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

Corporate clients

/Residents of Estonia/

Effective as of May 1th 2020

More opportunities

Citadele

CONTENT

Payment plans

Accounts

Cash operations - terminated as of 01 May 2020 (No cash operations are offered at the branch)

Payments

Payment cards

3D Savings Account payment card MC Standard

Maestro cards

Other payment card services

Lending

Credit, Credit Line, overdraft

Start-up loan

Bank Guarantee

Import Letter of Credit

Export Letter of Credit

Documentary collection

Remote account management systems

Deposits

Additional services

Other services related to lending

Appendix 1 Fees appliance conditions

Appendix 2 Products and services that are no longer offered

Payment plans

Service	Fee		
1. Services included in Payment plan	**'Citadele 15'**	**'Citadele 55'**	**'Citadele 120'**
1.1. Commission fee for the Payment Plan per month	5 EUR	11 EUR	22 EUR
1.2. Electronic payments within Citadele bank group (without limitations)	Free of charge		
1.3. SEPA payments	15 payments free of charge	55 payments free of charge	120 payments free of charge
1.4. Opening and maintainance of current account	1 account – free of charge	3 account – free of charge	3 account – free of charge
1.5. Issuance and maintenance of Mastercard Debit Business card within first year from the moment of drawing up of the Payment Plan	1 card	2 cards	3 cards
1.6. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user	Free of charge		
1.7. Access to and usage of Citadele online bank and SMS bank	Free of charge		
1.8. For new corporate clients	Payment plan for the first 6 months – free of charge		

Accounts

Service	Fee
2. Current account	
2.1. Opening of current account	Free of charge
2.2. Verification of company documents upon account opening, where the owners or beneficiaries have their identity document issued outside Estonia, Latvia, Lithuania or do not have a permanent residency permit issued in Estonia	ndividually (min EUR 500) [1]
2.3. Opening of Start-Up Account	Free of charge
2.4. Maintainance of current account	0.64 EUR per month
2.5. 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
2.6. Negative interest rate for Legal personscurrent account balance equal or larger 100'000 CHF, 1'000'000 SEK or 750'000 DKK[2]	0.5% per year
2.7. Annual interest rate for credit balance	0%
2.8. Closure of account	Free of charge

Service	Fee
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

[1] Fee is payable upon submitting account opening application.
[2] Fee has cumulative effect, and is applied next month, if the balance of accounts is 0 in particular month.

3.5. Changes of conditions in Escrow agreement (per case)	100 EUR

Payments

Service	Fee	
	Online Banking	Branch
4. Payments within Citadele bank group incl.Latvian and Lithuanian branches		
4.1. Payment within Citadele group between accounts of same customer	Free of charge	3 EUR
4.2. Payment within Citadele group between accounts of different customers	0.10 EUR	3 EUR
5. Euro payments		
5.1. EU –payments (see Appendix No 1, Sub-chapter 1)	0.38 EUR	4 EUR
5.2. Standard payment to another bank		
5.2.1.SHA (shared)	6 EUR	18 EUR
5.2.2. OUR (remitter)	25 EUR	35 EUR
5.3. Urgent payment to other bank		
5.3.1.SHA (shared, including Urgent Domestic payment)	14 EUR	30 EUR
5.3.2.OUR (remitter)	36 EUR	48 EUR

Service	Fee	
	Online Banking	Branch
6. Payments in foreign currency		
6.1. Standard payment		
6.1.1.SHA (shared)	6 EUR	18 EUR
6.1.2.OUR (remitter)	25 EUR	35 EUR
6.2. Urgent payment		
6.2.1.SHA (shared)	14 EUR	30 EUR
6.2.2.OUR (remitter)	36 EUR	48 EUR

Service	Fee
7. Regular payments	
7.1. Registration of regular payment	Free of charge

Service	Fee
8. Incoming transfer to account	
8.1. Incoming within Citadele bank (including from Lithuania, Latvia branches, Domestic and EU-payments)	Free of charge
8.2. Incoming payments in foreign currency (commission type BEN and SHA)	6 EUR (or its equivalent in payment currency)

