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## Opening of Accounts, Payments

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### 1. Current Account

1.1. Opening of Current Account (for private customers)	free of charge
1.2. Opening of Current Account (for business customers) <sup>1</sup>	free of charge
1.3. Opening of Start-Up Account (for business customers)	free of charge
1.4. Opening of Current Account in Citadele banka (Latvia)	20 EUR + courier service fee
1.5. Preparation of an authority (for private customers)	free of charge
1.6. Authentication of signature and stamp samples on the bank card	free of charge
1.7. Change signature and stamp samples on the bank card	free of charge
1.8. Verification of authority on representing of the legal entity, current customer of Citadele Bank in connection with account servicing and new services providing in connection with or amendments in the current services, on the basis of the documents presented by customer	free of charge
1.9. Maintenance of Current Account (for private customers)	free of charge
1.10. Maintenance of Current Account (for business customers) <sup>2</sup>	0.64 EUR per month
1.11. Closing of Current Account	free of charge
1.12. Annual interest rate for credit balance	0%
1.13. Negative interest rate for Legal persons' current account balance equal or larger 100'000 CHF, 1'000'000 SEK or 750'000 DKK	1% per year

<sup>1</sup> The Bank has the right to implement the price list established for non-resident clients for a client if pursuant to the Money Laundering and Terrorist Financing Prevention Act, the Bank is required to implement enhanced due diligence towards the client and/or the client's transactions (incl. if most of the beneficial owners of a resident legal entity are non-residents and/or at least 51% of the company belongs to non-residents etc.).

<sup>2</sup> Fee has cumulative effect, and is applied next month, if the balance of accounts is 0 in particular month.

### 2. Pension Account (Pension recipient)

2.1. Opening, Maintenance, Closure of Account	free of charge
2.2. Power of Attorney issue	free of charge
2.3. Cash withdrawal in Citadele banka	free of charge
2.4. Outgoing payments	according to the fees for outgoing payments
2.5. Interest income	0%
2.6. Interest rate for term deposit	<u>interest rates for term deposits</u> + 0.10%
2.7. Interest rate for Savings Account+	<u>standard interest rates for Savings Account+</u>

### 3. Escrow Account

3.1. Opening of Escrow Account	free of charge
3.2. Servicing of Escrow Account	free of charge
3.3. Execution and maintenance of standard agreement of escrow account	0.4% of deal amount, min 200 EUR
3.4. Execution of non-standard agreement of escrow account	individually, information in the bank
3.5. Changes of conditions in Escrow agreement (per case)	100 EUR
3.6. Information to customers on Escrow Account credit, escrow conditions fulfillment confirmation	free of charge
3.7. Closing of Escrow Account	free of charge
3.8. Opening of Current Account in Citadele bank for Escrow parties	free of charge

### 4. Cash Operations

4.1. Cash depositing to one's own account in EUR (banknotes)	free of charge
4.2. Cash depositing to one's own account in EUR (coins) <sup>1</sup>	2%, min 2.60 EUR; up to 20 EUR (inc.) free of charge
4.3. Payment of EUR coins to a minor's account	0.3%, min 2.60 EUR; up to 100 EUR per calendar month free of charge
4.4. Cash depositing to an underage account in EUR	free of charge
4.5. Cash depositing to another person's account in EUR	0.1%, min 1.60 EUR
4.6. Cash depositing in RUB currency	6.5%

4.7. Cash depositing in USD currency <sup>1</sup>	0.3%, min 2.60 USD
4.8. Cash depositing in other currency <sup>1</sup>	0.5%, min 2 EUR
4.9. Cash withdrawal in EUR	0.4%, min 1.60 EUR
4.10. Cash withdrawal from an underage account in EUR	0.4 %, min 1.60 EUR; up to 10 EUR (incl.) free of charge
4.11. Cash withdrawal in USD currency	0.5%, min 2.60 USD
4.12. Cash withdrawal in RUB currency	5%, min 5 EUR
4.13. Cash withdrawal in other currency <sup>2</sup>	1%, min 2.60 EUR
4.14. Currency exchange in cash	2 EUR
4.15. Cash reservation (starting from the amount of 6 500 EUR or its equivalent in any other currency)	free of charge
4.16. Cancelling the cash reservation	38.35 EUR
4.17. Withdrawal of the non-reserved cash on the same day	5% of the sum
4.18. Exchange of coins for banknotes	5%, min 2.60 EUR
4.19. Exchange of coins	5%, min 2.60 EUR
4.20. Exchange of banknotes (EUR)	0.5%, min 2.60 EUR
4.21. Exchange of banknotes (other currencies)	1%, min 2.60 EUR
4.22. Replacement of damaged banknotes (EUR)	free of charge
4.23. Replacement of damaged banknotes (other currencies)	15%
4.24. Verification of banknotes on client's request	0.20 EUR / per banknote

<sup>1</sup> To one's own term deposit with a term from 1 month free of charge.  
<sup>2</sup> The availability of different currencies and banknotes varies is not guaranteed.

