment of a Guarantee - 150 EUR, amendment of a Guarantee agreement – 500 EUR</b>
Amendment of Guarantee agreement initiated by the Bank	<b>Free of charge</b>	<b>Free of charge</b>
Issue of guarantee	<b>1%-2% of the guarantee amount per year, min. 150 EUR</b>	<b>2%-6% of the guarantee amount per year min. 200 EUR</b>
Cancellation of a Guarantee	<b>Free of charge</b>	<b>Free of charge</b>
Payment of the claim	<b>0,2% of the payment request amount, min. 200 EUR</b>	<b>0,2% of the payment request amount min. 200 EUR</b>
Fee for the use of the Bank's resources after the payment of the claim	-	<b>10% per year of the balance of the disbursed amount from the moment of payment of the claim until the return of the disbursed amount to the Bank</b>

Fee for SWIFT notifications**	<b>50 EUR</b>	<b>50 EUR</b>
Issuance of reference concerning documentary operations**	<b>50 EUR</b>	<b>50 EUR</b>
Issuance of reference in a foreign language**	<b>100 EUR</b>	<b>100 EUR</b>
<b>Insurance policy (for one policy):</b>		
Order of the insurance policy and initial payment instead of the Client	-	<b>50 EUR</b>
Payment of the insurance premium instead of the Client	-	<b>20 EUR</b>

\*The commission is withheld before draft contracts are prepared (in case of non-conclusion of contracts, the commission is not reimbursed).

\*\*Plus VAT, if the commission fee must be subject to VAT in accordance with the Law of the Republic of Latvia "On Value Added Tax".

## Documentary collection | valid from 01.12.2017

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### Import documentary collection:

Payment of documentary collections (D/P- Documents against Payment)	<b>0,2% of the amount min. EUR 100</b>
Payment of documentary collections (D/P- Documents against Accept)	
Amendment of the collection instruction (import)	<b>EUR 100,00</b>
Return of documents	<b>EUR 100,00</b>
Issuance of documents without payment	<b>0,2% of the amount min. EUR 100</b>

### Export documentary collection:

Processing of documentary collections (D/P- Documents against Payment)	<b>0,2% of the amount min. EUR 100</b>
Processing of documentary collections (D/P- Documents against Accept)	
Amendment of the collection instruction (export)	<b>EUR 100,00</b>
Cancellation of the collection's instruction	<b>EUR 100,00</b>
Issuance of bill of exchange against payment	<b>free of charge</b>
Return of unpaid documents	<b>EUR 50,00</b>
Fee for SWIFT notifications	<b>EUR 10,00</b>
Issuance of reference concerning documentary operations	<b>EUR 50,00</b>
Costs of post services	<b>According to actual expenses of the Bank</b>