Schedule of Fees and Charges of AS Citadele banka's Estonian branch for

Private individuals

/Residents of Estonia/

Approved by Decision No 13/47/2019 of 15 August 2019 of AS Citadele banka's Management Board

Effective as of 1 November 2019

More opportunities

Citadele

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Accounts

Service	Fee
1. Current Account	
1.1. Opening and maintainance of current account for resident of Estonia	Free of charge
1.2. Closing of Current Account	Free of charge
1.3. Administration of the positive balance in case of a closed last account[1]	10 EUR

Payments

Service	Fee	
	Online Banking	Branch
2. Payments within Citadele bank group incl.Latvian and Lithuanian branches		
2.1. Within Citadele group between accounts of same customer	Free of charge	3 EUR
2.2. Payment within Citadele group between accounts of different customers	0.10 EUR	3 EUR
3. Euro payments		
3.1. EU –payments (SEPA payments, see Appendix No 1, Sub-chapter 1)	0.38 EUR	4 EUR
3.2. Payments from X smart account	Free of charge	Not available
3.3. Standard payment to another bank		
3.3.1.SHA (shared)	6 EUR	EUR
3.3.2.OUR (remitter)	25 EUR	EUR
3.4. Urgent payment to other bank		
3.4.1.SHA (shared)	14 EUR	30 EUR
3.4.2.OUR (remitter)	36 EUR	EUR
4. Payments in foreign currency		
4.1. Standard payment		
4.1.1.SHA (shared)	6 EUR	18 EUR
4.1.2.OUR (remitter)	25 EUR	35 EUR
4.2. Urgent payment		
4.2.1.SHA (shared)	14 EUR	30 EUR
4.2.2.OUR (remitter)	36 EUR	48 EUR

[1] The fee shall be applied until the account balance is zero.

Service	Fee
5. Standing orders	
5.1. Registration of standing orders	Free of charge
5.2. Execution of standing orders	As for electronic payments
6. Incoming payments	
6.1. From account in Citadele Bank (including from Lithuania, Latvia branches, Estonian local and EU-payments)	Free of charge
6.2. Other incoming payments in foreign currency (commission type BEN and SHA)	6 EUR (or its equivalent in payment currency)

7. Non-cash currency exchange	Subject to Citadele Bank rates, without additional commission fee

Service	Fee
8. Investigation of payments	
8.1. Investigation, amendment or sending of cancellation request for payment in any currency within Citadele Bank (incl. foreign branches), to other banks in Latvia, Lithuania, Estonia	10 EUR
8.2. Investigation, amendment of payment or sending of cancellation request – other cases	80 EUR + additional fee[2]

Cash operations

Service	Fee
9. Cash deposit	
9.1. To account in Citadele Bank (deposit currency must accord to account currency[3]:	
9.1.1. EUR, per each deposit	0.25%, min 5 EUR
9.1.2. Other currencies	0.8%, min 10 EUR
9.2. EUR cash deposits through Citadele Bank's ATMs to accounts of payment cards issued by Citadele Bank	Free of charge

10. Cash withdrawal from account		
10.1.	Cash withdrawal in EUR	0.5%, min 5 EUR
10.2.	Cash withdrawal in other currency[4]	0.8%, min 10 EUR

[2] If bank – intermediary and/or beneficiary bank requests commission fee for the investigation of the payment, an extra fee is charged to the customer's account.
[3] Cash deposit in own Savings account+, Maxi Savings account, current account for term-deposit opening, only on the day of term-deposit opening and simultaneously making order for depositing of these funds into term-deposit's account – free of charge. Cash deposit up to 500 EUR is for free, if this is the first client's initiated transaction in bank to the client's own current account with payment card. Cash deposit into own account (up to EUR 9.99 per day) if there is unauthorised negative balance of the mentioned account – free of charge. Cash deposit EUR, USD into Mortgage credit repayment account, account determined in contract on debt repayment or contract on Credit for Private consumption-free of charge.
[4] The availability of different currencies and banknotes varies and is not guaranteed.