<b>5. Outgoing payments</b>		
<b>5.1. Payments within the Citadele group</b>	<b>In Citadele Online Banking</b>	<b>Client Service Centre and electronic payments, which is processed manually<sup>1</sup></b>
5.1.1. Payment within Citadele group (including to the Estonian, Latvian branches) between accounts of same customer	free of charge	1.50 EUR
5.1.2. Payment within Citadele group (including to the Estonian, Latvian branches) between accounts of different customers	0.10 EUR	1.50 EUR
<b>5.2. Local payments</b>		
5.2.1. Estonian local payment	0.38 EUR	1.50 EUR
5.2.2. Estonian local payment for owner of Pension account and Pension card	0.38 EUR	1.50 EUR
5.2.3. Urgent Estonian Local payment (can be transferred during 9.00 – 16.00)	10 EUR	15 EUR
<b>5.3. Regular payments</b>		
5.3.1. Registration of regular payment	free of charge	
5.3.2. Execution of regular payment	as for electronic payments	
<b>5.4. International payments</b>		
5.4.1. EU – payment <sup>2</sup>	0.38 EUR	1.50 EUR
5.4.2. International payment in CIS state countries currencies (RUB, KZT, BYN) to the other banks, charges paid by remitter (OUR)	20 EUR	23 EUR
5.4.3. International payment in CIS state other currencies	as International payment	as International payment
5.4.4. International payment, charges shared equally (SHA) <sup>3, 6, 7, 8</sup>	4.47 EUR	10 EUR
5.4.5. Urgent international payment, charges shared equally (SHA) <sup>3, 6, 7, 8</sup>	10.50 EUR	15 EUR
5.4.6. International payment, charges paid by the remitter (OUR) <sup>4, 6, 7, 8</sup>	20 EUR	23 EUR
5.4.7. Urgent international payment, charges paid by the remitter (OUR) <sup>4, 6, 7, 8</sup>	31.96 EUR	35 EUR
<b>6. Incoming payments</b>		
6.1. Incoming within Citadele bank (including from Estonia, Latvia branches)	free of charge	
6.2. International incoming from Citadele bankas (Lithuania) and AP Anlage & Privat Bank AG (Switzerland)	free of charge	
6.3. Estonian local incoming	free of charge	
6.4. Incoming EU – payment <sup>2</sup>	free of charge	
6.5. International incoming <sup>5</sup>	5.75 EUR (or its equivalent in payment currency)	

<sup>1</sup> Payment orders which are executed through the Citadele Online banking will be processed manually by a bank officer if the field „Information to the Bank“ is filled.

- <sup>2</sup> Terms and conditions of an EU-payment:  
the currency of the payment is EUR;  
payment type "regular", SHA;  
correct remitter's and beneficiary's IBAN, as well as remitter's and beneficiary's bank BIC code at the payment;  
the field "payment details" has to be filled in correctly;  
beneficiary's bank is located in a European Union country (also Iceland, Liechtenstein, Norway, Switzerland, Gibraltar, Guadeloupe, Martinique, French Guyana, Reunion).
- <sup>3</sup> Remitter pays the service fee of Citadele bank and the beneficiary pays the service fee of all other banks (SHA).
- <sup>4</sup> Remitter pays the services fees of both Citadele bank as well as those of foreign banks. In case the service fee of the beneficiary's bank exceeds the fee paid by the remitter for the beneficiary, the respective difference of the service fees shall be charged automatically from the remitter's current account. When executing international payments in currencies EUR, BGN, CZK, DDK, GBP, HUF, ISK, NOK, PLN, ROL or SEK to a beneficiary who's Current Account is located in a bank at European Economic Area (EEA) and the payment is made from the Current Account with the same currency (no currency conversion is made), then the selected payment type can only be SHA (shared costs). When converting the currency for the payment it is possible to select the OUR (costs paid by remitter) as payment type.
- <sup>5</sup> In addition the beneficiary pays the service fees of all banks intermediating the payment.
- <sup>6</sup> **Additional fee for international payments which currency is USD** and which is made to customers with residence county valley Principality of Andorra, Anguilla (United Kingdom of Great Britain and Northern Ireland), Antigua and Barbuda, Aruba (Kingdom of the Netherlands), Bailiwick of Guernsey (United Kingdom of Great Britain and Northern Ireland), Barbados, Belize, Bolivarian Republic of Venezuela, British Virgin Islands, Brunei Darussalam, Cayman Islands (United Kingdom of Great Britain and Northern Ireland), Commonwealth of Dominica, Commonwealth of the Bahamas, Cook Islands (New Zealand), Curacao (Netherlands), Cyprus, Democratic Republic of São Tomé and Príncipe, Federation of Saint Christopher and Nevis, Gibraltar (United Kingdom of Great Britain and Northern Ireland), Grenada, Guam (United States), Hashemite Kingdom of Jordan, Hong Kong (People's Republic of China), Independent State of Samoa, Isle of Man (United Kingdom of Great Britain and Northern Ireland), Jamaica, Jersey (United Kingdom of Great Britain and Northern Ireland), Kingdom of Bahrain, Kingdom of Tonga, Labuan (Malaysia), Lebanese Republic, Macau (People's Republic of China), Monaco, Montserrat (United Kingdom of Great Britain and Northern Ireland), New Caledonia (French Republic), New Zealand, Niue (New Zealand), Oriental Republic of Uruguay, Principality of Liechtenstein, Republic of Costa Rica, Republic of Djibouti, Republic of Ecuador, Republic of Guatemala, Republic of Kenya, Republic of Liberia, Republic of Maldives, Republic of Mauritius, Republic of Nauru, Republic of Panama, Republic of Seychelles, Republic of the Marshall Islands, Republic of Vanuatu, Saint Lucia, Saint Maarten (Netherlands), Saint Martin (French Republic), Saint Pierre and Miquelon (French Republic), Saint Vincent and the Grenadines, San Marino, State of Kuwait, State of Qatar, Tahiti (French Polynesia), The Islands of Bermuda (United Kingdom of Great Britain and Northern Ireland), Turks and Caicos Islands (United Kingdom of Great Britain and Northern Ireland), U.S. Virgin Islands, United Arab Emirates, United Kingdom of Great Britain and Northern Ireland, Zanzibar Island (United Republic of Tanzania) – is USD 200.
- <sup>7</sup> Payments in HKD, ZAR starting with 30 April, 2018 are not available.
- <sup>8</sup> Changes in payment execution conditions starting with 16 April, 2018.

