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Opening of Accounts, Payments

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1. Current Account

1.1. Opening of Current Account (for private customers)	150 EUR; resident of EU member state, student ¹ and underage person 35 EUR
1.2. Opening of Current Account in EUR currency (for business customers)	250 EUR; registered in EU member state (except Cyprus, Luxembourg, Malta, United Kingdom) 70 EUR
1.3. Opening of Current Account in other currencies (for business customers)	450 EUR; registered in EU member state (except Cyprus, Luxembourg, Malta, United Kingdom) 70 EUR
1.4. International Customer Set (for private customers): Opening of current account, Issue of and 1st year usage fee for one Payment Card Maestro (USD, EUR), Registration of Citadele Online Banking and issue of Digipass for one user, Registration of Citadele SMS Bank	100 EUR
1.5. International Customer Set (business customers: Opening of current account, Processing of Signature and Seal Samples card, Issue of and 1st year usage fee for one Payment Card Maestro (USD, EUR), Registration of Citadele Online Banking and issue of Digipass for one user, Registration of Citadele SMS Bank	Current account in EUR currency – 300 EUR; Current account in other currencies – 500 EUR; Current account in any currency for business customers registered in EU member state (except Cyprus, Luxembourg, Malta, United Kingdom) 120 EUR
1.6. Opening of Current Account in Citadele banka (Latvia)	20 EUR + courier service fee (in addition to LV standard pricelist)
1.7. Preparation of an authority (for private customers)	free of charge
1.8. Authentication of signature and stamp samples on the bank card	free of charge
1.9. Change signature and stamp samples on the bank card	50 EUR
1.10. 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	75 EUR 100 (if change of signature and stamp samples on the bank card is processed. Figure 1.9 is not applied in that case)

1.11. Maintenance of Current Account (for private customers)	5 EUR per month
1.12. Maintenance of Current Account (for business customers) ²	50 EUR per month (non-residence in EU); 15 EUR per month (residence in EU member state)
1.13. Closing of Current Account	free of charge
1.14. Annual interest rate for credit balance	0%
1.15. Maintenance of inactive customer's account ³ :	
1.15.1. for private individuals if there have not been customer's initiated transactions performed on the account for more than 6 months and customer has no other contracts concluded with Citadele Bank	15 EUR
1.15.2. for private individuals if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank	25 EUR
1.15.3. for legal entities if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank	25 EUR
1.15.4. for private individuals and legal entities if there have not been customer's initiated transactions performed on current account for more than 5 years and customer has no other contracts concluded with Citadele Bank	50 EUR
1.16. Negative interest rate for Legal persons' current account balance equal or larger 100'000 CHF, 1'000'000 SEK or 750'000 DKK	1% per year

¹ a student an educational institution of Estonia

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

³ does not affect if the price 1.12. has been applied

2. Escrow Account	
2.1. Opening of Escrow Account	free of charge
2.2. Servicing of Escrow Account	free of charge
2.3. Execution and maintenance of standard agreement of escrow account	0.4% of deal amount, min 200 EUR
2.4. Execution of non-standard agreement of escrow account	individually, information in the bank
2.5. Changes of conditions in Escrow agreement (per case)	100 EUR
2.6. Information to customers on Escrow Account credit, escrow conditions fulfillment confirmation	free of charge
2.7. Closing of Escrow Account	free of charge
2.8. Opening of Current Account in Citadele bank for Escrow parties	free of charge

