

Schedule of Fees and Charges of AS
Citadele banka's Estonian branch for
**Private individuals
& Corporate
clients**

/For international clients, non-residents of Estonia/



Effective as of 01 November 2021

More
opportunities


Citadele



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Accounts

Service	Fee
1. Current Account	
1.1. Maintenance of current account ¹	
1.1.1. for legal entities non-residents of Latvia, Lithuania, and Estonia	20 EUR per month ²
1.1.2. if a payment card attached to account has expired, new card has not been issued to the customer	25 EUR per month
1.2. Maintenance of inactive customer's account ³	
1.2.1. for private individuals if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank	25 EUR per month
1.2.2. for legal entities if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank	75 EUR per month
1.2.3. for private individuals and legal entities if there have not been customer's initiated transactions performed on current account for more than 2 years and customer has no other contracts concluded with Citadele Bank	150 EUR per month
1.2.4. if cooperation with customer is terminated according to the Bank's initiative and customer hasn't performed transfer/ withdrawal of funds from the account within the term specified in the notice	EUR 300 per month
1.3. Remuneration to Citadele banka for the balance of money in the current account ⁴ of a client - legal entity or a group of related clients exceeding:	Annual interest rate
1.3.1. CHF 100 000	1%
1.3.2. DKK 750 000	1%
1.3.3. EUR 1 000 000 ⁵	0.25%
1.3.4. SEK 1 000 000	1%
1.4. Closure of account	Free of charge ⁶

2. Escrow account	
2.1. Servicing of Escrow Account	Free of charge
2.2. Processing of standard agreement of escrow account, including if escrow account in Citadele Bank is used within the new lending transaction	0.4% of transaction amount (min. 200 EUR)
2.3. Processing of agreement of escrow account with non-standard provisions	Individually
2.4. Processing of amendments in escrow account agreement	100 EUR

Payments

Service	Fee	
	Online Banking and mobile app	Branch
3. Payments within Citadele bank including to Latvian and Lithuanian		

¹ Commission for Maintenance of current account is not applied, if commission for Maintenance of inactive customer's account is applied

² If there isn't enough funds for commission application in current account, than commission is accumulated and transferred to the next month. If client has several current accounts, than commission is applied for one current account by Bank views.

³ Till account balance is zero.

⁴ It is calculated from the current account balance amount for each calendar day on which the account balance at the end of the day equals or exceeds the amounts specified in the Pricelist, and the total amount calculated during the calendar month is deducted from the account on the last day of the same month. Remuneration may be applied to Citadele Bank individually informing the customer 14 calendar days in advance, unless the customer fulfills the conditions set out in Clause 1 below and therefore the remuneration is applied without any separate notification. 1. Remuneration shall be applied to all customers who are: insurance or reinsurance undertakings and financial institutions (including their subsidiaries) supervised by the FCMC or other financial markets supervisory authorities of other countries, the principal activity of which is related to the provision of financial services; Other credit and leasing providers.

⁵ If currency of the account is not EUR, fee is charged in equivalent.

⁶ If account balance exceeds zero at the moment of the closure of the account, commission fee is charged for the amount of the balance of the account, but not exceeding EUR 100.