## Payment cards

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7. Maestro	EUR	USD
7.1. Monthly fee for a card and of a supplementary card	1 EUR	1 USD
7.2. Monthly fee for a card for up to 18-year-olds	free of charge	1 USD
7.3. Replacement of a card	2 EUR	3 USD
7.4. Commission for purchasing goods and services	free of charge	free of charge
7.5. Cash deposit in ATM-s of Citadele	free of charge	free of charge
7.6. Cash withdrawal from ATM-s of Citadele	free of charge	3% of the sum, min 5 USD
7.7. Cash withdrawal from other banks ATM-s in Estonia and outside of Estonia:		
7.7.1. for private customers:		
7.7.1.1. first 3 withdrawal in month (Bank is calculating service fees according to the transaction made at the account)	free of charge	3% of the sum, min 5 USD
7.7.1.2. starting from 4th withdrawal in month (Bank is calculating service fees according to the transaction made at the account)	1% of the sum, min 1 EUR	3% of the sum, min 5 USD
7.7.2. for business customers:	3% of the sum, min 2 EUR	3% of the sum, min 5 USD
7.8. Cash withdrawal from Citadele bank	as cash withdrawal from Current account	
7.9. Cash withdrawal from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
7.10. Outgoing payments from card account	as outgoing payments from Current account	
7.11. Interest on unauthorized negative account balance	0.06% per day	0.06% per day

  

8. Pension card Maestro (pension recipient)	EUR
8.1. Monthly fee for a card and a supplementary card	free of charge
8.2. Replacement for a card	2 EUR
8.3. Commission for purchasing goods and services	free of charge
8.4. Cash deposit in ATM-s of Citadele	according to the fees for Maestro card
8.5. Cash withdrawal in Citadele bank	free of charge
8.6. Cash withdrawal in other banks	3% of the sum, min 3 EUR
8.7. Cash withdrawal from ATM-s of Citadele	according to the fees for Maestro card
8.8. Cash withdrawal from other banks ATM-s in Estonia and outside of Estonia	according to the fees for Maestro card
8.9. Outgoing payments from card account	according to the fees for outgoing payments
8.10. Interest on term deposit	<a href="#">interest rates for term deposits</a> + 0.10%
8.11. Interest on Savings Account+	<a href="#">standard interest rates for Savings Account+</a>

8.12. Interest on unauthorized negative account balance	0.06% per day	
<b>9. Maxi Savings account payment card MC Standard (for private customers)</b>	<b>EUR</b>	
9.1. Monthly fee for a card and of a supplementary card	free of charge	
9.2. Replacement for a card	6.50 EUR	
9.3. Commission for purchasing goods and services	free of charge	
9.4. Cash deposit in ATM-s of Citadele	free of charge	
9.5. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 3 EUR	
9.6. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	
9.7. Interest on unauthorized negative account balance	0.06% per day	
9.8. Outgoing payments from Maxi Savings account	According to fees for Maxi Savings Account	
<b>10. 3D Savings Account payment card MC Standard (for business customers)<sup>1</sup></b>	<b>EUR</b>	
10.1. Monthly fee for a card	1 EUR	
10.2. Monthly fee for a supplementary card	free of charge	
10.3. Replacement of a card	6.50 EUR	
10.4. Commission for purchasing goods and services	free of charge	
10.5. Cash deposit in ATM-s of Citadele	free of charge	
10.6. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 3 EUR	
10.7. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	
10.8. Interest on unauthorized negative account balance	0.06% per day	
10.9. Outgoing payments from card account	according to fees for 3D Savings Account	
<sup>1</sup> Starting from 02.05.2016 Bank do not offer 3D Savings Account payment card MC Standard for business customer. Current 3D Savings Accounts will have annual interest rate of 0%.		
<b>11. MasterCard Standard</b>	<b>EUR</b>	<b>USD</b>
11.1. Monthly fee for a card and for a supplementary card <sup>1</sup>	1.60 EUR	2.50 USD
11.2. Replacement of a card	6.50 EUR	9.30 USD
11.3. Commission for purchasing goods and services	free of charge	free of charge
11.4. Cash deposit in ATM-s of Citadele	free of charge	free of charge
11.5. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
11.6. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
11.7. Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	
11.8. Annual credit interest rate	22%	22%
11.8.1. Interest on spent credit limit until the 15th date of the next month	0%	0%
11.9. Annual late payment interest rate	20%	20%
11.10. Minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
11.11. Interest for unauthorized negative account balance	0.06% per day	0.06% per day
<sup>1</sup> - Only for private customers.		
<b>12. MasterCard Gold</b>	<b>EUR</b>	<b>USD</b>
12.1. Monthly fee for a card	5 EUR	6.50 USD
12.2. Monthly fee for a supplementary card <sup>1</sup>	3 EUR	4.20 USD
12.3. Replacement of a card	6.50 EUR	9.30 USD
12.4. Commission for purchasing goods and services	free of charge	free of charge
12.5. Cash deposit in ATM-s of Citadele	free of charge	free of charge
12.6. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
12.7. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD

12.8. Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	
12.9. Annual credit interest rate	22%	22%
12.9.1. Interest on spent credit limit till the 15th date of the next month	0%	0%
12.10. Annual late payment interest rate	20%	20%
12.11. Minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
12.12. Interest on unauthorized negative account balance	0.06% per day	0.06% per day
12.13. Concierge service <sup>2</sup>	200 EUR per annum	300 USD per annum

<sup>1</sup> - Only for private customers.  
<sup>2</sup> Service fee is applied for each payment card (incl. Supplementary card) / cardholder linked to Concierge Service.