3. Cash Operations	
3.1. Cash depositing to one's own account in EUR (banknotes)	free of charge
3.2. Cash depositing to one's own account in EUR (coins) ¹	2%, min 2.60 EUR; up to 20 EUR (inc.) free of charge
3.3. 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
3.4. Cash depositing to an underage account in EUR	free of charge
3.5. Cash depositing to another person's account in EUR	0.1%, min 1.60 EUR
3.6. Cash depositing in RUB currency	6.5%
3.7. Cash depositing in USD currency ¹	0.3%, min 2.60 USD
3.8. Cash depositing in other currency ¹	0.5%, min 2 EUR
3.9. Cash withdrawal in EUR	0.4%, min 1.60 EUR
3.10. Cash withdrawal from an underage account in EUR	0.4 %, min 1.60 EUR; up to 10 EUR (incl.) free of charge
3.11. Cash withdrawal in USD currency	0.5%, min 2.60 USD
3.12. Cash withdrawal in RUB currency	5%, min 5 EUR
3.13. Cash withdrawal in other currency ²	1%, min 2.60 EUR
3.14. Currency exchange in cash	2 EUR
3.15. Cash reservation (starting from the amount of 6 500 EUR or its equivalent in any other currency)	free of charge
3.16. Cancelling the cash reservation	38.35 EUR
3.17. Withdrawal of the non-reserved cash on the same day	5% of the sum
3.18. Exchange of coins for banknotes	5%, min 2.60 EUR

3.19. Exchange of coins	5%, min 2.60 EUR
3.20. Exchange of banknotes (EUR)	0.5%, min 2.60 EUR
3.21. Exchange of banknotes (other currencies)	1%, min 2.60 EUR
3.22. Replacement of damaged banknotes (EUR)	free of charge
3.23. Replacement of damaged banknotes (other currencies)	15%
3.24. Verification of banknotes on client's request	0.20 EUR / per banknote

¹ To one's own term deposit with a term from 1 month free of charge

² The availability of different currencies and banknotes varies is not guaranteed

4. Outgoing payments		
4.1. Payments within the Citadele group	In Citadele Online Banking	Client Service Centre and electronic payments, which is processed manually¹
4.1.1. Payment within Citadele group (including to the Estonian, Latvian branches) between accounts of same customer	free of charge	1.50 EUR
4.1.2. Payment within Citadele group (including to the Estonian, Latvian branches) between accounts of different customers	1 EUR	3 EUR
4.2. Local payments		
4.2.1. Estonian local payment up to 300 EUR	0.38 EUR	1.50 EUR
4.2.2. Estonian local payment over 300 EUR	12 EUR	15 EUR
4.2.3. Urgent Estonian Local payment (can be transferred during 9.00 – 16.00)	15 EUR	18 EUR
4.3. Regular payments		
4.3.1. Registration of regular payment	free of charge	
4.3.2. Execution of regular payment	as for electronic payments	
4.4. International payments		
4.4.1. EU – payment ² up to 300 EUR	0.38 EUR	1.50 EUR
4.4.2. EU – payment ² over 300 EUR	12 EUR	15 EUR
4.4.3. Payment in USD currency (SHA) ^{3, 6, 7}	0.25% (min USD 55, max USD 85)	0.35% (min USD 75, max USD 110)
4.4.4. Payment in USD currency (OUR) ^{4, 6, 7}	0.25% (min USD 55, max USD 85) + USD 25	0.35% (min USD 75, max USD 110) + USD 25
4.4.5. International payment in CIS state countries' currencies (RUB, KZT, BYN) to the other banks, charges paid by remitter (OUR)	20 EUR	23 EUR
4.4.6. International payment in CIS state other currencies	as International payment	as International payment
4.4.7. International payment, charges shared equally (SHA) ^{3, 6}	20 EUR	30 EUR
4.4.8. Urgent international payment, charges shared equally (SHA) ^{3, 6}	35 EUR	55 EUR
4.4.9. International payment, charges paid by the remitter (OUR) ^{4, 6}	40 EUR	50 EUR
4.4.10. Urgent international payment, charges paid by the remitter (OUR) ^{4, 6}	55 EUR	65 EUR

5. Incoming payments	
5.1. Incoming within Citadele bank (including from Estonia, Latvia branches)	free of charge
5.2. International incoming from Citadele bankas (Lithuania) and AP Anlage & Privat Bank AG (Switzerland)	free of charge
5.3. Estonian local incoming	free of charge
5.4. Incoming EU – payment ²	free of charge
5.5. International incoming ⁵	5.75 EUR (or its equivalent in payment currency)

¹ Payment orders which are executed through the Citadele Online banking will be processed manually by a bank officer if the field „Information to the Bank“ is filled.