branches		
3.1. Between own accounts	Free of charge	3 EUR
3.2. Between accounts of different customers	1 EUR	3 EUR
4. Payments in Euro and in other currencies (EEA⁷ payment description in Appendix 1, Sub-chapter 1)⁸		
4.1. SEPA payment and SEPA instant payment ⁹ (see Appendix 1, Sub-chapter 1)		
4.1.1. Private persons		
4.1.1.1. Up to EUR 300 (inclusive)	0.38	4 EUR
4.1.1.2. Over EUR 300	18 EUR	21 EUR
4.1.2. Legal person		
4.1.2.1. Up to EUR 300 (inclusive)	4 EUR	4 EUR
4.1.2.2. Over EUR 300	250 EUR	250 EUR
4.2. Standard payment in USD currency		
4.2.1. Private person		
4.2.1.1. SHA (shared)	0.5% (min. 110 EUR, max. EUR 170 EUR)	0.7% (min. 150 EUR, max. 220 EUR)
4.2.1.2. OUR (remmitter)	0.5% (min. 110 EUR, max. 170 EUR) + 50 EUR	0.7% (min. 150 EUR, max. 220 EUR) + 50 EUR
4.2.2. Legal person		
4.2.2.1. SHA (shared)	250 EUR	250 EUR
4.2.2.2. OUR (remmitter)	300 EUR	300 EUR
4.3. Standard payment (except RUR and BYN)		
4.3.1. Private person		
4.3.1.1. SHA (shared)	0.1% (min. 18 EUR, max. 50 EUR)	0.2% (min. 24 EUR, max. 75 EUR)
4.3.1.2. OUR (remmitter)	0.1% (min. 18 EUR, max. 50 EUR) + 12 EUR	0.2% (min. 24 EUR, max. 75 EUR) + 12 EUR
4.3.1.3. Standard payment in RUR (Russian Rouble) and BYN (Belarusian Ruble), SHA and OUR	0.5% (min. 35 EUR)	
4.3.1.4. Additional fee for Payments outside SEPA in any currency made to beneficiary with residence country Belarus ¹⁰	50 EUR	
4.3.2. Legal person		
4.3.2.1. SHA (shared)	250 EUR	250 EUR
4.3.2.2. OUR (remmitter)	300 EUR	300 EUR
4.4. Urgent payment		
4.4.1. Private person		
4.4.1.1. SHA (shared)	0.2% (min. 24 EUR, max. 75 EUR)	0.3% (min. 36 EUR, max. 95 EUR)
4.4.1.2. OUR (remmitter)	0.2% (min. 24 EUR, max. 75 EUR) + 12 EUR	0.3% (min. 36 EUR, max. 95 EUR) + 12 EUR
4.4.2. Legal person		
4.4.2.1. SHA (shared)	350 EUR	350 EUR
4.4.2.2. OUR (remmitter)	400 EUR	400 EUR

5. Regular payments	
5.1. Registration of regular payment	Free of charge
5.2. Execution of regular payment order	As for electronic payments from current account



⁷ EEA payment - payments in EUR, BGN, CZK, DKK, GBP, HUF, ISK, NOK, PLN, SEK currencies are executed from the account or without opening an account at a payment institution within the EU (European) and EEA (European Economic Area) with the purpose of delivering them to an account opened for the recipient at a payment institution of EEA.

⁸ Legal persons, non-residents of Lithuania and Latvia, has access only to payments in EUR, RUB and CHF currencies.

⁹ SEPA instant payment is available only in Online Banking and mobile app. Information about the maximum amount of the SEPA instant payments is available on the website or in the branch.

¹⁰ The fee is taken in addition to the fee for Payments in foreign currency and Euro payments to another bank.

6. Incoming transfer to account ¹⁰ (see Appendix No 1, Sub-chapter 1)	
6.1. From account in Citadele Bank incl. from Estonia, Latvia and Lithuania branches, Estonian local and EU – payments	Free of charge
6.2. Incoming payments in foreign currency (commission type BEN and SHA)	6 EUR or equivalent in payment currency

7. Non-cash currency exchange	In accordance with Citadele Bank rate, without additional commission fee
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8. Investigation of payments	
8.1. Revocation of payments within Citadele bank in Estonia and Latvia	10 EUR
8.2. Identification and investigation of local and international payments	80 EUR + the actual costs of foreign banks
8.3. Revocation of local and international payments	125 EUR + the actual costs of foreign banks

9. Other payment card services

Service	EUR	Fee	USD
	9.1. Balance review in ATMs:		
9.1.1. in Citadele Bank (Latvia, Estonia) ATMs		Free of charge	
9.1.2. in ATMs of other banks		0.32 EUR per statement	
9.2. Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code		Free of charge	
9.3. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card		EUR 7 which is deducted from customer's account upon receipt of customer's application and limit increase	
9.4. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:			
9.4.1. using X smart, Maestro, Mastercard Standard, Mastercard Gold		2 200 EUR	
9.4.2. using X Infinite, Visa Platinum		3 000 EUR	
9.5. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:			
9.5.1. using X smart, Maestro, Mastercard Standard, Mastercard Gold		15 000 EUR	
9.5.2. using X Infinite, Visa Platinum		30 000 EUR	
9.6. Change of card's PIN-code in Citadele ATM or mobile application		Free of charge	

Other services related to lending

Service	Fee
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¹⁰ The commission fee is not charged, if the payment is made to the account of investment fund in Citadele Bank, which is in management of IPAS 'CBL Asset Management'.

