

Schedule of Fees and Charges for

Corporate clients

/Residents/



**More
opportunities**

**=
Citadele**

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Payment plans

1. Services included in Payment plan	Citadele 15	Citadele 55	Citadele 120
Service	Fee		
1.1. Commission fee for the Payment Plan per month	5 EUR	11 EUR	22 EUR
1.2. Electronic payments within Citadele bank group (without limitations)	Free of charge		
1.3. SEPA, SEPA Instant payments	15 payments free of charge	55 payments free of charge	120 payments free of charge
1.4. Opening and maintenance of current account	1 account – free of charge	3 account – free of charge	3 account – free of charge
1.5. Issuance and maintenance of Mastercard Debit Business card within first year from the moment of drawing up of the Payment Plan	1 card	2 cards	3 cards
1.6. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user	Free of charge		
1.7. Access to and usage of Citadele online bank and SMS bank	Free of charge		
1.8. For new corporate clients	Payment plan for the first 6 months – free of charge		

Accounts

2. Current account	Service	Fee
2.1. Opening of current account		Free of charge
2.2. Verification of company documents upon account opening, where the owners or beneficiaries have their identity document issued outside Estonia, Latvia, Lithuania or do not have a permanent residency permit issued in Estonia Individually (min EUR 500) ⁵		Individually (min EUR 500) ¹
2.3. Maintenance of current account		1 EUR per month
2.4. Maintenance of current account (electronic money institutions, payment institutions, banks, providers of lending services and other financial sector companies)		500 EUR
2.5. 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
2.6. Annual interest rate for credit balance		0%
2.7. Closure of account		Free of charge

3. Escrow account	Service	Fee
3.1. Execution and maintenance of agreement of escrow account		Individually, information in the bank
3.2. Changes of conditions in Escrow agreement (per case)		100 EUR

4. Current Account balance fee ^{2,3}	Service	Fee
4.1. CHF 100 000		SNB Rate minus 30 basis points/ 360
4.2. DKK 750 000		Certificates of deposit rate minus 50 basis points/ 360
4.3. SEK 1 000 000		Repo Rate minus 60 basis points/ 360
4.4. EUR 1 000 000 ⁴		ECB deposit facility rate/ 360
4.5. JPY 10 000 000		Key policy Rate minus 30 basis points/ 360

4.6. NOK 1 000 000	Key policy Rate minus 30 basis points/ 360
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¹ Fee is payable upon submitting account opening application

² Current account balance fee is charged on the funds of the customer or group of related customers. The Bank does not calculate or pay interest on the customer's account balance. The current account balance fee is not applied if the central bank has set an annual deposit interest rate of 0% or higher for the respective currency. The fee is applied to and calculated on the current account balances specified in the pricelist per each calendar day as of the end of day and the total amount of the fee calculated shall be debited to the account on the last day of each month. The current account balance fee may be applied individually by notifying the customer 14 calendar days in advance, unless the customer meets the criteria set in forth below. In such case the account balance fee is applied without a notification - the current account balance fee is applied to all insurance or reinsurance companies or other financial institutions (including their branches), whose core business is the provision of financial services and who are subject to financial supervision by a competent authority.

³ If the Bank informs the client in advance, for the purposes of applying the commission fee, the client's financial instruments account can be treated as a current account.

⁴ If the account currency is not EUR, the account balance fee is charged in an equivalent amount until the balance on the account is zero.

⁵ Fee can be applied also to companies where Enhanced due diligence is required during account opening process.

Payments

Service	Fee	
	Online Banking	Branch
5. Payments within Citadele bank group incl. Latvian and Lithuanian branches		
5.1. Payment within Citadele group between accounts of same customer	Free of charge	7 EUR
5.2. Payment within Citadele group between accounts of different customers	0.16 EUR	7 EUR

6. Euro payments

6.1. EU –payments (SEPA, SEPA Instant payments, see Appendix No 1, Sub-chapter 1)	0.38 EUR	7 EUR ⁶
6.2. Standard payment to another bank		
6.2.1. SHA (shared)	6 EUR	Not available
6.2.2. OUR (remitter)	25 EUR	Not available