² Terms and conditions of an EU-payment:

the currency of the payment is EUR;

payment type "regular", SHA;

correct remitter's and beneficiary's IBAN, as well as remitter's and beneficiary's bank BIC code at the payment;

the field "payment details" has to be filled in correctly;

beneficiary's bank is located in a European Union country (also Iceland, Liechtenstein, Norway, Switzerland, Gibraltar, Guadeloupe, Martinique, French Guyana, Reunion).

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

⁴ Remitter pays the services fees of both Citadele bank as well as those of foreign banks. In case the service fee of the beneficiary's bank exceeds the fee paid by the remitter for the beneficiary, the respective difference of the service fees shall be charged automatically from the remitter's current account. When executing international payments in currencies EUR, BGN, CZK, DDK, GBP, ISK, NOK, PLN, ROL or SEK to a beneficiary whose Current Account is located in a bank at European Economic Area (EEA) and the payment is made from the Current Account with the same currency (no currency conversion is made), then the selected payment type can only be SHA (shared costs). When converting the currency for the payment it is possible to select the OUR (costs paid by remitter) as payment type.

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

⁶ **Additional fee for international payments which currency is USD** and which is made to customers with residence county valley Principality of Andorra, Anguilla (United Kingdom of Great Britain and Northern Ireland), Antigua and Barbuda, Aruba (Kingdom of the Netherlands), Bailiwick of Guernsey (United Kingdom of Great Britain and Northern Ireland), Barbados, Belize, Bolivarian Republic of Venezuela, British Virgin Islands, Brunei Darussalam, Cayman Islands (United Kingdom of Great Britain and Northern Ireland), Commonwealth of Dominica, Commonwealth of the Bahamas, Cook Islands (New Zealand), Curacao (Netherlands), Cyprus, Democratic Republic of São Tomé and Príncipe, Federation of Saint Christopher and Nevis, Gibraltar (United Kingdom of Great Britain and

Northern Ireland), Grenada, Guam (United States), Hashemite Kingdom of Jordan, Hong Kong (People's Republic of China), Independent State of Samoa, Isle of Man (United Kingdom of Great Britain and Northern Ireland), Jamaica, Jersey (United Kingdom of Great Britain and Northern Ireland), Kingdom of Bahrain, Kingdom of Tonga, Labuan (Malaysia), Lebanese Republic, Macau (People's Republic of China), Monaco, Montserrat (United Kingdom of Great Britain and Northern Ireland), New Caledonia (French Republic), New Zealand, Niue (New Zealand), Oriental Republic of Uruguay, Principality of Liechtenstein, Republic of Costa Rica, Republic of Djibouti, Republic of Ecuador, Republic of Guatemala, Republic of Kenya, Republic of Liberia, Republic of Maldives, Republic of Mauritius, Republic of Nauru, Republic of Panama, Republic of Seychelles, Republic of the Marshall Islands, Republic of Vanuatu, Saint Lucia, Saint Maarten (Netherlands), Saint Martin (French Republic), Saint Pierre and Miquelon (French Republic), Saint Vincent and the Grenadines, San Marino, State of Kuwait, State of Qatar, Tahiti (French Polynesia), The Islands of Bermuda (United Kingdom of Great Britain and Northern Ireland), Turks and Caicos Islands (United Kingdom of Great Britain and Northern Ireland), U.S. Virgin Islands, United Arab Emirates, United Kingdom of Great Britain and Northern Ireland, Zanzibar Island (United Republic of Tanzania) – is **USD 200**.