10. Commission fee for preparation of the documents (int. al. references)^{11, 12}	
10.1. Documents sending	As agreed (min. actual costs + EUR 8)
10.2. Other SWIFT notifications	7 EUR
10.3. Debt claim letter	5 EUR
10.4. Contractual penalty for not delivering the insurance policy	25 EUR
10.5. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR

¹¹ If a document must be notarized, customer pay actual expenses of notary service additionally.

¹² If the commission fee for execution of new lending transaction, substantial amendments within lending transaction, refinancing transaction or execution of escrow account agreement is not applied simultaneously.

Remote account management systems

Service	Fee
11. Citadele Online Banking	
11.1. Registration, servicing, ref usal f rom service (closure)	Free of charge
11.2. Transaction limits	See Appendix No 1 paragraph 2
11.3. Connection of complicated configuration (international customers private persons/legal entities): conf igation of multiple users authorisation or connection of user, if the user(-s) is (are) not a customer or if the user is customer's authorized person (for legal entities)	20 EUR

12. Authorization Devices	
12.1. PIN calculator issue, replacement	20 EUR
12.2. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)	f ree of charge
12.3. Issue of PIN calculator DIGIPASS, replacement or unlock of locked PIN calculator DIGIPASS (in case locked due to customer's f ault)	50 EUR
12.4. Unlock of locked PIN calculator DIGIPASS (in case locked during the use of Citadele Online Banking)	10 EUR
12.5. Replacement of PIN calculator DIGIPASS due to technical reasons	f ree of charge

13. Citadele SMS bank	
13.1. Service connection	Free of charge
13.2. Citadele Bank's short message sent to customer ¹³	0.20 EUR

Deposits

Service	Fee
14. Savings account +	
14.1. Closure of Savings account+	Free of charge
14.2. Funds transf er f rom customer's Savings account+:	
14.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment f rom current account
14.2.2. without prior 35 calendar days notice to Citadele Bank	1% + as for payment f rom current account

Service	Fee
15. Term Deposit	
15.1. Maintenance fee for cancelling deposit contract before maturity date	Free of charge

¹³ Commission fee for messages sent by Citadele Bank's is charged from customer's account once per month.

Additional services

Service	Fee
16. Attorneys	
16.1. Issuing of power of attorney for private persons	10 EUR
16.2. Servicing on the basis of the power of attorney for private persons:	
16.2.1. with power of attorney issued by Citadele Bank	Free of charge
16.2.2. verification of power of attorney issued outside Citadele Bank ¹⁴	10 EUR (VAT included)

Service	Fee
17. Certificates, notices, statements, confirmations, copies	
17.1. Copy of a SWIFT message, payment order	5 EUR
17.2. Authentication of a copy of a bank operation	5 EUR
17.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min. 5 EUR) ^{15, 16}
17.3.1. monthly account statement at the Bank's office	5 EUR
17.3.2. random account statement at the Bank's office	0.35 EUR per page, min 5 EUR
17.4. Certificate regarding the existence and status of the one account	5 EUR
17.5. Certificate regarding the existence and status of the several accounts	10 EUR
17.6. Certificate for the auditors	30 EUR
17.7. Other certificates, confirmations	10 EUR
17.8. Preparation of standard reference ¹⁷	15 EUR (VAT included)
17.9. Non-standard certificates, confirmations ^{18, 19}	30 EUR (VAT included)
17.10. Copy of bank's documents	10 EUR
17.11. Document issued from archive	30 EUR per document (VAT included)
17.12. Issue of copies and statements to the revenue officers	0.35 EUR / per page
17.13. Seizure act processing and execution	15 EUR

Service	Fee
18. Sending bank documents	
18.1. by post:	
18.1.1. in Estonia	10 EUR + 0.35 EUR per page
18.1.2. outside Estonia	15 EUR + 0.35 EUR per page
18.2. Delivering bank documents by a courier	25 EUR + the actual costs

¹⁴ The first verification of power of attorney is performed during office hours of Citadele Bank central office (working days 9:00 – 17:00). Appropriate commission fee shall be applied from 03.07.2014. in all cases when authorised person wishes to handle transactions on the basis of power of attorney.