Service	Fee
9. Non-cash currency exchange	In accordance with Citadele Bank rate, without additional commission fee

Service	Fee
10. Investigation of payments	
10.1. Revocation of payments within Citadele bank in Estonia and Latvia	10 EUR
10.2. Identification and investigation of local and international payments	80 EUR + the actual costs of foreign banks
10.3. Revocation of local and international payments:	125 EUR + the actual costs of foreign banks

Payment cards

11. Mastercard Business Debit

Service	Fee EUR
11.1. Monthly fee for card	1.25 EUR
11.2. New card issue (instead of existing)	Free of charge
11.3. Commission fee for goods and services purchase	Free of charge
11.4. Cash withdrawal in Citadele Bank ATMs in Estonia	Free of charge
11.5. Cash deposit in ATM-s of Citadele Estonia	Free of charge
11.6. Cash withdrawal in other banks, in ATMs of other banks	1% of the sum, min 3 EUR
11.7. Interest on unauthorized negative account balance	0.06% per day
11.8. Payment from account	As from current account
11.9. Other cross-border payments	According to the fees for outgoing payment
11.10. Currency exchange mark-up fee	2%

12. Other payment card services

Service	Fee EUR
12.1. Balance review in ATMs:	
12.1.1. in Citadele Bank (Latvia, Estonia) ATMs	Free of charge
12.1.2. in ATMs of other banks	0.32 EUR per statement
12.2. Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code	Free of charge
12.3. Card account statement	according to the fees for Current account
12.4. Extra charge for currency exchange	2%
12.5. Annual interest on credit balance	0%
12.6. Card account closure	free of charge
12.7. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
12.7.1. using Maestro, Mastercard Business Debit, Mastercard Standard, Mastercard Gold	2 200 EUR
12.8. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:	
12.8.1. using Maestro, Maestro, Mastercard Business Debit, Mastercard Standard, Mastercard Gold	15 000 EUR
12.9. Change of card's PIN-code in Citadele ATM or mobile application	Free of charge

Credit

13. Credit, Credit Line, overdraft

Service	Fee
13.1. Contract fee for credit, credit line, overdraft:	
13.1.1. amount of credit, credit line, overdraft up to 300 000 EUR	1.2% of credit/credit line, overdraft amount, min 250 EUR
13.1.2. amount of credit, credit line, overdraft from 300 000 EUR	1% of credit/credit line, overdraft amount
13.2. Execution of amendments for credit, credit line:	
13.2.1. additional credit amount, credit line, overdraft limit granting:	
13.2.1.1. amount of credit amount, credit line, overdraft up to 300 000 EUR	1.2% of credit amount, credit line, overdraft amount, min 250 EUR
13.2.1.2. amount of credit amount, credit line, overdraft from 300 000 EUR	1% of credit amount, credit line, overdraft amountmin 200 EUR
13.2.1.3. Amending the terms and conditions of the agreement	0.5% of credit/credit line, overdraft amount, min 200 EUR
13.2.2. payment date change	30 EUR
13.2.3. other amendments	0,5%, min 250 EUR

13.2.4. Full or partial premature repayment credit/ credit line	2% of repayment credit amount /decrease of credit line limit
13.2.5. Changes of loan collateral registered in public registers, int. al. change of pledgor, change of one collateral to another and others:	
13.2.5.1. real estate	0.1% of issued and unpaid credit amount or credit line limit (min. EUR 150)
13.2.5.2. other types of loan security	EUR 150 per each loan security object for which changes are made
13.3. Other amendments not mentioned in sup-positions of paragraph 16.2.	75 EUR per each document