<b>13. VISA Platinum <sup>1</sup></b>	<b>EUR</b>	<b>USD</b>
13.1. Annual fee for a card	200 EUR	250 USD
13.2. Annual fee for a supplementary card	100 EUR	125 USD
13.3. Replacement of a card	20 EUR	30 USD
13.4. Commission for purchasing goods and services	free of charge	free of charge
13.5. Cash deposit in ATM-s of Citadele	free of charge	free of charge
13.6. Cash withdrawal from ATM-s in Estonia and outside	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
13.7. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
13.8. Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	
13.9. Annual credit interest rate	18%	18%
13.9.1. Interest rate for the spent credit limit till the 15th date of the next month	0%	0%
13.10. Annual late payment interest rate	20%	20%
13.11. Minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
13.12. Interest on unauthorized negative account balance	0.06% per day	0.06% per day
13.13. Interest (per annum) on collateral deposit which serves as collateral for credit card	interest rate applicable for term deposit in accordant currency	interest rate applicable for term deposit in accordant currency
13.14. Fast Track Security line and Business Lounge voucher at the Tallinn Airport <sup>2,3</sup>		
13.14.1. 2 vouchers (within amount 60 EUR) per year	free of charge	free of charge
13.14.2. starting from 3rd voucher	30 EUR per voucher (VAT included)	equivalent 30 EUR per voucher (VAT included)
13.15. Annual fee for Priority Pass	free of charge	free of charge
13.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)	30 EUR (VAT included)
13.17. Concierge service	free of charge	free of charge

<sup>1</sup> Only for private customers

<sup>2</sup> 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)

<sup>3</sup> Fast Track Security voucher grants Business Lounge visit (customer don't have to use Priority Pass visit for Business Lounge)

<b>14. X Smart (for private customers)</b>	<b>EUR</b>
14.1. Monthly fee for a card	1.2 EUR
14.2. Monthly fee for a supplementary card	1.2 EUR
14.3. Replacement of a card	Free of charge
14.4. Commission for purchasing goods and services	Free of charge
14.5. Currency conversion rate	2%
14.6. Cash deposit in ATM-s of Citadele	Free of charge
14.7. Cash withdrawal from Citadele bank	as cash withdrawal from Current account
14.8. Cash withdrawal from other banks	1 % of the sum, min. 3 EUR
14.9. Cash withdrawal from Citadele ATM in Estonia	
14.9.1. Up to 1000 euros (incl.) <sup>2</sup>	Free of charge
14.9.2. Starting from 1000.01 euros	0,2% of the sum
14.10. Cash withdrawal from any other ATM in Estonia and outside of Estonia	
14.10.1. First 5 cash outs for up to 1000 euros (incl.) <sup>2</sup> per calendar month	Free of charge

14.10.2. Starting from 6 <sup>th</sup> cash out or over 1000 euros per calendar month	1% of the sum, min 1 EUR
14.11. Outgoing payments from card account	
14.11.1. Payment within Citadele group	Free of charge
14.11.2. Domestic payments	Free of charge
14.11.3. EU payments <sup>1</sup>	Free of charge
14.11.4. Other cross-border payments	according to the fees for outgoing payment
14.12. Interest on unauthorized negative account balance	0.06% per day
14.13. Short message sent to customer by Citadele Bank about incoming sum to account	Free of charge

<sup>1</sup> Terms and conditions of an EU-payment:  
the currency of the payment is EUR;  
payment type "regular", SHA;  
correct remitter's and beneficiary's IBAN, as well as remitter's and beneficiary's bank BIC code at the payment;  
the field "payment details" has to be filled in correctly;  
beneficiary's bank is located in a European Union country (also Iceland, Liechtenstein, Norway, Switzerland, Gibraltar, Guadeloupe, Martinique, French Guyana, Reunion).

<sup>2</sup> 1000 euros is the maximum amount per month in all ATMs in Estonia and outside of Estonia.

## 15. Bracelet, sticker (for customers with a card product <sup>1</sup>) EUR

15.1. Monthly fee for a card	0.50 EUR
15.2. Commission for purchasing goods and services	Free of charge
15.3. Currency conversion rate	According to base card fee
15.4. Annual credit interest rate	According to base card fee
15.5. Minimum monthly payment amount	According to base card fee
15.6. Interest for unauthorized negative account balance	According to base card fee

<sup>1</sup> Issued to the X Smart card holders. The card will be closed if the relevant plastic card is closed.

## 16. Other payment card services EUR USD

16.1. Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code <sup>1</sup>	2 EUR	3 USD
16.2. Balance review:		
16.2.1. in Citadele banka (Estonia, Latvia) ATM network	free of charge	free of charge
16.2.2. in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/statement	0.50 EUR/ per inquiry/statement
16.3. Extra charge for currency exchange	2%	2%
16.4. Card account statement	according to the fees for Current account	
16.5. Annual interest on credit balance	0%	0%
16.6. Card account closure	free of charge	free of charge

## Deposits

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### 17. Term Deposit

17.1. Conclusion of a contract for the term deposit	free of charge
17.2. Term deposit interest rates, currencies and minimal amounts	<a href="#">information from the Bank</a>
17.3. Maintenance fee for cancelling deposit contract before maturity date	free of charge

### 18. Savings Account<sup>1</sup>

18.1. Opening of Savings Account (for private and business customers)	free of charge
18.2. Cash depositing to Savings account	according to the fees for cash depositing to current account
18.3. Cash withdrawal from Savings account without a notice of 7 calendar days	according to the fees for cash withdrawal from current account + 1% of sum
18.4. Outgoing payments from Savings account to Customer's own current account with a notice of 7 calendar days	according to the fees for outgoing payments

18.5. Outgoing payments from Savings account to Customer's own current account without a notice of 7 calendar days	according to the fees for outgoing payments + 1% of sum
18.6. Annual interest rate, currency	<a href="#">information from the Bank</a>
18.7. Closing of Savings Account	free of charge