Fee is not charged if power of attorney is presented at the opening of the escrow account and at performing payments within transaction.

¹⁵ If account statement is requested for several months, including calendar month (months) with no turnover in the account, fee for appropriate calendar month (without account turnover) is not applied, taking in account that commission fee shall not be less than minimal fee for account statement, set in Pricelist. If account statement is requested for period with no turnover in account, only minimal fee for account statement shall be applied as set in Pricelist.

¹⁶ It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

¹⁷ The following types of references considered as standard references:

reference on account condition and/or account balance (balance or available balance) at the moment of reference request or preparation, condition of payment cards attached to account (active/closed), and/or on credit limit granted to account at the moment of request or preparation of the reference;

reference on deposit of equity capital in account of new-founded enterprise or increasing of basic capital of an enterprise, indicating requisites of the respective cash deposit or the respective payment received into account;

- reference on outstanding balance of the for the loan issued according to Loan for Private Consumption, Contract on Consumer Loan, Contract of Debt Payment for moment of request.

The reference with additional information, requested by customer or customer's representative, is considered as non-standard reference.

Reference stating that customer does not have consumer lending obligations is considered as non-standard reference.

¹⁸ Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

¹⁹ Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page

Appendix 1 Fees appliance conditions

1) Payments

Terms for submission and execution of payments, special conditions:

	Order submission time ¹ (Estonian time)	Special conditions	Execution day
Money transfers within the Citadele group	before 17:00		the same banking day
Regular transfer to another bank:			
EUR: SEPA Instant payment	Without restrictions		Immediately after acceptance
EUR: SEPA	before 15:45	Only SHA allowed. OUR accepted in case of payment with currency conversion	the same banking day
USD, CNY	individually, information from the Bank		
BYN, RUB	before 17:00	RUB-only OUR is allowed	next banking day
GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT, CZK	before 17:00		day after the next banking day
NZD, AUD	before 14:00		day after the next banking day
Urgent transfer to another bank:			
EUR (including Urgent Estonian Local payment)	before 16:00		the same banking day
CAD, CHF	before 12:00		the same banking day
GBP, DKK, NOK, SEK, JPY, PLN, CZK	before 14:00		next banking day
NZD	before 16:00		day after the next banking day
AUD	before 11:00		
Incoming transfers into account:			
EUR, GBP, DKK, NOK, SEK, PLN, CZK	before 17:00		on the same bank day if the bank has received information on the payment into the correspondent account of Citadele banka
in other foreign currency	before 17:00		on the next bank day after transferring funds into correspondent account of Citadele banka

¹Banking day – Monday, Tuesday, Wednesday, Thursday, Friday from 9.00 to 17.00, excluding official holidays of Republic of Estonia.

Commissions:

SHA – Citadele commission fee is paid by the payer (in addition to the amount transferred), but beneficiary's account is credited by the amount transferred less any commission fees charged by the correspondent and intermediary banks.

In case of SHA, but beneficiary bank ensures delivery of full amount of PSL payment into beneficiary's account, excepting when the beneficiary bank has agreed with the beneficiary the commission may be withheld from the incoming amount.

OUR – banks' commission fee is paid by the payer. Citadele Bank withholds commission fees of Citadele bank and correspondent bank at the moment of payment from the payers account (in addition to the amount transferred). If the beneficiary bank or intermediary bank requests Citadele Bank to pay its any commission fee, Citadele shall withhold it from the customer's account under the acceptance-free procedure.

BEN – banks' commission fee is paid by the beneficiary.

European payments (EU regulated payments, SEPA) are payments in EUR currency within the European Union (as well as Iceland, Switzerland, Liechtenstein and Norway). In order for such payment type to be performed, one must specify the following details in the payment order:

- Recipient's IBAN account number,
- Commission type – SHA (shared);
- Payment type – standard.

