

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 18 January 2022

More  
opportunities

  
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# Accounts

Service	Fee
<b>1. Current Account</b>	
1.1. Maintenance of current account <sup>1</sup>	
1.1.1. for legal entities non-residents of Latvia, Lithuania, and Estonia	20 EUR per month <sup>2</sup>
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 <sup>3</sup>	
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 Ban	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 account <sup>45</sup> of a client - legal entity or a group of related clients exceeding:	Annual interest rate
1.3.1. CHF 100 000	SNB Rate minus 30 basis points/ 360
1.3.2. DKK 750 000	Certificates of deposit rate minus 50 basis points/ 360
1.3.3. EUR 500 000 <sup>6</sup>	ECB deposit facility rate/ 360
1.3.4. SEK 1 000 000	Repo Rate minus 60 basis points/ 360
1.3.5. JPY 10 000 000	Key policy Rate minus 30 basis points/ 360
1.3.6. NOK 1 000 000	Key policy Rate minus 30 basis points/ 360
1.4. Closure of account	Free of charge <sup>7</sup>

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

<sup>2</sup> 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.

<sup>3</sup> Till account balance is zero.

<sup>4</sup> 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..

<sup>5</sup> The accounts, for balances of which the fee specified in the Pricelist is applied to the amount specified in the Pricelist, are a current account, including a current account with a payment card, savings account+, cash account for transactions in financial instruments

<sup>6</sup> If currency of the account is not EUR, fee is charged in equivalent.

<sup>7</sup> 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.

# Payments

Service	Fee	
	Online Banking and mobile app	Branch
<b>2. Payments within Citadele bank including to Latvian and Lithuanian branches</b>		
3.1. Between own accounts	Free of charge	10 EUR
3.2. Between accounts of different customers	1 EUR	10 EUR
<b>3. Payments in Euro and in other currencies<sup>8</sup></b>		
3.1. SEPA payment and SEPA instant payment <sup>9</sup>		
3.1.1. Private persons		
3.1.1.1. Up to EUR 300 (inclusive)	0.38	10 EUR
3.1.1.2. Over EUR 300	18 EUR	21 EUR
3.1.2. Legal person		
3.1.2.1. Up to EUR 300 (inclusive)	4 EUR	10 EUR
3.1.2.2. Over EUR 300	250 EUR	250 EUR
3.2. Standard payment in USD currency		
3.2.1. Private person		
3.2.1.1. SHA (shared)	0.5% (min. 110 EUR, max. EUR 170 EUR)	0.7% (min. 150 EUR, max. 220 EUR)
3.2.1.2. OUR (remmitter)	0.5% (min. 110 EUR, max. 170 EUR) + 50 EUR	0.7% (min. 150 EUR, max. 220 EUR) + 50 EUR
3.2.2. Legal person		
3.2.2.1. SHA (shared)	250 EUR	250 EUR
3.2.2.2. OUR (remmitter)	300 EUR	300 EUR
3.3. Standard payment		
3.3.1. Private person		
3.3.1.1. SHA (shared)	0.1% (min. 18 EUR, max. 50 EUR)	0.2% (min. 24 EUR, max. 75 EUR)
3.3.1.2. OUR (remmitter)	0.1% (min. 18 EUR, max. 50 EUR) + 12 EUR	0.2% (min. 24 EUR, max. 75 EUR) + 12 EUR
3.3.1.3. Standard payment in RUR (Russian Rouble) and BYN (Belarusian Ruble), SHA and OUR	0.5% (min. 35 EUR)	
3.3.1.4. Additional fee for Payments outside SEPA in any currency made to beneficiary with residence country Belarus <sup>10</sup>	50 EUR	
3.3.2. Legal person		
3.3.2.1. SHA (shared)	250 EUR	250 EUR
3.3.2.2. OUR (remmitter)	300 EUR	300 EUR
3.4. Urgent payment		
3.4.1. Private person		
3.4.1.1. SHA (shared)	0.2% (min. 24 EUR, max. 75 EUR)	0.3% (min. 36 EUR, max. 95 EUR)
3.4.1.2. OUR (remmitter)	0.2% (min. 24 EUR, max. 75 EUR) + 12 EUR	0.3% (min. 36 EUR, max. 95 EUR) + 12 EUR

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

<sup>9</sup> 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.

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

3.4.2. Legal person		
3.4.2.1. SHA (shared)	350 EUR	350 EUR
3.4.2.2. OUR (remmitter)	400 EUR	400 EUR

<b>4. Regular payments</b>	
5.1. Registration of regular payment	Free of charge
5.2. Execution of regular payment order	As for electronic payments from current account

<b>5. Incoming transfer to account</b> <sup>11</sup> (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

<b>6. Non-cash currency exchange</b>	In accordance with Citadele Bank rate, without additional commission fee
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<b>7. Investigation of payments</b>	
7.1. Revocation of payments within Citadele bank in Estonia and Latvia	10 EUR
7.2. Identification and investigation of local and international payments	80 EUR + the actual costs of foreign banks
7.3. Revocation of local and international payments	125 EUR + the actual costs of foreign banks

## 8. Other payment card services

Service	Fee	
	EUR	USD
8.1. Balance review in ATMs:		
8.1.1. in Citadele Bank (Latvia, Estonia) ATMs	Free of charge	
8.1.2. in ATMs of other banks	0.32 EUR per statement	
8.2. Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code	Free of charge	
8.3. 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	
8.4. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:		
8.4.1. using X smart, Maestro, Mastercard Standard, Mastercard Gold	2 200 EUR	
8.4.2. using X Infinite, Visa Platinum	3 000 EUR	
8.5. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:		
8.5.1. using using X smart, Maestro, Mastercard Standard, Mastercard Gold	15 000 EUR	
8.5.2. using X Infinite, Visa Platinum	30 000 EUR	
8.6. Change of card's PIN-code in Citadele ATM or mobile application	Free of charge	

<sup>11</sup> 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'.