7. Payments in foreign currency (Online Banking)

7.1. Standard payment		
7.1.1. SHA (shared)	6 EUR	
7.1.2. OUR (remitter)	25 EUR	
7.2. Urgent payment		
7.2.1. SHA (shared)	14 EUR	
7.2.2. OUR (remitter)	36 EUR	

8. Regular payments

8.1. Registration of regular payment	Free of charge
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9. Incoming transfer to account

9.1. Incoming within Citadele bank (including from Lithuania, Latvia branches, Domestic and EU-payments)	Free of charge
9.2. Incoming payments in foreign currency (commission type BEN and SHA)	6 EUR (or its equivalent in payment currency)

10. Non-cash currency exchange

10.1. In accordance with Citadele Bank rate, without additional commission fee	
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11. Investigation of payments

11.1. Revocation of payments within Citadele bank in Estonia, Latvia and Lithuania	10 EUR
11.2. Investigation of local and international payments	80 EUR + the actual costs of foreign banks

11.3. Revocation of local and international payments:	125 EUR + the actual costs of foreign banks
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⁶ SEPA instant payment not available at Branch, Sky Branch. Information on the maximum amount limit of the payment initiated in Sky Branch is available on the Bank's website and in the customer service units.

Payment cards

12. Mastercard Business Debit

Service	Fee
12.1. Monthly fee for card	1.25 EUR
12.2. New card issue (instead of existing)	Free of charge
12.3. Commission fee for goods and services purchase	Free of charge
12.4. Cash withdrawal in Citadele Bank ATMs in Estonia	Free of charge
12.5. Cash withdrawal in other banks, in ATMs of other banks	1% summaast, min 3 EUR
12.6. Interest on unauthorized negative account balance	0.06% per day
12.7. Payment from account	As from current account
12.8. Other cross-border payments	According to the fees for outgoing payment
12.9. Currency exchange mark-up fee	2%

13. Other payment card services

Service	Fee
13.1. Balance review in ATMs:	
13.1.1. in Citadele Bank (Latvia, Estonia) ATMs	Free of charge
13.1.2. in ATMs of other banks	0.32 EUR per statement
13.2. Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code	Free of charge
13.3. Card account statement	according to the fees for Current account
13.4. Extra charge for currency exchange	2%
13.5. Annual interest on credit balance	0%
13.6. Card account closure	Free of charge
13.7. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
13.7.1. using Maestro, Mastercard Business Debit, Mastercard Standard, Mastercard Gold	2 200 EUR
13.8. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:	
13.8.1. using Maestro, Maestro, Mastercard Business Debit, Mastercard Standard, Mastercard Gold	15 000 EUR
13.9. Change of card's PIN-code in Citadele ATM or mobile application	Free of charge
13.10. EUR cash deposits through Citadele Bank's ATMs to accounts of payment cards issued by Citadele Bank:	
13.11. Up to 10 000,00 EUR within one calendar month for the client's account in total	Free of charge
13.12. Exceeding 10 000,00 EUR within one calendar month for the client's account in total	0,2%

Lending

14. Credit, Credit Line, Overdraft

14.1. Fees and charges related to lending services shall be determined by mutual agreement of the parties.

15. Bank Guarantee

Service	Fee
15.1. Issuance of a guarantee:	
15.1.1. if secured by cash assets	As agreed (min. 120 EUR)
15.1.2. other security	As agreed (min. 150 EUR)
15.2. Fee for guarantee utilisation:	
15.2.1. if secured by cash assets	1% per year (min. 40 EUR)
15.2.2. other security	As agreed (min. 40 EUR)
15.3. Amendment to guarantee, guarantee cancellation before expiry date	80 EUR
15.4. Notification on possible issuance of guarantee	50 EUR
15.5. Additional commission fee for urgent issuance of guarantee, its amendments during 1 working day	70 EUR
15.6. Preparation of the guarantee's draft (applicable if guarantee is not issued)	70 EUR
15.7. Payment under guarantee/ Handling of payment demand	0.2% from amount claimed (min 200 EUR)
15.8. Advice of a guarantee issued by other bank	85 EUR
15.9. Advice of amendment to the guarantee issued by other bank, cancellation of the guarantee	75 EUR
15.10. Handling of the claim under the guarantee issued by other bank as per request of the customer	250 EUR
15.11. Review and confirmation of the authenticity of the guarantee issued by the other bank	40 EUR
15.12. Costs of courier services/ mail	Actual costs
15.13. SWIFT message	10 EUR