14. Bank Guarantee

Service	Fee
14.1. Issuance of a guarantee:	
14.1.1. if secured by cash assets	As agreed (min. 120 EUR)
14.1.2. other security	As agreed (min. 150 EUR)
14.2. Amendment to guarantee, guarantee cancellation before expiry date	80 EUR
14.3. Fee for guarantee utilisation :	
14.3.1. if secured by cash assets	1% p.a. (min. 40 EUR)
14.3.2. other security	As agreed (min. 40 EUR)
14.4. Notification on possible issuance of guarantee	50 EUR
14.5. Additional commission fee for urgent issuance of guarantee, its amendments during 1 working day	70 EUR
14.6. Preparation of the guarantee's draft (applicable if guarantee is not issued)	70 EUR
14.7. Payment under guarantee/ Handling of payment demand	0.2% from amount claimed (min 200 EUR)
14.8. Advice of a guarantee issued by other bank	85 EUR
14.9. Advice of amendment to the guarantee issued by other bank, cancellation of the guarantee	75 EUR
14.10. Handling of the claim under the guarantee issued by other bank as per request of the customer	250 EUR
14.11. Review and confirmation of the authenticity of the guarantee issued by the other bank	40 EUR
14.12. Costs of courier services/ mail	Actual costs
14.13. SWIFT message	10 EUR

15. Import Letter of Credit

Service	Fee
15.1. Issuance of a letter of credit	As agreed (min. 150 EUR)
15.2. Fee for letter of credit utilisation	
15.2.1. if secured by cash assets or term deposit	1% p.a. (min. 40 EUR)
15.2.2. other security	As agreed (min. 40 EUR)
15.3. Issuance of amendment to the letter of credit, cancellation of the letter of credit	80 EUR
15.4. Letter's of credit draft preparation (applicable if letter of credit is not issued)	70 EUR
15.5. Handling and payment of documents	0.2% from amount (min. 150 EUR)
15.6. Handling of discrepant documents	85 EUR
15.7. Return of unpaid documents	40 EUR
15.8. Endorsement of LC documents	70 EUR
15.9. Deferred payment administration	85 EUR
15.10. SWIFT message	10 EUR
15.11. Costs of courier services/ mail	Actual costs

16. Export Letter of Credit

Service	Fee
16.1. Advice of received letter of credit	85 EUR
16.2. Letter's of credit draft preparation (applicable if letter of credit is not received)	150 EUR
16.3. Advice of amendmentto the letter of credit, cancellation of the letter of credit	75 EUR
16.4. Preliminary checking of documents	75 EUR
16.5. Handling and payment of documents	0.2% from amount (min. 150 EUR)
16.6. Return of the discrepant documents	40 EUR
16.7. Transfer of the letter of credit	0.3 % from amount (min. 200 EUR)
16.8. Assignment of proceeds under letter of credit, notification of assignment of proceeds	0.1% from assigned amount (min 150 EUR)
16.9. Confirmation of the letter of credit	As agreed (min. 100 EUR)
16.10. Discounting of documents under letter of credit	As agreed (min. 150 EUR)
16.11. Deferred payment administration fee	85 EUR
16.12. SWIFT message	10 EUR
16.13. Costs of courier services/ mail	Actual costs

17. Documentary collection

Service	Fee
17.1. Import documentary collection	
17.1.1. Delivery of documents against payment, acceptance or free of payment	0.2 % from amount (min. 100 EUR)
17.2. Export documentary collection:	
17.2.1. Administrating of payment of document	0.2 % from amount (min. 100 EUR)
17.3. Amendment to the instructions of documentary collection	40 EUR
17.4. Return of refused documents	40 EUR
17.5. Endorsement of documents	70 EUR
17.6. Costs of courier services/ mail	Actual costs
17.7. SWIFT message	10 EUR

Other credit-related services

Service	Fee
18. Commission fee for preparation of the documents (int. al. references)[3] [4]	
18.1. Debt claim letter	5 EUR
18.2. Contractual penalty for not delivering the insurance policy	25 EUR
18.3. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR
18.4. Preparation of agreement on issuance of guarantee(s), import letter(s) of credit and related documents:	
18.4.1. if secured by cash assests or term deposit	Free of charge
18.4.2. other security	As agreed (min. 150 EUR)
18.5. Amendment to the agreement	75 EUR

Remote account management systems

Service	Fee
19. Citadele Online Banking	
19.1. Conclusion of a contract, maintenance, re-activation	Free of charge
19.2. Transaction limits	See Appendix No 1 paragraph 2

[3] If a document must be notarized, customer pay actual expenses of notary service additionaly.
[4] 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.