Citadele Bank is responsible if the recipient bank has not performed the instructions of Citadele Bank that are necessary to execute a payment regulated by the EU for the reasons beyond the control of Citadele Bank.

SEPA Instant payment²⁰ - payment in EUR currency sent to the beneficiary Bank that is participant of Instant payment system.

2) REMOTE ACCOUNT MANAGEMENT SYSTEMS

All authorisation devices are grouped into following authorisation device categories:

Authorisation device category	Daily debit turnover, EUR
MEDIUM	60 000,00 EUR (sixty thousand EUR)
INDIVIDUAL	10 000 000,00 EUR (ten million EUR)

All authorisation devices are categorised into as follows:

Authorisation device category	Authorisation device
MEDIUM	DIGIPASS GO3
INDIVIDUAL	Mobile ID ²¹ E-signature DIGIPASS 320 (and older DIGIPASS models)

Following batch limits (limit of several payments approval with single authorization code) are set for authorization device categories:

Authorisation device category	Batch limit	
	(number of payments)	(total amount of payments)
MEDIUM ¹	50 (fifty)	60 000,00 EUR (sixty thousand EUR)
INDIVIDUAL ^{1,2}	500 (five hundred)	2 000 000,00 EUR (two millions EUR)

¹ Number of payments for DIGIPASS 780 is 500 (five hundred)

² Number of payments for Digipass 320 and older devices is 50 (fifty)

²⁰ In case EUR payment is made to the Bank that is not participant of Instant payment system or payment can't be processed as SEPA Instant payment due to technical or any other restrictions, then it will be processed as SEPA Credit transfer automatically. Bank is entitled to set maximum allowed SEPA Inst payment amount limit as well as impose any additional limitations for payment processing as SEPA Instant payment. Information about the maximum SEPA Inst payment amount limit is available in Bank's homepage www.citadele.lv and in customer service centres.

²¹ If Mobile ID or E-signature is not listed in Online banking contract, then Mobile ID or E-signature has limits of respective authorization device listed in contract

Appendix 2 Products and services that are no longer offered

PAYMENT CARDS²²

1. Maestro

Currency	Payment card		Offer for up to 18-years-olds	
	EUR	USD	EUR	USD
Fee for card	4.50 EUR per month	4.50 USD per month	1 EUR per month	1 USD
Fee for supplementary card	4.50 EUR per month	4.50 USD per month	Not offered	
Commission fee for goods and services purchases	Free of charge		Free of charge	
Cash deposit in ATM-s of Citadele	Free of charge		Free of charge	
Cash withdrawal in other banks	3% of the sum, min. 2 EUR	3% of the sum, min. 5 USD	3% of the sum, min. 2 EUR	3% of the sum, min. 5 USD
Cash withdrawal in Citadele Bank ATMs	Free of charge	3% of the sum, min. 5 USD	Free of charge	3% of the sum, min. 5 USD
Cash withdrawal in ATMs of other banks in Estonia and outside of Estonia	3% of the sum, min. 2 EUR	3% of the sum, min. 5 USD	3% of the sum, min. 2 EUR	3% of the sum, min. 5 USD
Interest for unauthorised negative balance (per day)	0.06%	0.06%	0.06%	0.06%
Payment from account	as outgoing payments from Current account			
Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code ²³	2 EUR	3 USD	2 EUR	3 USD
Currency exchange mark-up fee	2%		2%	
Balance review:				
- in Citadele banka (Estonia, Latvia) ATM network	Free of charge		Free of charge	
- in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/statement	0.50 USD/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement

2. Mastercard cards

Currency	Mastercard Standard		Mastercard Gold	
	EUR	USD	EUR	USD
Fee for card	7 EUR	7 USD	15 EUR	15 USD
Fee for supplementary card	7 EUR	7 USD	15 EUR	15 USD
Commission fee for goods and services purchase	0.5% (min 0.15 EUR)	0.5% (min 0.20 USD)	0.5% (min 0.15 EUR)	0.5% (min 0.20 USD)
Cash deposit in ATM-s of Citadele	Free of charge		Free of charge	
Cash withdrawal in other bank, in ATM's of other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD	3% of the sum, min 3 EUR	3% of the sum, min 5 USD

²² New, renewed and replaced cards are not longer issued from 01.11.2019.