Service	Fee
11. Other cash operations, coins and banknotes processing	
11.1. Currency exchange in cash	3.5 EUR (for a deal) for current customers of Citadele bank if own personal identification document 7 EUR (for a deal) in other cases
11.2. Cash withdrawal over the branch limit	3% of deal amount (min. 20 EUR)
11.3. Exchange of EUR banknotes for banknotes or/and coins (EUR)	3% min. 20 EUR
11.4. Currency exchange if specific nominals provided upon order	3% of deal amount (min.20 EUR)
11.5. Acceptance of outdated, defective or worn-out banknotes (except EUR)	5% min.20 EUR
11.6. Additional commission for coin processing, for EUR coins	10% of amount (min. 20 EUR)

Payment cards

12. X smart

Currency	EUR
12.1. Fee for card	1.20 EUR per month
12.2. Fee for supplementary card	1.20 EUR per month
12.3. New card issue (instead of existing)	Free of charge
12.4. Commission fee for goods and services purchase	Free of charge
12.5. Cash withdrawal in Citadele Bank	As from current account
12.6. Cash withdrawal in other banks	1% (min. 3 EUR)
12.7. Cash withdrawal in Citadele Bank ATMs in Estonia	Free of charge up to 1000 EUR per month[5], 0.2% from amount above
12.8. Cash withdrawal in ATMs of other banks	Free of charge 5 transactions or 1000 EUR max per month - free of charge, above limit 1% (min. 1 EUR)
12.9. Payments from account	electr. payments - free of charge
12.10. Interest for unauthorized negative account balance (per day)	0.06%
12.11. SMS to customer about incoming sum to account	Free of charge
12.12. Currency exchange mark-up fee	2%

[5] EUR 1000 is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

13. X cards

Currency	X card	X Platinum	X Infinite
	EUR	EUR	EUR
13.1. Fee for card	2.20 EUR per month	6 EUR per month	350 EUR per year
13.2. Fee for supplementary card	2.20 EUR per month	6 EUR per month	Free of charge
13.3. New card issue (instead of existing)	Free of charge		
13.4. Commission fee for goods and services purchase	Free of charge		
13.5. Cash withdrawal in Citadele Bank	3% (min. 3 EUR)	3% (min. 3 EUR)	3% (min. 3 EUR)
13.6. Cash withdrawal in other banks	3% (min. EUR 3)	3% (min. EUR 3)	3% (min. EUR 3)
13.7. Cash withdrawal in Citadele Bank ATMs in Estonia	3% (min. 1.50 EUR)	3% (min. 1.50 EUR)	3% (min. 1.50 EUR)
13.8. Cash withdrawal in ATMs of other banks	3% (min. EUR 3)	3% (min. EUR 3)	3% (min. EUR 3)
13.9. Cash deposit in ATM -s of Citadele	Free of charge		
13.10. Payment from account	As from current account + 3%	As from current account + 3%	As from current account + 3%[6]
13.11. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure	5% of the used credit limit amount + 100% of the excess expenditure	5% of the used credit limit amount + 100% of the excess expenditure
13.12. Annual credit interest rate	18 %	16%	14%
13.13. Interest on the spent credit limit until the 15th date of the next month	0%	0%	0%
13.14. Annual late payments interest rate	23%	23%	23%
13.15. Late payment interest per day	0.06%	0.06%	0.06%

[6] The additional commission of 3% is not applied, if payment is executed within the terms of “Concierge service”.

13.16. Annual interest for unauthorized negative account balance	20%	20%	20%
13.17. Annual fee for Priority Pass membership	Not offered	Free of charge	Free of charge
13.18. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included)	30 EUR (VAT included)[7]
13.19. Concierge service8	Not offered	EUR 200 per year	Free of charge
13.20. Currency conversion rate	2%	2%	2%

14. Sticker, bracelet[9]

Service	Fee
14.1. Fee for sticker, bracelet	EUR 0.50 per month
14.2. Commission fee for goods and services purchase	Free of charge
14.3. Other services	According to the price list of the card linked to the sticker or bracelet

15. Other payment card services

SERVICE	Fee EUR
15.1. Balance inquiry in ATMs:	
15.2. in Citadele Bank (Latvia, Estonia) ATMs	Free of charge
15.3. in ATMs of other banks	0.32 EUR per statement
15.4. Unblocking of payment card on customer's order, which was blocked due to entering incorrect PIN three times	Free of charge
15.5. Cash and POS operations' daily or monthly limit increase above limit set in the Pricelist, for one payment card	EUR 7 which is deducted from customer's account upon receipt of customer's application and limit increase
15.6. Card account closure	free of charge
15.7. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
- using X smart, Maestro, Mastercard Standard, Mastercard Gold	2 200 EUR
- using X Infinite, Visa Platinum	3 000 EUR
15.8. Monthly limit for one payment card for cash withdrawal from ATMs and POS terminals:	
- using X smart, Maestro, Mastercard Standard, Mastercard Gold	15 000 EUR
- using X Infinite, Visa Platinum	30 000 EUR
15.9. Change of card PIN in Citadele ATM or mobile application	Free of charge

[7] Within a calendar year, five visits to airport VIP lounge to main card user is offered free of charge.
[8] Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.
[9] Issued to card holders and linked to the relevant card account, except to Maxi savings account card.