16. Import Letter of Credit

Service	Fee
16.1. Issuance of a letter of credit	As agreed (min. 150 EUR)
16.2. Fee for letter of credit utilisation	
16.2.1. if secured by cash assets or term deposit	1% per year (min. 40 EUR)
16.2.2. other security	As agreed (min. 40 EUR)
16.3. Issuance of amendment to the letter of credit, cancellation of the letter of credit	80 EUR
16.4. Letter's of credit draft preparation (applicable if letter of credit is not issued)	70 EUR
16.5. Handling and payment of documents	0.2% from amount (min. 150 EUR)
16.6. Handling of discrepant documents	85 EUR
16.7. Return of unpaid documents	40 EUR
16.8. Endorsement of Letter's of credit documents	70 EUR
16.9. Deferred payment administration fee	85 EUR
16.10. SWIFT message	10 EUR
16.11. Costs of courier services/ mail	Actual costs

17. Export Letter of Credit

Service	Fee
17.1. Advice of received letter of credit	85 EUR
17.2. Letter's of credit draft preparation (applicable if letter of credit is not received)	150 EUR
17.3. Advice of amendment to the letter of credit, cancellation of the letter of credit	75 EUR
17.4. Preliminary checking of documents	75 EUR

17.5. Handling and payment of documents	0.2% from amount (min. 150 EUR)
17.6. Return of the discrepant documents	40 EUR
17.7. Transfer of the letter of credit	0.3% from amount (min. 200 EUR)
17.8. Assignment of proceeds under letter of credit, notification of assignment of proceeds	0.1% from assigned amount (min 150 EUR)
17.9. Confirmation of the letter of credit	As agreed (min. 100 EUR)
17.10. Discounting of documents under letter of credit	As agreed (min. 150 EUR)
17.11. Deferred payment administration fee	85 EUR
17.12. SWIFT message	10 EUR
17.13. Costs of courier services/ mail	Actual costs

18. Documentary collection

Service	Fee
18.1. Import documentary collection:	
18.1.1. Delivery of documents against payment, acceptance or free of payment	0.2% from amount (min. 100 EUR)

19. Export documentary collection:

Service	Fee
19.1. Administrating of payment of document	0.2% from amount (min. 100 EUR)
19.2. Amendment to the instructions of documentary collection	40 EUR
19.3. Return of refused documents	40 EUR
19.4. Endorsement of documents	70 EUR
19.5. Costs of courier services/ mail	Actual costs
19.6. SWIFT message	10 EUR

Other credit-related services

20. Commission fee for preparation of the documents (int. al. references)^{7,8}

Service	Fee
20.1. Debt claim letter	5 EUR
20.2. Contractual penalty for not delivering the	25 EUR
20.3. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	
20.4. Preparation of agreement on issuance of guarantee(s), import letter(s) of credit and related documents:	
20.4.1. if secured by cash assets or term deposit	Free of charge
20.4.2. other security	As agreed (min. 150 EUR)
20.5. Amendment to the agreement	75 EUR

⁷ If a document must be notarized, customer pay actual expenses of notary service additionally.

⁸ 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
21. Citadele Online Banking	
21.1. Conclusion of a contract, maintenance, re-activation	Free of charge

22. Authorization Devices

22.1. PIN calculator issue	15 EUR
22.2. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)	Free of charge
22.3. PIN calculator replacement due to technical reasons	6 EUR
22.4. Issue of PIN calculator DIGIPASS	50 EUR
22.5. Unlock of locked PIN calculator DIGIPASS (in case locked during the use of Citadele Online Banking)	Free of charge
22.6. Replacement or unlock of locked PIN calculator DIGIPASS (in case locked due to customer's fault)	32 EUR
22.7. Replacement of PIN calculator DIGIPASS due to technical reasons	Free of charge
22.8. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence ^{9,10}	Free of charge

23. Citadele SMS bank

23.1. Service connection	Free of charge
23.2. Citadele Bank's short message sent to customer	0.20 EUR

⁹ Several mobile devices can be attached to the same MobileSCAN licence.