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

Payment cards

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6. Maestro	EUR	USD
6.1. Monthly fee for a card and for a supplementary card	4.50 EUR	4.50 USD
6.2. Monthly fee for a card for up to 18-year-olds	1 EUR	1 USD
6.3. Replacement of a card	20 EUR	20 USD
6.4. Commission for purchasing goods and services	free of charge	free of charge
6.5. Cash deposit in ATM-s of Citadele	free of charge	free of charge
6.6. Cash withdrawal from ATM-s of Citadele	free of charge	3% of the sum, min 5 USD
6.7. Cash withdrawal from other banks ATM-s in Estonia and outside of Estonia	3% of the sum, min 2 EUR	3% of the sum, min 5 USD
6.8. Cash withdrawal from Citadele bank	as cash withdrawal from Current account	
6.9. Cash withdrawal from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
6.10. Outgoing payments from card account	as outgoing payments from Current account	
6.11. Interest for unauthorized negative account balance	0.06% per day	0.06% per day

7. 3D Savings Account payment card MC Standard (for business customers) ¹	EUR
7.1. Monthly fee for a card	1 EUR
7.2. Monthly fee for a supplementary card	free of charge
7.3. Replacement of a card	6.50 EUR
7.4. Commission for purchasing goods and services	free of charge
7.5. Cash deposit in ATM-s of Citadele	free of charge
7.6. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 3 EUR
7.7. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR
7.8. Interest for unauthorized negative account balance	0.06% per day
7.9. Outgoing payments from card account	according to 3D Savings Account

¹ 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%.

8. MasterCard Standard	EUR	USD
8.1. Monthly fee for a card and for a supplementary card	7 EUR	7 USD
8.2. Replacement of a card	20 EUR	20 USD
8.3. Commission for purchasing goods and services	0.5% (min 0.15 EUR)	0.5% (min 0.20 USD)
8.4. Cash deposit in ATM-s of Citadele	free of charge	free of charge
8.5. 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
8.6. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
8.7. Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	
8.8. Annual credit interest rate	22%	22%
8.8.1. Interest rate for the spent credit limit until the 15th date of the next month	0%	0%
8.9. Annual late payment interest rate	20%	20%
8.10. Minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
8.11. Interest for unauthorized negative account balance	0.06% per day	0.06% per day

9. MasterCard Gold	EUR	USD
9.1. Monthly fee for a card	15 EUR	15 USD
9.2. Monthly fee for a supplementary card	15 EUR	15 USD
9.3. Replacement of a card	20 EUR	20 USD
9.4. Commission for purchasing goods and services	0.5% (min 0.15 EUR)	0.5% (min 0.20 USD)

9.5. Cash deposit in ATM-s of Citadele	free of charge	free of charge
9.6. 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
9.7. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
9.8. Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	
9.9. Annual credit interest rate	22%	22%
9.9.1. Interest rate for the spent credit limit until the 15th date of the next month	0%	0%
9.10. Annual late payment interest rate	20%	20%
9.11. Minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
9.12. Interest for unauthorized negative account balance	0.06% per day	0.06% per day
9.13. Concierge service ¹	200 EUR per annum	300 USD per annum

¹ Service fee is applied for each payment card (incl. Supplementary card) / cardholder linked to Concierge Service.

10. VISA Platinum	EUR	USD
10.1. Annual fee for card	250 EUR	350 USD
10.2. Annual fee for supplementary card	125 EUR	175 USD
10.3. Replacement of a card	20 EUR	30 USD
10.4. Purchase of goods and services in Estonia and outside of Estonia	0.5%	0.5%
10.5. Cash deposit in ATM-s of Citadele	free of charge	free of charge
10.6. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 5 EUR	3% of the sum, min 5 USD
10.7. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 5 EUR	3% of the sum, min 5 USD
10.8. Credit limit amount	individually	individually
10.9. Outgoing payments from card accounts	according to the fees for outgoing payment + 3% of the sum	
10.10. Annual credit interest rate	18%	18%
10.10.1. Interest rate for the spent credit limit till the 15th date of the next month	0%	0%
10.11. Annual interest rate for the late payments (higher annual credit interest rate (additionally to the annual credit interest rate)	20%	20%
10.12. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
10.13. Interest for unauthorized negative account balance	0.06% per day	0.06% per day
10.14. Interest rate (per annum) for collateral deposit which serves as collateral for credit card	interest rate applicable for Savings account in accordant currency	interest rate applicable for Savings account in accordant currency
10.15. Annual fee for Priority Pass	free of charge	free of charge
10.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	equivalent of 35 USD (VAT included) ¹	35 USD (VAT included) ¹
10.17. Concierge service	free of charge	free of charge

¹ Fee for visit (set in USD) will be converted in card account's currency according to Citadele Bank's exchange rate for non-cash operations, for the day when mentioned fee will be booked into account.