<sup>1</sup> Saving Account is not offered from 10.08.2016

<b>19. Savings Account+</b>	
19.1. Opening of Savings Account+	free of charge
19.2. Cash depositing to Savings Account+	according to the fees for cash depositing to current account
19.3. Cash withdrawal from Savings Account+ without a notice of 35 calendar days	according to the fees for cash withdrawal from current account + 1% of sum
19.4. Outgoing payments from Savings Account+ to Customer's own current account with a notice of 35 calendar days	according to the fees for outgoing payments
19.5. Outgoing payments from Savings Account+ to Customer's own current account without a notice of 35 calendar days	according to the fees for outgoing payments + 1% of sum
19.6. Annual interest rate, currency	<a href="#">information from the Bank</a>
19.7. Closing of Savings Account+	free of charge

<b>20. MAXI Savings Account (for private customers)</b>		<b>EUR</b>
20.1. Opening of Maxi Savings Account	free of charge	
20.2. Cash depositing to Maxi Savings Account	according to the fees for cash depositing to current account	
20.3. Cash withdrawal from Maxi Savings Account without a notice of 7 calendar days	according to the fees for cash withdrawal from current account + 1% of sum	
20.4. Outgoing payments from Maxi Savings Account to Customer's own current account with a notice of 7 calendar days	according to the fees for outgoing payments	
20.5. Outgoing payments from Maxi Savings Account to Customer's own current account without a notice of 7 calendar days	according to the fees for outgoing payments + 1% of sum	
20.6. Annual interest rate	<a href="#">information from the Bank</a>	
20.7. Closing of Maxi Savings Account	free of charge	

<b>21. 3D Savings Account (for business customers)<sup>1</sup></b>		<b>EUR, USD</b>
21.1. Opening of 3D Savings Account	free of charge	
21.2. Opening of Current Account in conjunction with opening of 3D Savings Account	free of charge	
21.3. Outgoing payments from 3D Savings Account to Customer's Current Account in Citadele with a notice of 3 calendar days	free of charge	
21.4. Outgoing payments from 3D Savings Account to other client's account in Citadele or to account in other bank with a notice of 3 calendar days	according to the fees for outgoing payment	
21.5. Outgoing payments from 3D Savings Account to Customer's Current Account, to other client's account in Citadele or to account in other bank without a notice of 3 calendar days	according to the fees for outgoing payment + 1% of sum	
21.6. Cash withdrawal from 3D Savings Account without a notice of 3 calendar days	according to the fees for cash withdrawal from current account + 1% of sum	
21.7. Cash deposit to 3D Savings Account	according to the fees for cash depositing to current account	
21.8. Annual interest rate	<a href="#">information from the Bank</a>	
21.9. Closure of 3D Savings Account	free of charge	

<sup>1</sup> Starting from 02.05.2016 Bank do not offer 3D Savings Account for business customer. Annual interest rate for the existing 3D Savings Accounts will be 0%.

## Remote Account Management Systems

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<b>22. Citadele On-line Banking</b>	
22.1. Conclusion of a contract	free of charge
22.2. Monthly maintenance fee	free of charge
22.3. Re-activation of Citadele Online Banking	free of charge

<b>23. Citadele SMS Bank</b>	
23.1. Connection fee	free of charge
23.2. Bank's short message sending to customer <sup>1</sup>	0.20 EUR



<sup>1</sup> Commission fee for Bank's short messages is charged once per month.

## 24. Authorization Devices

24.1. Code Card issue	free of charge
24.2. New Code Card issue	3.20 EUR
24.3. PIN calculator issue	15 EUR
24.4. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)	free of charge
24.5. PIN calculator replacement due to technical reasons	6 EUR
24.6. Issue of PIN calculator DIGIPASS	50 EUR
24.7. Unlock of locked PIN calculator DIGIPASS (in case locked during the use of Citadele Online Banking)	free of charge
24.8. Replacement or unlock of locked PIN calculator DIGIPASS (in case locked due to customer's fault)	32 EUR
24.9. Replacement of PIN calculator DIGIPASS due to technical reasons	free of charge
24.10. ID-card reader	10 EUR

## 25. Limits of authorization devices

25.1. Establishing a limit for Code Card	max 200 EUR per day and 4 000 EUR per month
25.2. Establishing a limit for PIN calculator	max 26 000 EUR per transaction and 80 000 EUR per day
25.3. Establishing a limit for PIN calculator DIGIPASS	no limit
25.4. Establishing a limit for Estonian ID-card	no limit

## Lending for Private Customers

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## 26. Mortgage Loan

26.1. Contract fee	2% of the loan amount, min 210 EUR
26.2. Execution of amendments:	
26.2.1. additional loan amount granting	2% of the loan amount, min 210 EUR
26.2.2. payment date change	30 EUR
26.2.3. other amendments	100 EUR
26.3. Fee for an advanced repayment	the amount of 3 months' interest (will not be applied in case of a notice of 3 months)

## 27. Housing Loan

27.1. Contract fee	1.2% of the loan amount, min 200 EUR
27.2. Execution of amendments:	
27.2.1. additional loan amount granting	1.2% of the loan amount, min 200 EUR
27.2.2. payment date change	30 EUR
27.2.3. other amendments	100 EUR
27.3. Fee for an advanced repayment	the amount of 3 months' interest (will not be applied in case of a notice of 3 months)

## 28. Consumer Loan

28.1. Contract fee	2% of the loan amount, min 50 EUR
28.2. Execution of amendments:	25 EUR

## 29. Leasing<sup>1</sup>

29.1. Consideration of an application / amendments	free of charge
29.2. Contract fee	up to 1% of the asset's acquisition value, min 180 EUR
29.3. Execution of amendments:	
29.3.1. changing the payment date	30 EUR

29.3.2. repayment holiday	65 EUR
29.3.3. extension/reduction of the contract period	100 EUR
29.3.4. execution of amendments to the other provisions of the agreement, not mentioned in paragraph 29.3.1., 29.3.2. or 29.3.3.	up to 1% of the unpaid balance, min 75 EUR
29.4. Processing of fines and penalties	35 EUR + incurred expenses
29.5. Ordering a notarized power of attorney <sup>2</sup>	100 EUR + incurred expenses
29.6. Ordering an unattested power of attorney <sup>2</sup>	10 EUR + incurred expenses
29.7. Registering a security in Estonian Motor Vehicle Registration Centre (ARK) <sup>2</sup>	state fee + 25 EUR
29.8 Issuing of invoice on paper <sup>2</sup>	2 EUR
29.9. Notice regarding arrears <sup>2</sup>	5 EUR
29.10. Confirmation of balance	10 EUR
29.11. Exemption of security	100 EUR
29.12. Approval of E-transactions in Estonian Motor Vehicle Registration Centre (ARK)	50 EUR + incurred expenses

<sup>1</sup> The other party of the leasing contract is OÜ Citadele Leasing & Factoring.