¹⁰ MobileSCAN can be registered at branches and customer service centres in Estonia as well in Online Banking, if User is Customer in Online Banking Agreement.

Deposits

24. Savings account +

Service	Fee
24.1. Opening, closing of Savings account+	Free of charge
24.2. Funds transfer from customer's Savings account+:	
24.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
24.2.2. without prior 35 calendar days notice to Citadele Bank	As for payment from current account + 1% of sum
24.3. Annual interest rate, currency	information from the Bank

25. Term Deposit

Service	Fee
25.1. Conclusion of a contract for the term deposit	Free of charge
25.2. Term deposit interest rates, currencies and minimal amounts	information from the Bank
25.3. Maintenance fee for cancelling deposit contract before maturity date	free of charge

Additional services

26. Certificates, notices, statements, confirmations, copies

Service	Fee
26.1. Copy of a SWIFT message, payment order	7 EUR
26.2. Authentication of a copy of a bank operation	5 EUR
26.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min.5 EUR) ^{11,12}
26.3.1. monthly account statement at the Bank's office	5 EUR
26.3.2. random account statement at the Bank's office	0.35 EUR per page, min 5 EUR

26.3.3. account statement by fax in Estonia	3.20 EUR
26.3.4. account statement by fax outside Estonia	0.35 EUR per page, min 3.20 EUR
26.4. Certificate regarding the existence and status of the one account	5 EUR
26.5. Certificate regarding the existence and status of the several accounts	10 EUR
26.6. Certificate for the auditors	30 EUR
26.7. Other certificates, confirmations	10 EUR
26.8. Preparation of standard reference ¹³	15 EUR (VAT included)
26.9. Non-standard certificates, confirmations ^{14,15}	30 EUR (VAT included)
26.10. Copy of bank's documents	10 EUR
26.11. Document issue from archive	30 EUR per document (VAT included)
26.12. Issue of copies and statements to the revenue officers	0.35 EUR / per page
26.13. Seizure act processing and execution	15 EUR

27. Sending bank documents

Service	Fee
27.1. By post:	
27.1.1. in Estonia	10 EUR + 0.35 EUR per page
27.1.2. outside Estonia	15 EUR + 0.35 EUR per page
27.2. Delivering bank documents by a courier	25 EUR + the actual costs

¹¹ 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.

¹² It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

¹³ 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.

¹⁴ Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

¹⁵ 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

28. Terms for submission and execution of payments, special conditions:

Payments	Order submission time (Estonian time) ¹⁶	Special conditions	Execution day
28.1. EUR: other payments	before 16:00	-	the same working day
28.2. Money transfers within the Citadele group	before 17:00	-	the same banking day
28.3. Regular transfer to another bank:			
28.4. EUR: SEPA Instant payment	Without restrictions	-	Immediately after acceptance
28.4.1. EUR: SEPA	before 15:45	Only SHA allowed. OUR accepted in case of payment with currency conversion	the same banking day
28.4.2. USD, CNY		individually, information from the Bank	

28.4.3. BYN, RUB	before 17:00	RUB-only OUR is allowed	next banking day
28.4.4. GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT, CZK	before 17:00	-	day after the next banking day
28.4.5. NZD, AUD	before 14:00	-	day after the next banking day
28.5. Incoming transfers into account:			
28.5.1. 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
28.5.2. In other foreign currency	before 17:00	-	on the next bank day after transferring funds into correspondent account of Citadele banka
Commissions:			
28.6. 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 fee 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, except when the beneficiary bank has agreed with the beneficiary the commission may be withheld from the incoming amount.		
28.7. 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 payer's account (in addition to the amount transferred). If the beneficiary bank or intermediary bank requests Citadele Bank to pay any commission fee, Citadele shall withhold it from the customer's account under the acceptance-free procedure		
28.8. BEN	banks' commission fee is paid by the beneficiary		
Payments			
28.9. European payments (EU regulated payments, SEPA, SEPA Instant): ^{17,18}	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 not 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.		

¹⁶ Banking day – Monday, Tuesday, Wednesday, Thursday, Friday from 9.00 to 17.00, excluding official holidays of Republic of Estonia.

