

Other third-party investment funds

This material provides information on the estimated costs and charges of the Bank's investment services and ancillary investment services for the specified investment product. This is not marketing material. The provision of this information is provided for by law and must be made known to the client before the decision to proceed with the transaction is taken.

The following example shows the estimated service costs and fees associated with an investment in the product over a one-year investment period and the specified investment amounts: EUR 1 000 and EUR 10 000 or the equivalent in another national currency, in a zero-yield scenario, assuming a one-off investment at the beginning of the year is made and is sold at the end of the year.

Type of cost	Other third-party investment funds	1,000 asset value	10,000 asset value
Cost of the service	Initial costs	0.00	0.00
	Fixed costs	0.00	0.00
	All transaction-related costs*	40.00	80.00
	Any fees related to ancillary services	12.00	24.00
	Associated costs	0.00	0.00
Third-party payments	Third-party payments received by AS Citadele banka (incentives) per year	0.00	0.00
Total costs of services		52.00	104.00
% of asset value		5.20%	1.04%

* Transaction commission fee is 0.2% of the transaction amount, but not less than EUR 20

Cumulative impact of costs and expenses on return on investment	What you could get if costs and charges for the service and product were equal to zero	1,000.00	10,000.00	1,050.00	10,500.00	950.00	9,500.00
	What would be the return on investment if the costs and fees associated with the service and product were zero	0.00%	0.00%	5.00%	5.00%	-5.00%	-5.00%
	Your benefit after all costs and expenses	948.00	9,896.00	998.00	10,394.00	898.00	9,398.00
	Cumulative impact of costs and expenses on return on investment	Decrease in profit by 52 which equals 5.2% of the total investment	Decrease in profit by 104 which equals 1.04% of the total investment	Decrease in profit by 52 which equals 5.2% of the total investment	Decrease in profit by 106 which equals 1.06% of the total investment	Increase in losses by 52 which equals 5.2% of the total investment	Increase in losses by 102 which equals 1.02% of the total investment

The table below shows the cumulative effect of costs on the return on investment in the first year and over the following five years for the negative, neutral and positive investment scenarios. These scenarios are illustrative and are not based on objective data analysis.

Investment period	Title	1,000 asset value without increase in value	10,000 asset value without increase in value	1,000 asset value with increase in value by 5% per year	10,000 asset value with increase in value by 5% per year	1,000 asset value with decrease in value by 5% per year	10,000 asset value with decrease in value by 5% per year
Investing for 1 (one) year	Overall return (average return) after withholding the commission fee	-52 -5.2 %	-104 -1.04 %	-2 -0.2 %	394 3.94 %	-102 -10.2 %	-602 -6.02 %
Investing for 3 (three) years		0 0 %	0 0 %	157.63 15.76 %	1576.25 15.76 %	-142.63 -14.26 %	-1426.25 -14.26 %
Investing for 5 (five) years		0 0 %	0 0 %	276.28 27.63 %	2762.82 27.63 %	-226.22 -22.62 %	-2262.19 -22.62 %

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Explanations of service costs and charges

Type of cost	Description of the cost type	Explanations
One-off costs	All costs paid at the start or end of the provision of investment services	No such costs.
Fixed costs	All fixed costs paid for services	No such costs.
All transaction-related costs	All costs related to transactions carried out	The cost example shows the transaction commission fee for the purchase and sale of investment certificates/units of non-exchange traded funds (except for the funds managed by CBL Asset Management IPAS). Transactions with CBL Asset Management IPAS trust fund certificates above 100 EUR are free of charge.
Any fees related to ancillary services	All costs and charges related to ancillary services and not included in the above costs	The cost example shows the safekeeping fee for financial instruments. Other ancillary services (e.g., securities transfers, etc.) are also available to the Client and the amount of the commission for these is specified in the price list and/or the service agreement.
Associated costs	Performance fees	No such costs.

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