## Other services related to lending

Service	Fee
<b>9. Commission fee for preparation of the documents (int. al. references)<sup>12,13</sup></b>	
9.1. Documents sending	As agreed (min. actual costs + EUR 8)
9.2. Other SWIFT notifications	7 EUR
9.3. Debt claim letter	5 EUR
9.4. Contractual penalty for not delivering the insurance policy	25 EUR
9.5. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR

## Remote account management systems

Service	Fee
<b>10. Citadele Online Banking</b>	
10.1. Registration, servicing, refusal from service (closure)	Free of charge
10.2. Connection of complicated configuration (international customers private persons/legal entities): configuration 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

<b>11. Authorization Devices</b>	
11.1. PIN calculator issue, replacement	20 EUR
11.2. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)	Free of charge
11.3. Replacement of PIN calculator due to technical reasons	6 EUR
11.4. Activation and usage of MobileSCAN	Free of charge

<b>12. Citadele SMS bank</b>	
12.1. Service connection	Free of charge
12.2. Citadele Bank's short message sent to customer <sup>14</sup>	0.20 EUR

## Deposits

Service	Fee
<b>13. Savings account +</b>	
13.1. Closure of Savings account+	Free of charge
13.2. Funds transfer from customer's Savings account+:	
13.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
13.2.2. without prior 35 calendar days notice to Citadele Bank	1% + as for payment from current account

Service	Fee
<b>14. Term Deposit</b>	
14.1. Maintenance fee for cancelling deposit contract before maturity date	Free of charge

<sup>12</sup> If a document must be notarized, customer pay actual expenses of notary service additionally.

<sup>13</sup> 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.

<sup>14</sup> Commission fee for messages sent by Citadele Bank's is charged from customer's account once per month.

## Additional services

Service	Fee
<b>15. Attorneys</b>	
15.1. Issuing of power of attorney for private persons	10 EUR
15.2. Servicing on the basis of the power of attorney for private persons:	
15.2.1. with power of attorney issued by Citadele Bank	Free of charge
15.2.2. verification of power of attorney issued outside Citadele Bank <sup>15</sup>	10 EUR (VAT included)

Service	Fee
<b>16. Certificates, notices, statements, confirmations, copies</b>	
16.1. Copy of a SWIFT message, payment order	5 EUR
16.2. Authentication of a copy of a bank operation	5 EUR
16.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min.5 EUR) <sup>16,17</sup>
16.3.1. monthly account statement at the Bank's office	5 EUR
16.3.2. random account statement at the Bank's office	0.35 EUR per page, min 5 EUR
16.4. Certificate regarding the existence and status of the one account	5 EUR
16.5. Certificate regarding the existence and status of the several accounts	10 EUR
16.6. Certificate for the auditors	30 EUR
16.7. Other certificates, confirmations	10 EUR
16.8. Preparation of standard reference <sup>18</sup>	15 EUR
16.9. Non-standard certificates, confirmations <sup>19,20</sup>	30 EUR
16.10. Copy of bank's documents	10 EUR
16.11. Document issue from archive	30 EUR per document
16.12. Issue of copies and statements to the revenue officers	0.35 EUR / per page
16.13. Seizure act processing and execution	15 EUR

Service	Fee
<b>17. Sending bank documents</b>	
17.1. by post:	
17.1.1. in Estonia	10 EUR + 0.35 EUR per page
17.1.2. outside Estonia	15 EUR + 0.35 EUR per page
17.2. Delivering bank documents by a courier	25 EUR + the actual costs

<sup>15</sup> 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.

<sup>16</sup> 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.

<sup>17</sup> It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

<sup>18</sup> 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.

<sup>19</sup> Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

<sup>20</sup> Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page

# Appendix 1 Products and services that are no longer offered

## PAYMENT CARDS<sup>21</sup>

### 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 <sup>22</sup>	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	

<sup>21</sup> New, renewed and replaced cards are no longer issued from 01.11.2019.

<sup>22</sup> Service is available one in 24 hour period.

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
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 <sup>23</sup>	2 EUR	3 USD	2 EUR	3 USD
Concierge service <sup>24</sup>	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	

<sup>23</sup> Service is available one in 24 hour period.

<sup>24</sup> Service fee is applied for each payment card (incl. Supplementary card) / cardholder linked to Concierge Service.

Annual fee for Priority Pass	Free of charge	
Currency exchange mark-up fee	2%	
Balance review:		
- 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
17.3. Contract fee	2% of the loan amount, min 210 EUR
17.4. Execution of amendments:	
17.4.1. additional loan amount granting	2% of the loan amount, min 210 EUR
17.4.2. payment date change	30 EUR
17.4.3. other amendments <sup>25</sup>	100 EUR
17.5. Fee for an advanced repayment	the amount of 3 months' interest (will not be applied in case of a notice of 3 months)

<sup>25</sup> If amendments are initiated by the bank, fee is not applied.