20. Authorization Devices	
20.1. PIN calculator issue	15 EUR
20.2. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)	free of charge
20.3. PIN calculator replacement due to technical reasons	6 EUR
20.4. Issue of PIN calculator DIGIPASS	50 EUR
20.5. Unlock of locked PIN calculator DIGIPASS (in case locked during the use of Citadele Online Banking)	free of charge
20.6. Replacement or unlock of locked PIN calculator DIGIPASS (in case locked due to customer's fault)	32 EUR
20.7. Replacement of PIN calculator DIGIPASS due to technical reasons	free of charge

21. Citadele SMS bank	
21.1. Service connection	Free of charge
21.2. Citadele Bank's short message sent to customer [5]	0.20 EUR

Deposits

Service	Fee
22. Savings account +	
22.1. Opening, closing of Savings account+	Free of charge
22.2. Funds transfer from customer's Savings account+:	
22.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
22.2.2. without prior 35 calendar days notice to Citadele Bank	As for payment from current account + 1% of sum
22.3. Annual interest rate, currency	information from the Bank

23. Term Deposit	
23.1. Conclusion of a contract for the term deposit	free of charge
23.2. Term deposit interest rates, currencies and minimal amounts	information from the Bank
23.3. Maintenance fee for cancelling deposit contract before maturity date	free of charge

Additional services

Service	Fee
24. Certificates, notices, statements, confirmations, copies	
24.1. Copy of a SWIFT message, payment order	5 EUR
24.2. Authentication of a copy of a bank operation	5 EUR
24.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min.5 EUR)[6,7]
24.4. monthly account statement at the Bank's office	5 EUR
24.5. random account statement at the Bank's office	0.35 EUR per page, min 5 EUR
24.6. account statement by fax in Estonia	3.20 EUR
24.7. account statement by fax outside Estonia	0.35 EUR per page, min 3.20 EUR
24.8. Certificate regarding the existence and status of the one account	5 EUR

[5] Commission fee for messages sent by Citadele Bank's is charged from customer's account once per month.

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

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

24.9. Certificate regarding the existence and status of the several accounts	10 EUR
24.10. Certificate for the auditors	30 EUR
24.11. Other certificates, confirmations	10 EUR
24.12. Preparation of standard reference[8]	15 EUR (VAT included)
24.13. Non-standard certificates, confirmations[9,10]	30 EUR (VAT included)
24.14. Copy of bank's documents	10 EUR
24.15. Document issue from archive	30 EUR per document (VAT included)
24.16. Issue of copies and statements to the revenue officers	0.35 EUR / per page
24.17. Seizure act processing and execution	15 EUR

Service	Fee
25. Sending bank documents	
25.1. by post:	
25.1.1. in Estonia	10 EUR + 0.35 EUR per page
25.1.2. outside Estonia	15 EUR + 0.35 EUR per page
25.2. Delivering bank documents by a courier	25 EUR + the actual costs

[8] 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 new-founded enterprise or increasing of basic capital of an enterprise, indicating requisites of the respective cash deposit or the respective payment received into accoun;
- 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.

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

[10] 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, CZK	before 17:00		day after the next banking day
NZD, 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, CZK	before 14:00		next banking day
NZD	before 16:00		day after the next banking day
AUD	before 11:00		
Incoming transfers into account:			
EUR, GBP, DKK, NOK, SEK, PLN, CZK	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.

Commisions:

SHA – Citadele commission fee is paid by the payer (in addition to the amount transferre, but beneficiary`s account is credited by the amount transferred less any commission fee charged by the correspondent and intermediary banks.
In case of SHA,but 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 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 performed 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.

