



## Fee Information Document

**Name of the account provider: AS Citadele banka Estonia branch**

**Account name: current account or payment account**

**Date: 01.11.2018**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the price list located on the website of AS Citadele banka Estonia branch.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
<b>Maintaining the account</b>		
Estonian resident	Opening of current account	EUR 0.00
	Monthly fee for current account	EUR 0.00
	Closure of current account	EUR 0.00
	Annual interest rate on account balance	EUR 0.00
	<b>Total annual fee</b>	<b>EUR 0.00</b>
European Economic Area (EEA <sup>1</sup> ) resident	Opening of current account	EUR 50
	Monthly fee for current account	EUR 0.00
	Closure of current account	EUR 0.00
	Annual interest rate on account balance	EUR 0.00
	<b>Total annual fee</b>	<b>EUR 50</b>

<sup>1</sup> EU countries and Norway, Iceland, Liechtenstein, Switzerland, Aland Islands, Azores, Ceuta and Melilla, Gibraltar, Guadeloupe, Canary Islands, Madeira, Martinique, French Guinea, Reunion, Monaco, San Marino

<b>Payments (excluding cards)</b>		
<b>Credit transfer within Estonia (SEPA<sup>2</sup>)</b>		
Domestic payment order (EUR)	Internet bank	EUR 0.38
	Bank branch	EUR 1.50
Domestic urgent payment order (available from 9:00 to 16:00) (EUR)	Internet bank	EUR 10
	Bank branch	EUR 15
<b>Credit transfer outside Estonia (SEPA)</b>		
Regular European credit transfer (EUR)	Internet bank	EUR 0.38
	Bank branch	EUR 1.50
Urgent European cross-border payment	Internet bank	EUR 10.50
	Bank branch	EUR 15
Intragroup payment order to same customer's account in Citadele banka Estonia, Latvia (EUR)	Internet bank	EUR 0.00
	Bank branch	EUR 1.50
Intragroup payment order to other customer's account in Citadele banka Estonia, Latvia (EUR)	Internet bank	EUR 0.10
	Bank branch	EUR 1.50
<b>Sending money outside EEA (non-SEPA)</b>		
International payments in currencies of CIS countries (RUR, KZT, BYN) to other banks (full amount to payee)	Internet bank	EUR 20
	Bank branch	EUR 23
Urgent international payment order (full amount to payee)	Internet bank	EUR 31.96
	Bank branch	EUR 35
<b>Standing order</b>		
Intrabank payment		EUR 0.10
European ordinary payment		EUR 0.38

<sup>2</sup> A credit transfer instruction meeting the technical requirements set out in the Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012

<b>Cards and cash</b>		
<b>Providing a debit card</b>		
Maestro debit card	Issue	EUR 0.00
	Monthly maintenance fee	EUR 1.00
	<b>Total annual fee</b>	<b>EUR 12.00</b>
Pension card Maestro (for pensioner)	Issue	EUR 0.00
	Monthly maintenance fee	EUR 0.00
	<b>Total annual fee</b>	<b>EUR 0.00</b>
MC Standard payment card of Maxi Savings Account	Issue	EUR 0.00
	Monthly maintenance fee	EUR 0.00
	<b>Total annual fee</b>	<b>EUR 0.00</b>
<b>Providing a credit card</b>		
MasterCard Standard credit card	Issue	EUR 0.00
	Interest	22%
	Monthly maintenance fee	EUR 1.60
	<b>Total annual fee</b>	<b>EUR 19.20</b>
MasterCard Gold credit card	Issue	EUR 0.00
	Annual interest	22%
	Monthly maintenance fee	EUR 5
	<b>Total annual fee</b>	<b>EUR 60</b>
Visa Platinum credit card	Issue	EUR 0.00
	Annual interest	20%
	Annual maintenance fee	EUR 200
	<b>Total annual fee</b>	<b>EUR 200</b>
<b>Cash withdrawal</b>		
<u>Using a debit card</u>		
Euro banknotes from bank branch	according to cash withdrawal service fee on current account	
From an ATM of the bank	EUR 0.00	

From an ATM in a foreign country	First 3 times a month are free of charge Fee after 4 <sup>th</sup> withdrawal is 1% of amount, min. EUR 1	
<u>Using a credit card</u>		
From ARM in Estonia or a foreign country	3% of amount, min. EUR 3	
At bank branch	3% of amount, min. EUR 3	
<b>Cash deposit</b>		
Cash deposit in personal account EUR (banknotes)	free of charge	
Cash deposit in personal account EUR (coins)	free of charge	
Cash deposit in minor's account EUR	0.3%, min. EUR 2.60; up to EUR 100 per month free of charge	
Cash deposit in minor's account EUR	free of charge	
Cash deposit in another person's account EUR	0.1%, min. EUR 1.60	
<b>Other services</b>		
Internet bank agreement	Subscription	EUR 0.00
	Monthly fee	EUR 0.00
Mobile bank agreement	Subscription	EUR 0.00
	Monthly fee	EUR 0.00

## List of main services linked to the payment account

<b>TERM</b>	<b>DEFINITION</b>
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Credit transfer within Estonia (SEPA <sup>3</sup> )	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in Estonia.
Credit transfer outside Estonia (SEPA)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside Estonia within EEA.
Sending money outside EEA (non-SEPA)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside EEA.
Standing order E-invoice	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account, where the invoice and payment instruction data have been transmitted to the bank in the Estonian e-invoice format and the e-invoice is displayed to the customer in the internet bank.
Cash withdrawal	The customer takes cash out of the customer's account at a cash machine or bank.

<sup>3</sup> A credit transfer instruction meeting the technical requirements set out in the Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012.

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Cash deposit	The customer deposits cash on the customer's account at a cash machine or bank.
Internet bank agreement	The provision of an electronic payment channel that enables the customer to make payments via the Internet.

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