

PRICELIST FOR RESIDENTS

5.Outgoing payment

5.4. International payments	In Citadele Online Banking	Client Service Centre and electronic payments, which is processed manually ¹
5.4.1. EU – payment ²	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) ^{3, 6, 7, 8}	4.47 EUR	10 EUR
5.4.5. Urgent international payment, charges shared equally (SHA) ^{3, 6, 7, 8}	10.50 EUR	15 EUR
5.4.6. International payment, charges paid by the remitter (OUR) ^{4, 6, 7, 8}	20 EUR	23 EUR
5.4.7. Urgent international payment, charges paid by the remitter (OUR) ^{4, 6, 7, 8}	31.96 EUR	35 EUR

¹ 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.

² 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).

³ Remitter pays the service fee of Citadele bank and the beneficiary pays the service fee of all other banks (SHA).

⁴ 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.

⁵ In addition the beneficiary pays the service fees of all banks intermediating the payment.

⁶ **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.

⁷ Payment in HKD, ZAR currency starting with 30 April, 2018 is not available.

⁸ Changes in payment execution conditions starting with 16 April, 2018.

Terms for submission and execution of transfers:		
	Order submission time ¹ (Estonian time)	Execution day
Money transfers within the Citadele group	before 17:00	the same banking day
Regular transfer to another bank:		
EUR	before 15:45	the same banking day
USD, CNY	-	individually, information from the Bank
BYN, RUB	before 17:00	next banking day



FEES AND CHARGES OF AS CITADELE BANKA'S ESTONIAN BRANCH (CHANGES MARKED IN RED)

GBP, DKK, NOK, SEK, HUF, PLN, CAD, CHF, AUD, JPY, UAH, KZT	before 17:00	day after the next banking day
BGN, ISK, NZD, SGD, TRY	before 14:00	day after the next banking day
Urgent transfer to another bank:		
EUR	before 16:00	the same banking day
CAD, CHF	before 12:00	the same banking day
GBP, DKK, NOK, SEK, JPY, AUD, HUF, PLN	before 14:00	next banking day
BGN, ISK, NZD, SGD, TRY, CZK	before 16:00	day after the next banking day
Incoming transfers to account:		
EUR	before 17:00	the same banking day
GBP, DKK, NOK, SEK, CZK, HUF, PLN, BGN, ISK	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.

¹ 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.

AS Citadele banka Eesti filiaali ja OÜ Citadele Leasing & Factoring PRICELIST FOR NON-RESIDENTS

4.Outgoing payment

4.4.International payments	In Citadele Online Banking	Client Service Centre and electronic payments, which is processed manually ¹
4.4.1. EU – payment ² up to 300 EUR	0.38 EUR	1.50 EUR
4.4.2. EU – payment ² over 300 EUR	12 EUR	15 EUR
4.4.3. Payment in USD currency (SHA) ^{3, 6, 8, 9, 10}	0.50 % (min USD 110 , max USD 170)	0.70 % (min USD 150 , max USD 220)
4.4.4. Payment in USD currency (OUR) ^{4, 6, 7, 8}	0.50 % (min USD 110 , max USD 170) + USD 50	0.70% (min USD 150 , max USD 220) + USD 50
4.4.5. International payment in CIS state countries' currencies (RUB, KZT, BYN) to the other banks, charges paid by remitter (OUR) ⁸	20 EUR	23 EUR
4.4.6. International payment in CIS state other currencies ⁸	as International payment	as International payment
5.4.4. International payment, charges shared equally (SHA) ^{3, 6, 8, 9, 10}	20 EUR	30 EUR
5.4.5. Urgent international payment, charges shared equally (SHA) ^{3, 6, 8, 9, 10}	35 EUR	55 EUR
5.4.6. International payment, charges paid by the remitter (OUR) ^{4, 6, 8, 9, 10}	40 EUR	50 EUR
5.4.7. Urgent international payment, charges paid by the remitter (OUR) ^{4, 6, 8, 9, 10}	55 EUR	65 EUR

¹ 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.

² 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).

³ Remitter pays the service fee of Citadele bank and the beneficiary pays the service fee of all other banks (SHA).

FEES AND CHARGES OF AS CITADELE BANKA'S ESTONIAN BRANCH (CHANGES MARKED IN RED)

⁴ 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 whose 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.

⁵ In addition the beneficiary pays the service fees of all banks intermediating the payment.

⁶ **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**.

⁷ Changes in payment executions (See Appendix No 1).

⁸ For non-resident customers - payments **in USD currency and other international payments (except RUB and CHF)** are available for private persons, and legal persons, registered in Latvia and Lithuania.

⁹ Changes in payment execution conditions starting with 16 April, 2018.

¹⁰ Payments in HKD, ZAR currency starting with 30 April, 2018 are not available.

Terms for submission and execution of transfers:		
	Order submission time ¹ (Estonian time)	Execution day
Money transfers within the Citadele group	before 17:00	the same banking day
Regular transfer to another bank:		
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, AUD, JPY, UAH, KZT	before 17:00	day after the next banking day
BGN, ISK, NZD, SGD, TRY	before 14:00	day after the next banking day
Urgent transfer to another bank:		
EUR	before 16:00	the same banking day
CAD, CHF	before 12:00	the same banking day
GBP , DKK, NOK, SEK, JPY, AUD, HUF, PLN	before 14:00	next banking day
BGN, ISK, NZD, SGD, TRY, CZK	before 16:00	day after the next banking day
Incoming transfers to account:		
EUR	before 17:00	the same banking day
GBP , DKK, NOK, SEK, CZK, HUF, PLN, BGN, ISK	before 17:00	on the same bank day if the bank has received information on the payment into the correspondent account of Citadele banka



FEES AND CHARGES OF AS CITADELE BANKA'S ESTONIAN BRANCH (CHANGES MARKED IN RED)

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.

¹ 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.