<sup>2</sup> VAT will be added to the service fees.

### Lending for Business Customers

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#### 30. Credit, Credit Line

30.1. Consideration of an application for credit, credit line:	
30.1.1. amount of credit, credit line from 100 000 EUR	50 EUR
30.1.2. amount of credit, credit line from 500 000 EUR	250 EUR
30.2. Contract fee for credit, credit line:	
30.2.1. amount of credit, credit line up to 100 000 EUR	1.5% of credit/credit line amount, min 250 EUR
30.2.2. credit, credit line with amount 100 000 – 300 000 EUR	1.2% of credit/credit line amount, min 250 EUR
30.2.3. amount of credit, credit line from 300 000 EUR	0.8% of credit/credit line amount, min 250 EUR
30.3. Execution of amendments for credit, credit line:	
30.3.1. additional credit amount, credit line limit granting	according to the point 30.2
30.3.2. maturity prolongation, security change	0.5% of credit/credit line amount, min 250 EUR
30.3.3. payment date change	30 EUR
30.3.4. other amendments	250 EUR
30.4. Full or partial premature repayment credit/ credit line	2% of repayment credit amount /decrease of credit line limit

#### 31. Overdraft

31.1. Consideration of an application for overdraft:	
31.1.1. amount of overdraft limit from 100 000 EUR	50 EUR
31.1.2. amount of overdraft limit from 500 000 EUR	250 EUR
31.2. Contract fee:	
31.2.1. amount of overdraft up to 100 000 EUR	1.5% of overdraft amount, min 250 EUR
31.2.2. overdraft with amount 100 000 – 300 000 EUR	1.2% of overdraft amount, min 250 EUR
31.2.3. amount of overdraft from 300 000 EUR	0.8% of overdraft amount, min 250 EUR
31.3. Execution of amendments:	
31.3.1. additional overdraft limit granting	according to the point 31.2
31.3.2. maturity prolongation	0.5% of overdraft limit, min 150 EUR
31.3.3. other amendments	250 EUR

#### 32. Start-up loan

32.1. Consideration of an application for start-up loan	free of charge
32.2. Contract fee for start-up loan	2% of credit amount, min 250 EUR
32.3. Execution of amendments for start-up loan	1% of credit amount, min 250 EUR

32.4. payment date change	30 EUR
32.5. other amendments	1% of credit amount, min 250 EUR
32.6. Full or partial premature repayment credit/credit line	2% of repayment credit amount
<b>33. Factoring<sup>1</sup></b>	
33.1. Consideration of an application / amendments	free of charge
33.2. Contract fee <sup>2</sup>	from 0.5% of the factoring limit, min 355 EUR
33.3. Contract prolongation fee <sup>2</sup>	from 0.5% of the factoring limit, min 355 EUR
33.4. Factoring limit increase <sup>2</sup>	from 1% of the factoring limit, min 145 EUR
33.5. Other contract changes <sup>2</sup>	upon agreement, min 70 EUR
33.6. Invoice processing fee <sup>2</sup>	from 0.2-0.5% of the amount of the invoice, min 1.40 EUR
33.7. Written remainder to the buyer regarding unpaid invoice(s) <sup>2</sup>	5 EUR
<b>34. Leasing<sup>1</sup></b>	
34.1. Consideration of an application / amendments	free of charge
34.2. Contract fee	up to 1% of the asset's acquisition value, min 180 EUR
34.3. Execution of amendments:	
34.3.1. changing the payment date	30 EUR
34.3.2. repayment holiday	65 EUR
34.3.3. extension/reduction of the contract period	100 EUR
34.3.4. execution of amendments to the other provisions of the agreement, not mentioned in paragraph 29.3.1., 29.3.2. or 29.3.3.	up to 1% of the unpaid balance, min 75 EUR
34.4. Processing of fines and penalties	35 EUR + incurred expenses
34.5. Ordering a notarized power of attorney <sup>2</sup>	100 EUR + incurred expenses
34.6. Ordering an unattested power of attorney <sup>2</sup>	10 EUR + incurred expenses
34.7. Issuing of invoice on paper <sup>2</sup>	2 EUR
34.8. Issuing of invoice on paper <sup>2</sup>	2 EUR
34.9. Notice regarding arrears <sup>2</sup>	5 EUR
34.10. Confirmation of balance	10 EUR
34.11. Exemption of security	100 EUR
34.12. Approval of E-transactions in Estonian Motor Vehicle Registration Centre (ARK)	50 EUR + incurred expenses
<sup>1</sup> The other party of the leasing contract is OÜ Citadele Leasing & Factoring.	
<sup>2</sup> VAT will be added to the service fees.	
<b>35. Bank Guarantee letter</b>	
35.1. Consideration of an application for guarantee / Consideration of amendments	free of charge
35.2. Preparation of agreement on issuance of bank guarantee (s) and other related documents	free of charge
35.3. Issuance of a guarantee/ increase in guarantee amount/ increase in guarantee term:	
35.3.1. if the security is cash assets (except deposit)	0.3% of guarantee amount / of guarantee amount regarding which amendments are made to (min 100 EUR)
35.3.2. if the security is deposit	0.8% of guarantee amount / of guarantee amount regarding which amendments are made to (min 100 EUR)
35.3.3. the other security, not mentioned in paragraph 35.3.1 or 35.3.2	0.8% of guarantee amount / of guarantee amount regarding which amendments are made to (min 150 EUR)
35.4. Amendments to guarantee (except increase in guarantee amount, increase in guarantee term), amendments to the agreement on issuance of bank guarantee (s)	75 EUR
35.5. Utilization of a guarantee:	
35.5.1. if the security is cash assets (except deposit)	0.8% annual of guarantee amount
35.5.2. if the security is deposit	0.8% annual of guarantee amount
35.5.3. if the security is the other security, not mentioned in paragraph 35.5.1. or 35.5.2	from 3% annual of guarantee amount
35.6. Execution of promissory note about guarantee issue	50 EUR
35.7. Additional commission fee for urgent execution of guarantee, its amendments, confirmation during 1 working day	50 EUR
35.8. Preparation and reconciliation of the guarantee's draft (applicable if guarantee is not issued)	50 EUR
35.9. Payment under guarantee/ Processing of payment demand	0.2% of the amount to be repaid, min 200 EUR
35.10. Advising of guarantee issued by another bank	0.1% of guarantee amount (min 85 EUR, max 500 EUR)