11. Payment card limits	EUR	USD
11.1. Monthly limit for cash withdrawal		
11.1.1. Maestro, MasterCard Standard, MasterCard Gold	15 000 EUR	equivalent 15 000 EUR
11.1.2. Visa Platinum	30 000 EUR	equivalent 30 000 EUR
11.2. Daily limit for cash withdrawal		
11.2.1. Maestro	2 200 EUR	equivalent 2 200 EUR
11.2.2. MasterCard Standard	2 500 EUR	equivalent 2 500 EUR
11.2.3. MasterCard Gold, Visa Platinum	3 000 EUR	equivalent 3 000 EUR
11.3. Daily limit for cash withdrawal transactions	not limited	not limited
11.4. Daily limit for card payments in commercial enterprises	not limited	not limited

12. Other payment card services	EUR	USD
12.1. Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code ¹	2 EUR	3 USD
12.2. Balance review:		
12.2.1. in Citadele banka (Estonia, Latvia) ATM network	free of charge	free of charge
12.2.2. 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
12.3. Extra charge for currency exchange	2%	2%

12.4. Card account statement	according to the fees for Current account	
12.5. Annual interest rate for credit balance	0%	0%
12.6. Card account closure	free of charge	free of charge
12.7. Mailing of notice about delayed repayment	10 EUR	13 USD

¹ Service is available one in 24 hour period.

Deposits

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13. Term Deposit

13.1. Conclusion of a contract for the term deposit	free of charge
13.2. Term deposit interest rates, currencies and minimal amounts	information from the Bank
13.3. Maintenance fee for cancelling deposit contract before maturity date	free of charge

14. Savings Account¹

14.1. Opening of Savings Account (for private and business customers)	free of charge
14.2. Cash depositing to Savings Account	according to the fees for cash depositing to current account
14.3. 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
14.4. 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
14.5. 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
14.6. Annual interest rate, currency	information from the Bank
14.7. Closing of Savings Account	free of charge

¹ Saving Account is not offered from 10.08.2016.

15. Savings Account+

15.1. Opening of Savings Account+	free of charge
15.2. Cash depositing to Savings Account+	according to the fees for cash depositing to current account
15.3. 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
15.4. 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
15.5. 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
15.6. Annual interest rate, currency	information from the Bank
15.7. Closing of Savings Account+	free of charge

16. 3D Savings Account (for business customers)¹

EUR, USD

16.1. Opening of 3D Savings Account	free of charge
16.2. Opening of Current Account in conjunction with opening of 3D Savings Account	free of charge
16.3. Outgoing payments from 3D Savings Account to Customer's Current Account in Citadele with a notice of 3 calendar days	free of charge
16.4. 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
16.5. 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
16.6. 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
16.7. Cash deposit to 3D Savings Account	according to the fees for cash depositing to current account
16.8. Annual interest rate	information from the Bank
16.9. Closure of 3D Savings Account	free of charge

¹ Starting from 02.05.2016 Bank do not offer 3D Savings Account for business customer. Current 3D Savings Accounts will have annual interest rate of 0%.