¹⁷ SEPA Instant payment - payment in EUR currency sent to the beneficiary Bank that is participant of Instant payment system.

¹⁸ 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.

Appendix 2. Products and services that are no longer offered

PAYMENT CARDS

29. 3D Savings Account payment card MC Standard¹⁹

Service	Fee
29.1. Fee for card	1 EUR per month

29.2. Fee for supplementary card	Free of charge
29.3. Replacement of a card	6.50 EUR
29.4. Commission fee for goods and services purchase	Free of charge
29.5. Cash withdrawal in ATMs of Citadele Bank	Free of charge
29.6. Cash withdrawal in ATMs of other banks	3% min. EUR 3
29.7. Cash withdrawal from Citadele bank and other banks	3% min. EUR 3
29.8. Interest on unauthorized negative account balance	0.06% per day
29.9. Payment from account	according to fees for 3D Savings Account

30. Maestro ¹⁹

Service	EUR	USD
30.1. Monthly fee of a card and of a supplementary card	1 EUR	1 USD
30.2. Replacement of a card	Free of charge ²⁰	Not available
30.3. Commission fee for goods and services purchase	Free of charge	Free of charge
30.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
30.5. Cash withdrawal from ATM-s of Citadele	Free of charge	3% of the sum, min 5 USD
30.6. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 2 EUR	3% of the sum, min 5 USD
30.7. Cash withdrawal from Citadele bank	according to standard fees	according to standard fees

31. Mastercard Standard

Service	EUR	USD
31.1. Monthly fee of a card and of a supplementary card	2.20 EUR	2.50 USD
31.2. Replacement of a card	Not available	Not available
31.3. Commission fee for goods and services purchase	Free of charge	Free of charge
31.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
31.5. 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
31.6. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
31.7. Outgoing payments from card account	according to the fees for outgoing payment+ 3% of the sum	according to the fees for outgoing payment+ 3% of the sum
31.8. Annual credit interest rate	22%	22%
31.9. Interest rate for the spent credit limit till the 15th date of the next month	0%	0%
31.10. Annual late payment interest rate	45%	45%
31.11. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
31.12. Overdraft penalty	0.2% per day	0.2% per day

32. MasterCard Gold

Service	EUR	USD
32.1. Monthly fee for card	6 EUR	6.50 USD
32.2. Monthly fee for supplementary card	6 EUR	4.20 USD
32.3. Replacement of a card	6.50 EUR	9.30 USD

32.4. Commission fee for goods and services purchase	Free of charge	Free of charge
32.5. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
32.6. Cash withdrawal from other banks ATM-s in Estonia and outside of Estonia:	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
32.7. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
32.8. Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	according to the fees for outgoing payment + 3% of the sum
32.9. Interest on unauthorized negative account balance	0.06% per day	0.06% per day
32.10. Annual credit interest rate	22%	22%
32.11. Interest on spent credit limit until the 15th date of the next month	0%	0%
32.12. Annual late payment interest rate	45%	45%
32.13. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
32.14. Concierge service	200 EUR per annum	300 USD per annum

33. Start-up loan²¹

Service	Fee
33.1. Consideration of an application for start-up loan	Free of charge
33.2. Contract fee for start-up loan	2% of credit amount, min 250 EUR
33.3. Execution of amendments for start-up loan:	1% of credit amount, min 250 EUR
33.3.1. payment date change	30 EUR
33.3.2. other amendments	1% of credit amount, min 250 EUR
33.4. Full or partial premature repayment credit/credit line	2% of repayment credit amount

34. Payment plans

Service	Fee					
		'Citadele 10'	'Citadele 20'	'Citadele 30'	Citadele 50'	Citadele 100'
34.1. Commission fee for the Payment Plan per month	Free of charge	3.90 EUR	4.90 EUR	5.90 EUR	7.90 EUR	16.90 EUR
34.2. Payments EUR	50	10	20	30	50	100
34.3. Urgent EUR payment	-	1	2	3	4	5

¹⁹ From 01.11.2019 cards not issued.

²⁰ As of 01.11.2019 Maestro card will be renewed, replaced as Mastercard Business Debit.

²¹ Starting from 01.01.2019 Bank does not offer Start-up loan for business customer