35.11. Notification on amendments to the guarantee issued by another bank, revocation of the guarantee	75 EUR
35.12. Preparation and sending of the claim under the guarantee, on behalf of the customer	250 EUR
35.13. Review and confirmation of the authenticity of the guarantee issued by the other bank	40 EUR
35.14. Revocation of the guarantee before expiry date	25 EUR
35.15. Postal charges	actual expenses + 10 EUR
35.16. Notification by SWIFT, at issue of the guarantee	20 EUR
35.17. Other correspondence by SWIFT	10 EUR
<b>36. Import Letter of Credit</b>	
36.1. Consideration of an application for import letter of credit	free of charge
36.2. Execution of a new import letter of credit / increase of amount of the import letter of credit	0.25% of the amount of import letter of credit (min 170 EUR)
36.3. Amendments to provisions of import letter of credit (except for increase in amount of the import letter of credit), revocation or cancellation of unutilised import letter of credit, amendments of agreement	75 EUR
36.4. Import letter's of credit draft preparation and reconciliation (applicable if import letter of credit is not issued)	50 EUR
36.5. Additional commission fee for urgent execution of the import letter of credit during 1 working day	50 EUR
36.6. Review of documents, payment	0.2% of amount of documents (min 170 EUR)
36.7. Commission for discrepancies in documents presented	70 EUR
36.8. Return of unpaid documents	40 EUR
36.9. Consulting in filling-in application	50 EUR
36.10. Endorsement of LC documents	20 EUR
36.11. Revocation of LC before expiry date	25 EUR
36.12. Notification on issuance of Assignment of proceeds	50 EUR
36.13. Notification by SWIFT at issue of the import letter of credit	20 EUR
<b>37. Export Letter of Credit</b>	
37.1. Preliminary notification on issue of the export letter of credit	40 EUR
37.2. Notification on issuance of export letter of credit	0.1% of the amount of export letter of credit (min 85 EUR, max 430 EUR)
37.3. Processing and reconciliation of the draft of export letter of credit	50 EUR
37.4. Amendments to provisions of export letter of credit, revocation or cancellation of unutilised export letter of credit	75 EUR
37.5. Preliminary review of documents under export LC	80 EUR
37.6. Review of documents and payment	0.2% of amount of documents (min 200 EUR)
37.7. Payment under export letter of credit without presentation of documents	0.1% the amount of export letter of credit (min 100 EUR, max 500 EUR)
37.8. Return of the discrepant documents	40 EUR
37.9. Transfer of export letter of credit	0.15% of transferred letter of credit amount (min 200 EUR)
37.10. Cession of export letter of credit	0.1% of cession amount (min 150 EUR, max 700 EUR)
37.11. Confirmation of letter of credit issued by another bank	as agreed
37.12. Negotiation of export LC, discounting of export LC	as agreed
37.13. Notification letter on assignment	50 EUR
37.14. Consulting in preparation of the documents	30 EUR for each document
37.15. Notification by SWIFT on transfer of export letter of credit	20 EUR
37.16. Other notification/correspondence by SWIFT	7 EUR
<b>38. Document collection</b>	
38.1. Import documentary collection:	
38.1.1. notification on documentary collection	50 EUR
38.1.2. delivery of documents against payment, acceptance or free of payment	0.1% of collection amount (min 100 EUR)
38.1.3. amendments to instruction, terms	40 EUR
38.1.4. return of refused documents	40 EUR
38.2. Export documentary collection:	

38.2.1. receiving of documents for payment or acceptance	40 EUR
38.2.2. payment of documents	0.1% of collection amount (min 100 EUR)
38.2.3. amendments to instruction, terms	40 EUR
38.2.4. return of refused documents	40 EUR
38.3. Postal charges	actual expenses + 10 EUR
38.4. Notification by SWIFT	10 EUR

## Plan for Business Customers

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### 39. Plan for Business Customers<sup>1</sup>

Plan name	No of payments in the Plan <sup>2</sup>	No of urgent payments in the Plan <sup>3</sup>	Monthly maintenance fee
39.1. Plan for Start-ups <sup>4</sup>	50 payments	-	Free of charge
39.2. Citadele 10 <sup>5</sup>	10 payments	1 payment	3.90 EUR per month
39.3. Citadele 20 <sup>5</sup>	20 payments	2 payments	4.90 EUR per month
39.4. Citadele 30 <sup>5</sup>	30 payments	3 payments	5.90 EUR per month
39.5. Citadele 50 <sup>5</sup>	50 payments	4 payments	7.90 EUR per month
39.6. Citadele 100 <sup>5</sup>	100 payments	5 payments	16.90 EUR per month

<sup>1</sup> Plan is offered only for residential companies. For customers who do not own (or have never owned) any current account in Citadele before signing Business Customer Plan Agreement we offer the selected Plan free of charge during the first calendar month.