Remote Account Management Systems

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17. Citadele On-line Banking		
17.1. Conclusion of a contract		free of charge
17.2. Monthly maintenance fee		free of charge
17.3. Re-activation of Citadele Online Banking		free of charge
18. Citadele SMS Bank		
18.1. Connection fee		free of charge
18.2. Bank's short message sending to customer ¹		0.20 EUR
¹ Commission fee for Bank's short messages is charged once per month.		
19. Authorization Devices		
19.1. Code Card issue		free of charge
19.2. New Code Card issue		3.20 EUR
19.3. PIN calculator issue		20 EUR
19.4. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)		free of charge
19.5. PIN calculator replacement due to technical reasons		6 EUR
19.6. Issue of PIN calculator DIGIPASS		50 EUR
19.7. Unlock of locked PIN calculator DIGIPASS (in case locked during the use of Citadele Online Banking)		10 EUR
19.8. Replacement or unlock of locked PIN calculator DIGIPASS (in case locked due to customer's fault)		32 EUR
19.9. Replacement of PIN calculator DIGIPASS due to technical reasons		free of charge
19.10. ID-card reader		-
20. Limits of authorization devices		
20.1. Establishing a limit for Code Card		max 200 EUR per day and 4 000 EUR per month
20.2. Establishing a limit for PIN calculator		max 26 000 EUR per transaction and 80 000 EUR per day
20.3. Establishing a limit for PIN calculator DIGIPASS		no limit
20.4. Establishing a limit for Estonian ID-card		no limit
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21. Mortgage Loan		
21.1. Contract fee		2% of the loan amount, min 210 EUR
21.2. Execution of amendments:		
21.2.1. additional loan amount granting		2% of the loan amount, min 210 EUR
21.2.2. payment date change		30 EUR
21.2.3. other amendments		100 EUR
21.3. Fee for an advanced repayment		the amount of 3 months' interest (will not be applied in case of a notice of 3 months)
22. Leasing¹		
22.1. Consideration of an application / amendments		free of charge
22.2. Contract fee for financial lease		up to 1% of the asset's acquisition value, min 180 EUR
22.3. Contract fee for operational lease		up to 1.5% of the asset's acquisition value, min 180 EUR
22.4. Execution of amendments:		
22.4.1. changing the payment date		30 EUR
22.4.2. repayment holiday		65 EUR
22.4.3. extension/reduction of the contract period		100 EUR
22.4.4. execution of amendments to the other provisions of the agreement, not mentioned in paragraph 22.4.1, 22.4.2. or 22.4.3.		up to 1% of the unpaid balance, min 75 EUR
22.5. Payment of the amount of penalty of the parking order 15 days overdue ²		20 EUR + incurred expenses
22.6. Ordering a notarized power of attorney ²		23 EUR + incurred expenses
22.7. Power of attorney to Estonian Motor Vehicle Registration Centre (ARK) for changing the owners in the technical passport ²		10 EUR
22.8. Power of attorney to Estonian Motor Vehicle Registration Centre (ARK) for registering/writing off the object		free of charge

22.9. Registering a security in Estonian Motor Vehicle Registration Centre (ARK) ²	state fee + 25 EUR
22.10. Issuing of invoice on paper ²	2 EUR
22.11. Notice regarding arrears ²	10 EUR

¹ The other party of the leasing contract is OÜ Citadele Leasing & Factoring.
² VAT will be added to the service fees.

Lending for Business Customers

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23. Bank Guarantee letter

23.1. Consideration of an application for guarantee / Consideration of amendments	free of charge
23.2. Preparation of agreement on issuance of bank guarantee (s) and other related documents	free of charge
23.3. Issuance of a guarantee/ increase in guarantee amount/ increase in guarantee term:	
23.3.1. 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)
23.3.2. if the security is deposit	0.8% of guarantee amount / of guarantee amount regarding which amendments are made to (min 100 EUR)
23.3.3. other security, not mentioned in paragraphs 23.3.1 or 23.3.2	0.8% of guarantee amount / of guarantee amount regarding which amendments are made to (min 150 EUR)
23.4. Amendments to guarantee (except increase in guarantee amount, increase in guarantee term), amendments to the agreement on issuance of bank guarantee (s)	75 EUR
23.5. Utilization of a guarantee:	
23.5.1. if the security is cash assets (except deposit)	0.8% annual of guarantee amount
23.5.2. if the security is deposit	1% annual of guarantee amount
23.5.3. if the security is the other security, not mentioned in paragraph 23.5.1. or 23.5.2	from 3% annual of guarantee amount
23.6. Execution of promissory note about guarantee issue	50 EUR
23.7. Additional commission fee for urgent execution of guarantee, its amendments, confirmation during 1 working day	50 EUR
23.8. Preparation and reconciliation of the guarantee's draft (applicable if guarantee is not issued)	50 EUR
23.9. Payment under guarantee/ Processing of payment demand	0.2% of the amount to be repaid, min 200 EUR
23.10. Advising of guarantee issued by another bank	0.1% of guarantee amount (min 85 EUR, max 500 EUR)
23.11. Notification on amendments to the guarantee issued by another bank, revocation of the guarantee	75 EUR
23.12. Preparation and sending of the claim under the guarantee, on behalf of the customer	250 EUR
23.13. Review and confirmation of the authenticity of the guarantee issued by the other bank	40 EUR
23.14. Revocation of the guarantee before expiry date	25 EUR
23.15. Postal charges	actual expenses + 10 EUR
23.16. Notification by SWIFT, at issue of the guarantee	20 EUR
23.17. Other correspondence by SWIFT	10 EUR