Credit

16. Mortgage Loan, Housing Loan

Service	Fee
16.1. Execution of credit agreement	1% of the loan amount, min 200 EUR
16.2. Execution of amendments:	
- additional loan amount granting	1% of the loan amount, min 200 EUR
- payment date change	free of charge
- other amendments[10]	100 EUR
16.3. Fee for early repayment	the amount of 3 months' interest (will not be applied in the case of 3 months' advance notice)

17. Consumer Loan

17.1. Service	Fee
17.2. Execution of agreement on issuing of Consumer Loan	2% from agreement amount (min. 50 EUR)
17.3. Execution of amendments	25 EUR

Other credit-related services

Service	Fee
18. Commission fee for preparation of the documents (int. al. references)[11] [12]	
18.1. Documents sending	As agreed (min. actual costs + EUR 8)
18.2. Other SWIFT notifications	7 EUR
18.3. Debt claim letter	5 EUR
18.4. Contractual penalty for not delivering the insurance policy	25 EUR
18.5. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR

Remote account management systems

Service	Fee
19. Citadele Online Banking	
19.1. Registration, servicing, refusal from service (closure)	Free of charge
19.2. Transaction limits	See Appendix No 1 paragraph 2

20. Authorization Devices	
20.1. Issuing of PIN calculator	15 EUR
20.2. Replacement of PIN calculator due to technical reasons	6 EUR
20.3. Unlocking of PIN calculator if the device is	Free of charge

[10] If amendments are initiated by the bank, fee is not applied.
[11] If a document must be notarized, customer pays actual cost of notary service additionaly.
[12] If the commission fee for execution of new lending transaction, substantial amendments within lending transaction, refinancing transaction or execution of escrow account agreement is not applied simultaneously.

locked for use in Online banking	
20.4. Issuing of PIN calculator DIGIPASS	50 EUR
20.5. Replacement or unlocking of locked DIGIPASS (if the device locked due to customer's inattention)	32 EUR
20.6. Unlocking of PIN calculator DIGIPASS if the device is locked for use in Online banking	Free of charge

21. Citadele SMS bank	
21.1. Service connection	Free of charge
21.2. Bank's short message about incoming and outgoing transfer[13]	0.20 EUR

Deposits

Service	Fee
22. Savings account +	
22.1. Opening, closing of Savings account+	Free of charge
22.2. Cash withdrawal at Citadele Bank from customer's Savings account+ (without prior 35 calendar days notice to Citadele Bank)	As for cash withdrawal from current account + 1% of sum
22.3. Funds transfer from customer's Savings account+:	
22.3.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
22.3.2. without prior 35 calendar days notice to Citadele Bank	As for payment from current account + 1% of sum

Service	Fee
23. MAXI Savings account	
23.1. Opening, closure of MAXI Savings account	Free of charge
23.2. Funds transfer from customer's MAXI Savings account:	
23.2.1. to other MAXI Savings account within one customer	As for payment from current account
23.2.2. with prior 7 calendar days notice to Citadele Bank	As for payment from current account
23.3. without prior 7 calendar days notice to Citadele Bank	1% + as for payment from current account
23.4. Cash withdrawal from Maxi Savings Account without a notice of 7 calendar days	1 % + as for cash withdrawal from current account of sum

Service	Fee
24. Term Deposit[14]	
24.1. Conclusion of a contract for the term deposit	Free of charge
24.2. Term deposit interest rates, currencies and minimal amounts	information from the Bank
24.3. Maintenance fee for cancelling deposit contract before maturity date	free of charge

Additional services

Service	Fee

[13] Commission fee for Bank's short messages is charged once per month.
[14] For seniors - interest rate for term deposits + 0.10%