²³ Service is available one in 24 hour period.

Balance review:				
in Citadele banka (Estonia, Latvia) ATM network	Free of charge		Free of charge	
in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement
Amount of credit limit	Individually		Individually	
Credit interest (per annum)	22%		22%	
Interest on spent credit limit until the 15th date of the next month	0%		0%	
Minimum instalment	5% of spent overdraft amount and 100% excess expenditure		5% of spent overdraft amount and 100% excess expenditure	
Annual interest rate for the late payments (higher annual credit interest rate additionally to the annual credit interest rate)	20%		20%	
Interest for unauthorised negative balance (per day)	0.06%		0.06%	
Payment from account	According to the fees for outgoing payment + 3% of the sum		According to the fees for outgoing payment + 3% of the sum	
Currency exchange mark-up fee	2%		2%	
Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code ²⁴	2 EUR	3 USD	2 EUR	3 USD
Concierge service ²⁵	Not offered		200 EUR per year	300 USD per year

3. Visa Platinum

Currency	Visa Platinum	
	EUR	USD
Fee for card	250 EUR per annum	350 USD per annum
Fee for supplementary card	125 EUR per annum	175 USD per annum
Commission fee for goods and services purchase	0.5%	0.5%
Cash withdrawal in other bank, in ATM's of other banks	3% of the sum, min. 5 EUR	3% of the sum, min. 5 USD
Cash withdrawal in Citadele Bank ATMs in Latvia	3% of the sum, min. 3 EUR	3% of the sum, min. 5 USD
Payment from account	As from payment account+3%	
Amount of credit limit	Individually	
Credit interest (per annum):	18%	
Interest rate for the spent credit limit till the 15th date of the next month	0%	0%
Interest on spent credit limit until the 15th date of the next month	0%	
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
Annual late payment interest rate	20%	
Interest for unauthorised negative balance (per day)	0.06%	
Interest rate (per annum) for collateral deposit which serves as collateral for credit card	interest rate applicable for term deposit in accordant currency	
Annual fee for Priority Pass	Free of charge	
Currency exchange mark-up fee	2%	
Balance review:		

²⁴ Service is available one in 24 hour period.

²⁵ Service fee is applied for each payment card (incl. Supplementary card) / cardholder linked to Concierge Service.

- in Citadele banka (Estonia, Latvia) ATM network	Free of charge	
- in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement
Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)	
Concierge service	Free of charge	

Lending

Mortgage Loan for private persons

Service	Fee
18.3. Contract fee	2% of the loan amount, min 210 EUR
18.4. Execution of amendments:	
18.4.1. additional loan amount granting	2% of the loan amount, min 210 EUR
18.4.2. payment date change	30 EUR
18.4.3. other amendments ²⁶	100 EUR
18.5. Fee for an advanced repayment	the amount of 3 months' interest (will not be applied in case of a notice of 3 months)

Bank Guarantee

Service	Fee
18.6. Consideration of an application for guarantee / Consideration of amendments	Free of charge
18.7. Preparation of agreement on issuance of bank guarantee (s) and other related documents	Free of charge
18.8. Issuance of a guarantee/ increase in guarantee amount/ increase in guarantee term:	
18.8.1. 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)
18.8.2. if the security is deposit	0.8% of guarantee amount / of guarantee amount regarding which amendments are made to (min 100 EUR)
18.8.3. other security ²⁷	0.8% of guarantee amount / of guarantee amount regarding which amendments are made to (min 150 EUR)
18.9. Amendments to guarantee (except increase in guarantee amount, increase in guarantee term), amendments to the agreement on issuance of bank guarantee (s)	75 EUR
18.10. Utilization of a guarantee:	
18.10. 1. if the security is cash assets (except deposit)	0.8% annual of guarantee amount
18.10. 2. if the security is deposit	0.8% annual of guarantee amount
18.10. 3. other security	Shall be specified separately for each application
18.11. Execution of promissory note about guarantee issue	50 EUR
18.12. Additional commission fee for urgent execution of guarantee, its amendments, confirmation during 1 working day	50 EUR
18.13. Preparation and reconciliation of the guarantee's draft (applicable if guarantee is not issued)	50 EUR
18.14. Payment under guarantee/ Processing of payment demand	0.2% of the amount to be repaid, min 200 EUR

²⁶ If amendments are initiated by the bank, fee is not applied.

