

## Table of Contents:

|   |    |
|---|----|
| Opening of Accounts, Payments .....   | 2  |
| 1. Current Account .....  | 2  |
| 2. Pension Account (Pension recipient) .....  | 2  |
| 3. Escrow Account .....   | 2  |
| 4. Cash Operations .....  | 2  |
| 5. Outgoing payments .....  | 3  |
| 6. Incoming payments .....  | 3  |
| Payment cards .....   | 4  |
| 7. Maestro .....  | 4  |
| 8. Pension card Maestro (pension recipient) .....   | 4  |
| 9. Maxi Savings account payment card MC Standard (for private customers) .....              | 5  |
| 10. 3D Savings Account payment card MC Standard (for business customers) <sup>1</sup> ..... | 5  |
| 11. MasterCard Standard .....   | 5  |
| 12. MasterCard Gold .....   | 5  |
| 13. VISA Platinum <sup>1</sup> .....  | 6  |
| 14. X Smart (for private customers) .....   | 6  |
| 15. Bracelet, sticker (for customers with a card product <sup>1</sup> ) .....               | 7  |
| 16. Other payment card services .....   | 7  |
| Deposits .....  | 7  |
| 17. Term Deposit .....  | 7  |
| 18. Savings Account <sup>1</sup> .....  | 7  |
| 19. Savings Account+ .....  | 8  |
| 20. MAXI Savings Account (for private customers) .....                                      | 8  |
| 21. 3D Savings Account (for business customers) <sup>1</sup> .....                          | 8  |
| Remote Account Management Systems .....   | 8  |
| 22. Citadele On-line Banking .....  | 8  |
| 23. Citadele SMS Bank .....   | 8  |
| 24. Authorization Devices .....   | 9  |
| 25. Limits of authorization devices .....   | 9  |
| Lending for Private Customers .....   | 9  |
| 26. Mortgage Loan .....   | 9  |
| 27. Housing Loan .....  | 9  |
| 28. Consumer Loan .....   | 9  |
| 29. Leasing <sup>1</sup> .....  | 9  |
| Lending for Business Customers .....  | 10 |
| 30. Credit, Credit Line .....   | 10 |
| 31. Overdraft .....   | 10 |
| 32. Start-up loan .....   | 10 |
| 33. Factoring <sup>1</sup> .....  | 11 |
| 34. Leasing <sup>1</sup> .....  | 11 |
| 35. Bank Guarantee letter .....   | 11 |
| 36. Import Letter of Credit .....   | 12 |
| 37. Export Letter of Credit .....   | 12 |
| 38. Document collection .....   | 12 |
| Plan for Business Customers .....   | 13 |
| 39. Plan for Business Customers <sup>1</sup> .....  | 13 |
| Additional Services .....   | 13 |
| 40. Additional Services .....   | 13 |
| Appendix to Schedule of Fees and Charges No 1 .....   | 15 |

## Opening of Accounts, Payments

[back to table of contents](#)

### 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<br>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, 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

[back to table of contents](#)

| <b>7. Maestro</b>  | <b>EUR</b>                                | <b>USD</b>               |
|--|---|--------------------------|
| 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            |

  

| <b>8. Pension card Maestro (pension recipient)</b>                            | <b>EUR</b>   |
|---|--|
| 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

[back to table of contents](#)

### 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

[back to table of contents](#)

| <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

[back to table of contents](#)

## 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

[back to table of contents](#)

### 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 34.3.1., 34.3.2. or 34.3.3.                               | 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. Registering a security in Estonian Motor Vehicle Registration Centre (ARK) <sup>2</sup>  | state fee + 25 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.<br><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

[back to table of contents](#)

### 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

[back to table of contents](#)

### 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

[back to table of contents](#)

| <b>Terms for submission and execution of transfers:</b> |  |   |
|---|--|---|
|   | <b>Order submission time<sup>1</sup><br/>(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, PLN, CAD, CHF,<br>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, 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, 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.