25. Certificates, notices, statements, confirmations, copies	
25.1. Copy of a SWIFT message, payment order	5 EUR
25.2. Authentication of a copy of a bank operation	5 EUR
25.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min.5 EUR)[15,16]
25.3.1. monthly account statement at the Bank's office	5 EUR
25.3.2. random account statement at the Bank's office	0.35 EUR per page, min 5 EUR
25.4. account statement by fax in Estonia	3.20 EUR
25.5. account statement by fax outside Estonia	0.35 EUR per page, min 3.20 EUR
25.6. Certificate regarding the existence and status of the one account	5 EUR
25.7. Certificate regarding the existence and status of the several accounts	10 EUR
25.8. Certificate for the auditors	30 EUR
25.9. Other certificates, confirmations	10 EUR
25.10. Preparation of standard reference[17]	15 EUR (VAT included)
25.11. Non-standard certificates, confirmations[18,19]	30 EUR (VAT included)
25.12. Copy of bank's documents	10 EUR
25.13. Document issue from archive	30 EUR per document (VAT included)
25.14. Issue of copies and statements to the revenue officers	0.35 EUR / per page
25.15. Seizure act processing and execution	15 EUR

Service	Fee
26. Sending bank documents	
26.1. by post:	
26.1.1. in Estonia	10 EUR + 0.35 EUR per page
26.1.2. outside Estonia	15 EUR + 0.35 EUR per page
26.2. Delivering bank documents by a courier	25 EUR + the actual costs

[15] If account statement is requested for several months, including calendar month (months) with no turnover on the account, fee for appropriate calendar month (without account turnover) is not applied, taking in account that commission fee shall not be less than minimum fee for account statement, set in Pricelist. If account statement is requested for period with no turnover on account, only minimum fee for account statement shall be applied as set in Pricelist.

[16] It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

[17] The following types of references considered as standard references:

- reference on account condition and/or account balance (balance or available balance) at the moment of reference request or preparation, condition of payment cards attached to account (active/closed), and/or on credit limit granted to account at the moment of request or preparation of the reference;
- reference on deposit of equity capital in account of newly founded enterprise or increasing of basic capital of an enterprise, indicating requisites of the respective cash deposit or the respective payment received into account;
- reference on outstanding balance of the for the loan issued according to Loan for Private Consumption, Contract on Consumer Loan, Contract of Debt Payment for moment of request.

The reference with additional information, requested by customer or customer's representative, is considered as non-standard reference. Reference stating that customer does not have consumer lending obligations is considered as non-standard reference.

[18] Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

[19] Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page.

Appendix 1. Fee conditions

1) Payments

Terms for submission and execution of payments, special conditions:

	Order submission time[1] (Estonian time)	Special conditions	Execution day
Money transfers within the Citadele group	before 17:00		the same banking day
Regular transfer to another bank:			
EUR	before 15:45	Only SHA allowed. OUR accepted in case of payment with currency conversion	the same banking day
USD, CNY	individually, information from the Bank		
BYN, RUB	before 17:00	RUB-only OUR is allowed	next banking day
GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT	before 17:00		day after the next banking day
NZD, SGD, MXN AUD	before 14:00		day after the next banking day
Urgent transfer to another bank:			
EUR (including Urgent Estonian Local payment)	before 16:00		the same banking day
CAD, CHF	before 12:00		the same banking day
GBP, DKK, NOK, SEK, JPY, PLN	before 14:00		next banking day
NZD, SGD, MXN	before 16:00		day after the next banking day
AUD	before 11:00		
Incoming transfers into account:			
EUR, GBP, DKK, NOK, SEK, PLN	before 17:00		on the same bank day if the bank has received information on the payment into the correspondent account of Citadele banka
in other foreign currency	before 17:00		on the next bank day after transferring funds into correspondent account of Citadele banka

[1]Banking day – Monday, Tuesday, Wednesday, Thursday, Friday from 9.00 to 17.00, excluding official holidays of Republic of Estonia and Latvia.

Commisions:

SHA – Citadele commission fee is paid by the payer (in addition to the amount transferred, but beneficiary`s account is credited by the amount transferred less any commission fees ~~of~~ charged by the correspondent and intermediary banks.
In case of SHA, beneficiary bank ensures delivery of full amount of PSL payment into beneficiary`s account, except when the beneficiary bank has agreed with the beneficiary the commission may be withheld from the incoming amount.
OUR – banks' commission fee is paid by the payer. Citadele Bank withholds commission fees of Citadele bank and correspondent bank at the moment of payment from the payers account (in addition to the amount transferred). If the beneficiary bank or intermediary bank requests Citadele Bank to pay ~~its~~ any commission fee, Citadele shall withhold it from the customer's account under the acceptance-free procedure.
BEN – banks' commission fee is paid by the beneficiary.