<sup>2</sup> Payments in currency EUR via On-line Banking

<sup>3</sup> Estonian local urgent payments in currency EUR via On-line Banking

<sup>4</sup> Plan is offered to the companies who are registered in Commercial Register not more than 12 months ago. Plan is valid 12 months after signing the Business Plan agreement. Plan includes opening and monthly maintenance of one EUR current account, first main Maestro issuance and Maestro monthly maintenance for free of charge.

<sup>5</sup> Plan includes opening and monthly maintenance of one EUR current account, first main Maestro or MC Standard issuance and its monthly maintenance for free of charge.

## Additional Services

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### 40. Additional Services

40.1. Investigation of payments	
40.1.1. Revocation of payments within Citadele bank in Estonia and Latvia	10 EUR
40.1.2. Identification and investigation of local and international payments	80 EUR + the actual costs of foreign banks
40.1.3. Revocation of local and international payments:	
40.1.3.1. the payment not sent out of the Bank	15 EUR + the actual costs of foreign banks
40.1.3.2. the payment has been sent out of the Bank	125 EUR + the actual costs of foreign banks
40.2. Certificates, notices, statements, confirmations, copies	
40.2.1. Copy of a SWIFT message, payment order	5 EUR
40.2.2. Authentication of a copy of a bank operation	1 EUR
40.2.3. Account statements:	
40.2.3.1. monthly account statement at the Bank's office	1.60 EUR
40.2.3.2. random account statement at the Bank's office	0.1 EUR per page, min 1.60 EUR
40.2.3.3. account statement in Citadele Online banking	free of charge
40.2.3.4. account statement by e-mail	1.60 EUR
40.2.3.5. account statement by post in Estonia	3.20 EUR
40.2.3.6. account statement by post outside Estonia	0.35 EUR per page, min 5 EUR
40.2.3.7. account statement by fax in Estonia	3.20 EUR
40.2.3.8. account statement by fax outside Estonia	0.35 EUR per page, min 3.20 EUR
40.2.4. Certificate regarding the existence and status of the one account	1.60 EUR
40.2.5. Certificate regarding the existence and status of the several accounts	3.20 EUR
40.2.6. Certificate for the auditors	20 EUR
40.2.7. Other certificates, confirmations	3.20 EUR
40.2.8. Non-standard certificates, confirmations	15 EUR
40.2.9. Statement and queries from the public registers (statute, registry card, statement from the land register etc)	3 EUR
40.2.10. Copy of bank's documents	3.20 EUR
40.2.11. Document issue from archive	10 EUR per document
40.2.12. Issue of copies and statements to the revenue officers	0.35 EUR / per page
40.2.13. Seizure act processing and execution	15 EUR
40.3. Sending bank documents	
40.3.1. by e-mail	1.60 EUR
40.3.2. by post	
40.3.2.1. in Estonia	1.60 EUR / per page
40.3.2.2. outside Estonia	3.20 EUR / per page

40.3.3. by fax	
40.3.3.1. in Estonia	1.60 EUR / per page
40.3.3.2. outside Estonia	3.20 EUR / per page
40.3.4. Delivering bank documents by a courier	5 EUR + the actual costs
<b>40.4. Additional services association with lending</b>	
40.4.1. Valuation of the collateral <sup>1, 2</sup>	from 50 EUR
40.4.2. Contractual penalty for not delivering the insurance policy	10 EUR
40.4.3. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	10 EUR
40.4.4. Consultation charges	32 EUR / hour
40.4.5. Fee for the collection of debt under the loan agreement:	
40.4.5.1. in case indebtedness exceeds 14 days	10 EUR
40.4.5.2. in case indebtedness exceeds 30 days	20 EUR
40.4.5.3. in case indebtedness exceeds 60 days	30 EUR

<sup>1</sup> Bank will not issue valuation report.  
<sup>2</sup> VAT will be added to the service fee.

## Appendix to Schedule of Fees and Charges No 1

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<b>Terms for submission and execution of transfers:</b>		
	<b>Order submission time<sup>1</sup> (Estonian time)</b>	<b>Execution day</b>
<b>Money transfers within the Citadele group</b>	before 17:00	the same banking day
<b>Regular transfer to another bank:</b>		
EUR	before 15:45	the same banking day
USD, CNY	-	individually, information from the Bank
BYN, RUB	before 17:00	next banking day
GBP, DKK, NOK, SEK, HUF, PLN, CAD, CHF, JPY, KZT	before 17:00	day after the next banking day
NZD, SGD, AUD, MXN	before 14:00	day after the next banking day
<b>Urgent transfer to another bank:</b>		
EUR	before 16:00	the same banking day
CAD, CHF	before 12:00	the same banking day
GBP, DKK, NOK, SEK, JPY, HUF, PLN	before 14:00	next banking day
NZD, SGD, MXN	before 16:00	day after the next banking day
AUD	before 11:00	next banking day
<b>Incoming transfers to account:</b>		
EUR	before 17:00	the same banking day
GBP, DKK, NOK, SEK, HUF, 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

**Banking day – workday (Monday, Tuesday, Wednesday, Thursday, Friday) from 9.00 to 17.00.**

<sup>1</sup> If a payment order is submitted after the specified time before the end of a banking day (17:00), then value date of the payment will be one day later. If a payment order is received by the bank/transfer execution day is a holiday, then the transfer is executed on the next workday of the bank.