

Opening of Accounts, Payments

(...)

Current Account

1.15. Maintenance of inactive customer's account³:

1.15.1.	for private individuals if there have not been customer's initiated transactions performed on the account for more than 6 months and customer has no other contracts concluded with Citadele Bank	15 EUR per month ⁴
1.15.2.	for private individuals if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank	25 EUR per month ⁴
1.15.3.	for legal entities if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank	75 EUR per month ⁴
1.15.4.	for private individuals and legal entities if there have not been customer's initiated transactions performed on current account for more than 3 years and customer has no other contracts concluded with Citadele Bank	150 EUR per month ⁴
1.15.5.	if cooperation with customer is terminated according to the Bank's initiative and customer hasn't performed transfer/ withdrawal of funds from the account within the term specified in the notice	300 EUR per month ⁴
1.16.	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

¹ a student an educational institution of Estonia

² fee has cumulative effect, and is applied next month, if the balance of accounts is 0 in particular month

³ does not affect if the price 1.12 has been applied

⁴ till account balance is zero

4. Outgoing payments		Private individuals and legal entities	
4.1 Payments within the Citadele group		In Citadele Online Banking	Client Service Centre and electronic payments, which is processed manually ¹
4.1.1	Payment within Citadele group (including to the Estonian, Latvian branches) between accounts of same customer	free of charge	1.50 EUR
4.1.2	Payment within Citadele group (including to the Estonian, Latvian branches) between accounts of different customers	1 EUR	3 EUR
4.2 Local payments		Private individuals	Legal entities
		In Citadele Online Banking	Client Service Centre and electronic payments, which is processed manually ¹
			Client Service Centre and electronic payments
4.2.1	Estonian local payment up to 300 EUR	0.38 EUR	1.50 EUR
4.2.2	Estonian local payment over 300 EUR	12 EUR	15 EUR
4.2.3	Urgent Estonian Local payment (can be transferred during 9.00 – 16.00)	15 EUR	18 EUR
4.2.3			300 EUR
4.3 Regular payments		Private individuals and legal entities	
4.3.1	Registration of regular payment	free of charge	
4.3.2	Execution of regular payment	as for electronic payments	
4.4 International payments		Private individuals	Legal entities
		In Citadele Online Banking	Client Service Centre and electronic payments, which is processed manually ¹
			Client Service Centre and electronic payments
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, 7, 8}	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 (RUR, KZT, BYN) to the other banks, charges paid by remitter (OUR)	20 EUR	23 EUR
			250 EUR

4.4.6 International payment in CIS state other currencies	as International payment	as International payment	as International payment
4.4.7 International payment, charges shared equally (SHA) ^{3, 6, 8, 9, 10}	20 EUR	30 EUR	250 EUR
4.4.8 Urgent international payment, charges shared equally (SHA) ^{3, 6, 8, 9, 10}	35 EUR	55 EUR	300 EUR
4.4.9 International payment, charges paid by the remitter (OUR) ^{4, 6, 8, 9, 10}	40 EUR	50 EUR	350 EUR
4.4.10 Urgent international payment, charges paid by the remitter (OUR) ^{4, 6, 8, 9, 10}	55 EUR	65 EUR	400 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 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.