European payments (EU regulated payments, SEPA) are payments in EUR currency within the European Union (as well as Iceland, Switzerland, Liechtenstein and Norway). In order for such payment type to be performed, one must specify the following details in the payment order:

- Recipient's IBAN account number,
- Commission type – SHA (shared);
- Payment type – standard.

Citadele Bank is not responsible if the recipient bank has not followed the instructions of Citadele Bank that are necessary to execute a payment regulated by the EU for the reasons beyond the control of Citadele Bank.

Appendix 2REMOTE ACCOUNT MANAGEMENT SYSTEMS

All authorisation devices are categorised as follows:

Authorisation device category	Daily debit turnover, EUR
MEDIUM	60 000,00 EUR (sixty thousand EUR)
INDIVIDUAL	10 000 000,00 EUR (ten million EUR)

All authorisation devices are categorised as follows:

Authorisation device category	Authorisation device
MEDIUM	DIGIPASS GO3
INDIVIDUAL	Mobile ID[20] E-signature DIGIPASS 320 (and older DIGIPASS models)

Following batch limits (limit of several payments approval with single authorization code) are set for authorization device categories:

Authorisation device category	Batch limit	
	(number of payments)	(total amount of payments)
MEDIUM	50 (fifty)	60 000,00 EUR (sixty thousand EUR)
INDIVIDUAL[1]	500 (five hundred)	2 000 000,00 EUR (two millions EUR)

[1] Number of payments for Digipass 320 and older devices is 50 (fifty)

[20] If Mobile ID or E-signature is not listed in Online banking contract, then Mobile ID or E-signature has limits of respective authorization device listed in contract.

APPENDIX 3 Products and services no longer offered to private individuals

1. Accounts

Service	Fee
Pension account[21]	
Opening, Maintenance, Closure of Account	Free of charge
Power of Attorney issue	Free of charge
Cash withdrawal in Citadele banka	Free of charge
Outgoing payments	According to the fees for outgoing payments
Interest income	0%
Interest rate for term deposit	Interest rates for term deposit +0.10%
Interest rate for Savings Account	Standard interest rates for Savings Account +

PAYMENT CARDS

27. Maestro

	Maestro[22]		Offer for up to 18-years-olds[22]	Offer for seniors[23]
Currency	EUR	USD[24]	EUR	EUR
Fee for card	1.20 EUR per month	1 USD per month	Free of charge	Free of charge
Fee for supplementary card	1.20 EUR per month	1 USD per month	Not offered	Free of charge
New card issue (instead of existing)	Free of charge[25]	Not offered	Free of charge[26]	Free of charge
Commission fee for goods and services purchases	Free of charge		Free of charge	Free of charge
Cash withdrawal in Citadele Bank	As from current account		As from current account	Free of charge
Cash withdrawal in other banks	3% of the sum, min. 3 EUR	3% of the sum, min. 5 USD	3% of the sum, min. 3 EUR	3% of the sum, min. 3 EUR
Cash withdrawal in Citadele Bank ATMs	Free of charge	3% of the sum, min. 5 USD	Free of charge	Free of charge
Cash withdrawal in ATMs of other banks in Estonia and outside:				
- The first 3 withdrawals a month (Bank is calculating service fees on the transaction made on the account)	Free of charge	3% of the sum (min. 5 USD	Free of charge	Free of charge
- starting from the 4th withdrawal a month (Bank is calculating service fees on the transaction made on the account)	1% of the sum, min. 1 EUR	3% of the sum, min. 5 USD	1% of the sum, min. 1 EUR	1% of the sum, min. 1 EUR
Interest for unauthorised negative balance (per day)	0.06%		0.06%	0.06%
Balance review:				
in Citadele banka (Estonia, Latvia)	Free of charge		Free of charge	Free of charge

[21] Pension accounts as of 01.11.2019 not offered.
[22] New cards are no longer issued as of 01.09.2019.
[23] Interest rates for term deposits + 0.10%.
[24] New, renewed and replaced cards in USD currency are no longer issued as of 01.09.2019.
[25] As of 01.11.2019 Maestro card will be renewed, replaced as X smart.
[26] As of 01.11.2019 Maestro card will be renewed, replaced as X smart.