24. Import Letter of Credit

24.1. Consideration of an application for import letter of credit	free of charge
24.2. 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)
24.3. 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
24.4. Import letter's of credit draft preparation and reconciliation (applicable if import letter of credit is not issued)	50 EUR
24.5. Additional commission fee for urgent execution of the import letter of credit during 1 working day	50 EUR
24.6. Review of documents, payment	0.2% of amount of documents (min 170 EUR)
24.7. Commission for discrepancies in documents presented	70 EUR
24.8. Return of unpaid documents	40 EUR
24.9. Consulting in filling-in application	50 EUR
24.10. Endorsement of LC documents	20 EUR
24.11. Revocation of LC before expiry date	25 EUR
24.12. Notification on issuance of Assignment of proceeds	50 EUR

24.13. Notification by SWIFT at issue of the import letter of credit	20 EUR
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25. Export Letter of Credit	
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25.1. Preliminary notification on issue of the export letter of credit	40 EUR
25.2. Notification on issuance of export letter of credit	0.1% of the amount of export letter of credit (min 85 EUR, max 430 EUR)
25.3. Processing and reconciliation of the draft of export letter of credit	50 EUR
25.4. Amendments to provisions of export letter of credit, revocation or cancellation of unutilised export letter of credit	75 EUR
25.5. Preliminary review of documents under export LC	80 EUR
25.6. Review of documents and payment	0.2% of amount of documents (min 200 EUR)
25.7. 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)
25.8. Return of the discrepant documents	40 EUR
25.9. Transfer of export letter of credit	0.15% of transferred letter of credit amount (min 200 EUR)
25.10. Cession of export letter of credit	0.1% of cession amount (min 150 EUR, max 700 EUR)
25.11. Confirmation of letter of credit issued by another bank	as agreed
25.12. Negotiation of export LC, discounting of export LC	as agreed
25.13. Notification letter on assignment	50 EUR
25.14. Consulting in preparation of the documents	30 EUR for each document
25.15. Notification by SWIFT on transfer of export letter of credit	20 EUR
25.16. Other notification/correspondence by SWIFT	7 EUR

26. Document collection	
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26.1. Import documentary collection:	
26.1.1. notification on documentary collection	50 EUR
26.1.2. delivery of documents against payment, acceptance or free of payment	0.1% of collection amount (min 100 EUR)
26.1.3. amendments to instruction, terms	40 EUR
26.1.4. return of refused documents	40 EUR
26.2. Export documentary collection:	
26.2.1. receiving of documents for payment or acceptance	40 EUR
26.2.2. payment of documents	0.1% of collection amount (min 100 EUR)
26.2.3. amendments to instruction, terms	40 EUR
26.2.4. return of refused documents	40 EUR
26.3. Postal charges	actual expenses + 10 EUR
26.4. Notification by SWIFT	10 EUR

