Information on the costs and charges associated with investments

Citadele

Product type – investment fund or exchange-traded product (ETF, ETN or ETC)

ISIN code: **LV0000104073**

Name: **Signet Baltic Bond Fund**

This material contains information on the total estimated costs and charges associated with the relevant financial instrument (or other similar exchange-traded products with the same costs) and investment and ancillary services associated with it. This is not marketing material. The provision of this information is prescribed by law, and customers should read it before deciding to invest.

For more information on the product-related costs and before making your investment decision, please read the Key Information Document (KID) of the specific product.

This example shows the estimated costs associated with investing in the mentioned product for a one-year investment period and the investment amounts specified, i.e. EUR 1,000 and EUR 10,000 or foreign currency equivalent under the zero-return scenario, assuming that a one-time investment is made at the beginning of the year and sold at the end of the year. Actual costs may differ from the estimated costs shown in the example. Where provided in the Pricelist, reduced service costs can be applied (not reflected herein).

Costs and charges	Product type – investment fund or exchange-traded product specified above	1,000 asset value	10,000 asset value
Product costs	One-off charges	0.00	0.00
	On-going charges	10.30	103.00
	All costs related to transactions	0.30	3.00
	Incidental costs (performance fees)	0.00	0.00
Service costs	One-off charges	0.00	0.00
	On-going charges	0.00	0.00
	All costs related to transactions	0.00	0.00
	Any charges that are related to ancillary services	0.00	0.00
	Incidental costs	0.00	0.00
Third-party payments	Third-party payments (inducements) received by AS Citadele banka per year	0.00	0.00
Total product costs		**10.60**	**106.00**
% of asset value		1.06%	1.06%
Total service costs		**0.00**	**0.00**
% of asset value		0.00%	0.00%
Total costs and charges (in monetary figure and % of asset value)		**10.60**	**106.00**
		1.06%	1.06%

Cumulative impact of costs and charges on return (ROI)	What you would get if the costs and charges associated with the investment service and product were zero	1 000.00	10 000.00
	What ROI would be if the costs and charges associated with the investment service and product were zero	0.00%	0.00%
	Your benefit after all costs and expenses have been paid	989.40	9 894.00
	Cumulative impact of costs and charges on the return of investment	-10.6 (-1.06%)	-106 (-1.06%)

The table below shows the cumulative impact of costs on ROI in the first year and over the next five years in case of negative, neutral and positive investment scenarios. These scenarios are illustrative and do not rely on objective data analysis.

Investment period	Name	1,000 asset value without increase in value	10,000 asset value without increase in value
1 (one) year	Total profitability (average profitability) less costs and charges	-10.6 (-1.06%)	-106 (-1.06%)
3 (three) years		-31.8 (-3.18%)	-318 (-3.18%)
5 (five) years		-53 (-5.3%)	-530 (-5.3%)

Information prepared on: August 7, 2026

Explanation of the charges and costs of the product and service

Costs and charges	Product costs	Service costs
One-off charges	All costs and charges (included in the price of a financial instrument or added to its price) paid to suppliers of products at the beginning or at the end of an investment in a financial instrument	All costs and charges paid to the bank at the beginning or at the end of providing investment services
On-going charges	All on-going costs and charges associated with the management of a financial product deducted from the value of the financial instrument during the investment in the financial instrument (management fees, etc.)	On-going charges related to investment services of the bank
All costs related to transactions	All costs and charges arising from the acquisition and disposal of investments	All costs related to transactions performed by the bank (broker commissions, platform fees,. mark ups, transaction tax, stamp duty, foreign exchange costs (if any))
Charges related to ancillary services	Not applicable	All costs and commissions associated with ancillary services and not mentioned above (custody fees)
Incidental costs	Performance fees	Performance fees (none)