ATM network				
in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement
Currency exchange mark-up fee	2%		2%	2%
Payment from account	as outgoing payments from Current account			

28. Mastercard cards [27]

	Maxi Savings account payment card	Mastercard Standard		Mastercard Gold	
Currency	EUR	EUR	USD[28]	EUR	USD[29]
Fee for card	Free of charge	2.20 EUR per month	2.50 USD per month	6 EUR per month	6.50 USD per month
Fee for supplementary card	Free of charge	2.20 EUR per month	2.50 USD per month	6 EUR per month	4.20 USD per month
Fee for goods and services purchase	Free of charge	Free of charge		Free of charge	
Cash withdrawal in Citadele Bank, in other bank, in ATM's of other banks	3% of the sum, min 3 EUR	3% of the sum, min 3 EUR	3% of the sum, min 5 USD	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
Amount of credit limit	Not offered	Individually		Individually	
Credit interest (per annum)	Not offered	22%		22%	
Interest on spent credit limit until the 15th date of the next month	-	0%		0%	
Minimum instalment	-	5% of spent overdraft amount and 100% excess expenditure		5% of spent overdraft amount and 100% excess expenditure	
Interest for unauthorised negative balance (per day)	0.06%	0.06%		0.06%	
Payment from account	According to fees for Maxi Savings Account	According to the fees for outgoing payment + 3% of the sum		According to the fees for outgoing payment + 3% of the sum	
Annual fee for Priority Pass	Not offered	Not offered		Free of charge	
Fee for 1 person's visit at Priority Pass airport business area	-	-		30 EUR (VAT included)	equivalent of 30 EUR(VAT included)
Concierge service[29]	Not offered	Not offered		200 EUR per anum	300 USD per anum
Balance review:					
- in Citadele banka (Estonia, Latvia) ATM network	Free of charge	Free of charge		Free of charge	
- in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement
Currency exchange mark-up fee	2%	2%		2%	

[27] New cards are no longer issued as of 01.09.2019.
[28] New, renewed and replaced cards in USD currency are no longer issued as of 01.09.2019.
[29] Service fee is applied for each payment card (incl. Supplementary card) / cardholder linked to Concierge Service.

29. Visa Platinum[30]

Currency	EUR	USD
Fee for card	200 EUR per annum	250 USD per annum
Fee for supplementary card	100 EUR per annum	125 USD per annum
Commission fee for goods and services purchase	Free of charge	Free of charge
Cash withdrawal in Citadele Bank, in other bank, in ATM's of other banks	3% of the sum, min.3 EUR	3% of the sum, min. 5 USD
Cash withdrawal in Citadele Bank ATMs in Latvia	3% of the sum, min.3 EUR	3% of the sum, min. 5 USD
Payment from account	According to the fees for outgoing payment +3%	
Amount of credit limit	Individually	
Credit interest (per annum):	18%	
Interest on spent credit limit until the 15th date of the next month	0%	
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
Annual late payment interest rate	20%	
Interest for unauthorised negative balance (per day)	0.06%	
Interest rate (per annum) for collateral deposit which serves as collateral for credit card	interest rate applicable for term deposit in accordant currency	
Balance review:		
- in Citadele banka (Estonia, Latvia) ATM network	Free of charge	
- in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/statement
Annual fee for Priority Pass	Free of charge	
Fee for 1 person's visit to Priority Pass VIP lounge at the airport	30 EUR (VAT included)	
Fast Track Security line and Business Lounge voucher at the Tallinn Airport[31],[32]:		
- 2 vouchers (within amount 60 EUR) per year	Free of charge	
- starting from 3rd voucher	30 EUR per voucher (VAT included)	equivalent 30 EUR per voucher (VAT included)
Concierge service	Free of charge	
Currency exchange mark-up fee	2%	

[30] New, renewed and replaced cards are no longer issued as of 01.09.2019.
[31] Voucher is issued to the Visa Platinum Card user from the Tallinn Airport information desk (Visa Platinum Card and valid identification document should be presented).
[32] Fast Track Security voucher grants Business Lounge visit (customer don't have to use Priority Pass visit for Business Lounge).