Additional Services	<u>back to table of contents</u>
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27. Additional Services	
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27.1. Investigation of payments	
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27.1.1. Revocation of payments within Citadele bank in Estonia and Latvia	10 EUR
27.1.2. Identification and investigation of local and international payments	80 EUR + the actual costs of foreign banks
27.1.3. Revocation of local and international payments:	
27.1.3.1. the payment not sent out of the Bank	15 EUR + the actual costs of foreign banks
27.1.3.2. the payment has been sent out of the Bank	125 EUR + the actual costs of foreign banks

27.2. Certificates, notices, statements, confirmations, copies	
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27.2.1. Copy of a SWIFT message, payment order	5 EUR
27.2.2. Authentication of a copy of a bank operation	1 EUR
27.2.3. Account statements:	
27.2.3.1. monthly account statement at the Bank's office	1.60 EUR
27.2.3.2. random account statement at the Bank's office	0.1 EUR per page, min 1.60 EUR
27.2.3.3. account statement in Citadele Online banking	Free of charge
27.2.3.4. account statement by e-mail	1.60 EUR
27.2.3.5. account statement by post in Estonia	3.20 EUR

27.2.3.6.	account statement by post outside Estonia	0.35 EUR per page, min 5 EUR
27.2.3.7.	account statement by fax in Estonia	3.20 EUR
27.2.3.8.	account statement by fax outside Estonia	0.35 EUR per page, min 3.20 EUR
27.2.4.	Certificate regarding the existence and status of the one account	1.60 EUR
27.2.5.	Certificate regarding the existence and status of the several accounts	3.20 EUR
27.2.6.	Certificate for the auditors	20 EUR
27.2.7.	Other certificates, confirmations	3.20 EUR
27.2.8.	Non-standard certificates, confirmations	15 EUR
27.2.9.	Statement and queries from the public registers (statute, registry card, statement from the land register etc)	3 EUR
27.2.10.	Copy of bank's documents	3.20 EUR
27.2.11.	Document issue from archive	10 EUR per document
27.2.12.	Issue of copies and statements to the revenue officers	0.35 EUR / per page
27.2.13.	Seizure act processing and execution	15 EUR
27.3. Sending bank documents		
27.3.1.	by e-mail	1.60 EUR
27.3.2.	by post	
27.3.2.1.	in Estonia	1.60 EUR / per page
27.3.2.2.	outside Estonia	3.20 EUR / per page
27.3.3.	by fax	
27.3.3.1.	in Estonia	1.60 EUR / per page
27.3.3.2.	outside Estonia	3.20 EUR / per page
27.3.4.	Delivering bank documents by a courier	5 EUR + the actual costs
27.4. Additional services association with lending		
27.4.1.	Valuation of the collateral ^{1,2}	from 50 EUR
27.4.2.	Contractual penalty for not delivering the insurance policy	10 EUR
27.4.3.	Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	10 EUR
27.4.4.	Consultation charges	32 EUR/hour
27.4.5.	Fee for the collection of debt under the loan agreement:	
27.4.5.1.	in case indebtedness exceeds 14 days	10 EUR
27.4.5.2.	in case indebtedness exceeds 30 days	20 EUR
27.4.5.3.	in case indebtedness exceeds 60 days	30 EUR

¹ Bank will not issue valuation report.

² VAT will be added to the service fee.

Appendix to Pricelist No. 1

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Terms for submission and execution of transfers:		
	Order submission time¹ (Estonian time)	Execution day
Money transfers within the Citadele group	before 17:00	the same banking day
Regular transfer to another bank:		
EUR	before 15:45	the same banking day
USD, CNY	-	individually, information from the Bank
BYN, RUB	before 17:00	next banking day
GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT	before 17:00	day after the next banking day
NZD, SGD, AUD, MXN	before 14:00	day after the next banking day
Urgent transfer to another bank:		
EUR	before 16:00	the same banking day
CAD, CHF	before 12:00	the same banking day
GBP, DKK, NOK, SEK, JPY, 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
Incoming transfers to account:		
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.

¹ If a payment order is submitted after the specified time before the end of a banking day (17:00), then value date of the payment will be one day later. If a payment order is received by the bank/transfer execution day is a holiday, then the transfer is executed on the next workday of the bank.