2) Remote account management systems

All authorisation devices are grouped into following authorisation device categories:

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:

Authorisation device category	Authorisation device
MEDIUM	DIGIPASS GO3
INDIVIDUAL	Mobile ID[11] E-signature[18] 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[1]	50 (fifty)	60 000,00 EUR (sixty thousand EUR)
INDIVIDUAL[1,2]	500 (five hundred)	2 000 000,00 EUR (two millions EUR)

[1] Number of payments for DIGIPASS 780 is 500 (five hundred)
[2] Number of payments for Digipass 320 and older devices is 50 (fifty)

[11] 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 2 Products and services that are no longer offered

PAYMENT CARDS

1. 3D Savings Account payment card MC Standard[12]

Currency	EUR
1.1. Fee for card	1 EUR per month
1.2. Fee for supplementary card	Free of charge
1.3. Replacement of a card	6.50 EUR
1.4. Commission fee for goods and services purchase	Free of charge
1.5. Cash withdrawal in ATMs of Citadele Bank	Free of charge
1.6. Cash withdrawal in ATMs of other banks	3% (min. EUR 3)
1.7. Cash withdrawal from other banks	3% (min. EUR 3)
1.8. Interest on unauthorized negative account balance	0.06% per day
1.9. Payment from account	according to fees for 3D Savings Account

2. Maestro

	EUR	USD
2.1. Monthly fee of a card and of a supplementary card	1 EUR	1 USD
2.2. Replacement of a card	Free of charge[13]	Not available
2.3. Commission fee for goods and services purchase	Free of charge	Free of charge
2.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
2.5. Cash withdrawal from ATM-s of Citadele	Free of charge	3% of the sum, min 5 USD
2.6. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 2 EUR	3% of the sum, min 5 USD

3. Mastercard Standard

	EUR	USD
3.1. Monthly fee of a card and of a supplementary card	2.20 EUR	2.50 USD
3.2. Replacement of a card	Not available	Not available
3.3. Commission fee for goods and services purchase	Free of charge	Free of charge
3.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
3.5. 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
3.6. Cash withdrawal from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
3.7. Outgoing payments from card account	according to the fees for outgoing payment+ 3% of the sum	according to the fees for outgoing payment+ 3% of the sum
3.8. Annual credit interest rate	22%	22%
3.9. Interest rate for the spent credit limit till the 15th date of the next month	0%	0%
3.10. Annual late payment interest rate	45%	45%
3.11. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
3.12. Overdraft penalty	0.2% per day	0.2% per day

[12] From 01.11.2019 cards not issued.
[13] As of 01.11.2019 Maestro card will be renewed, replaced as Mastercard Business Debit.

4. MasterCard Gold

	Currency	EUR	USD[14]
4.1.	Monthly fee for card	6 EUR	6.50 USD
4.2.	Monthly fee for supplementary card	6 EUR	4.20 USD
4.3.	Replacement of a card	Not available	Not available
4.4.	Commission fee for goods and services purchase	Free of charge	Free of charge
4.5.	Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
4.6.	Cash withdrawal from other banks ATM-s in Estonia and outside of Estonia:	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
4.7.	Cash withdrawal from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
4.8.	Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	according to the fees for outgoing payment + 3% of the sum
4.9.	Interest on unauthorized negative account balance	0.06% per day	0.06% per day
4.10.	Annual credit interest rate	22%	22%
4.11.	Interest on spent credit limit until the 15th date of the next month	0%	0%
4.12.	Annual late payment interest rate	45%	45%
4.13.	Minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
4.14.	Concierge service	200 EUR per annum	300 USD per annum

LOANS

5. Start-up loan[15]

Service	Fee
5.1. Consideration of an application for start-up loan	Free of charge
5.2. Contract fee for start-up loan	2% of credit amount, min 250 EUR
5.3. Execution of amendments for start-up loan:	1% of credit amount, min 250 EUR
5.3.1. payment date change	30 EUR
5.3.2. other amendments	1% of credit amount, min 250 EUR
5.4. Full or partial premature repayment credit/credit line	2% of repayment credit amount

6. Payment plans

Service	Fee					
Services included in Payment plan	**Plan for Start-ups**	**'Citadele 10'**	**'Citadele 20'**	**'Citadele 30'**	**Citadele 50'**	**Citadele 100'**
Commission fee for the Payment Plan per month	Free of charge	3.90 EUR	4.90 EUR	5.90 EUR	7.90 EUR	16.90 EUR
Payments EUR	50	10	20	30	50	100
Urgent EUR payment	-	1	2	3	4	5

[14] From 22.10. 2019 cards in USD currency not issued.
[15] Starting from 01.01.2019 Bank does not offer Start-up loan for business customer.