²⁷ This commission is not applied to applications for guarantee issuance within the scope of guarantee line.

18.15. Advising of guarantee issued by another bank	0.1% of guarantee amount (min 85 EUR, max 500 EUR)
18.16. Notification on amendments to the guarantee issued by another bank, revocation of the guarantee	75 EUR
18.17. Preparation and sending of the claim under the guarantee, on behalf of the customer	0.1%, min 150 EUR
18.18. Review and confirmation of the authenticity of the guarantee issued by the other bank	40 EUR
18.19. Revocation of the guarantee before expiry date	25 EUR
18.20. Postal charges	actual expenses + 10 EUR
18.21. Notification by SWIFT, at issue of the guarantee	20 EUR
18.22. Other correspondence by SWIFT	10 EUR

Import Letter of Credit

Service	Fee
18.23. Consideration of an application for import letter of credit	Free of charge
18.24. 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)
18.25. 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
18.26. Import letter's of credit draft preparation and reconciliation (applicable if import letter of credit is not issued)	50 EUR
18.27. Additional commission fee for urgent execution of the import letter of credit during 1 working day	50 EUR
18.28. Review of documents, payment	0.2% of amount of documents (min 170 EUR)
18.29. Commission for discrepancies in documents presented	70 EUR
18.30. Return of unpaid documents	40 EUR
18.31. Consulting in filling-in application	50 EUR
18.32. Endorsement of LC documents	20 EUR
18.33. Revocation of LC before expiry date	25 EUR
18.34. Notification on issuance of Assignment of proceeds	50 EUR
18.35. Notification by SWIFT at issue of the import letter of credit	20 EUR

Export Letter of Credit

Service	Fee
18.36. Preliminary notification on issuance of export letter of credit	40 EUR
18.37. Notification on issuance of export letter of credit	0.1% of the amount of export letter of credit (min 85 EUR, max 430 EUR)
18.38. Processing and reconciliation of the draft of export letter of credit	50 EUR
18.39. Amendments to provisions of export letter of credit, revocation or cancellation of unutilised export letter of credit	75 EUR
18.40. Preliminary review of documents under export LC	80 EUR
18.41. Review of documents and payment	0.2% of amount of documents (min 200 EUR)
18.42. 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)
18.43. Return of the discrepant documents	40 EUR
18.44. Transfer of export letter of credit	0.15% of transferred letter of credit amount (min 200 EUR)
18.45. Cession of export letter of credit	0.1% of cession amount (min 150 EUR, max 700 EUR)
18.46. Confirmation of letter of credit issued by another bank	as agreed
18.47. Negotiation of export LC, discounting of export LC	as agreed
18.48. Notification letter on assignment	50 EUR
18.49. Consulting in preparation of the documents	30 EUR for each document
18.50. Notification by SWIFT on transfer of export letter of credit	20 EUR
18.51. Other notification/correspondence by SWIFT	7 EUR

Documentary collection

Service	Fee
18.52. Import documentary collection	
18.52. 1. notification on documentary collection	50 EUR
18.52. 2. delivery of documents against payment, acceptance or free of payment	0.1% of collection amount (min. 100 EUR)
18.52. 3. amendments to instruction, terms	40 EUR
18.52. 4. return of ref used documents	40 EUR
18.53. Export documentary collection:	
18.53. 1. receiving of documents for payment or acceptance	40 EUR
18.53. 2. payment of document	0.1% of collection amount (min. 100 EUR)
18.53. 3. amendments to instruction, terms	40 EUR
18.53. 4. return of ref used documents	40 EUR
18.54. Postal charges	actual expenses + 10 EUR
18.55. Notification by SWIFT	10 EUR