

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) <sup>5</sup>         |         | Individually (min EUR 500) <sup>1</sup> |
| 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 <sup>2,3</sup> | 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 500 000 <sup>4</sup>                 |         | 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 |
|--------------------|--|

<sup>1</sup> Fee is payable upon submitting account opening application

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

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

## Payments

| Service  | Fee   |                    |
|--|---|--------------------|
|  | Online Banking                                | Branch             |
| <b>5. Payments within Citadele bank group incl. Latvian and Lithuanian branches</b>                      |   |                    |
| 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              |
| <b>6. Euro payments</b>  |   |                    |
| 6.1. EU –payments (SEPA, SEPA Instant payments, see Appendix No 1, Sub-chapter 1)                        | 0.38 EUR                                      | 7 EUR <sup>6</sup> |
| 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      |
| <b>7. Payments in foreign currency (Online Banking)</b>  |   |                    |
| 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  |                    |
| <b>8. Regular payments</b>   |   |                    |
| 8.1. Registration of regular payment   | Free of charge                                |                    |
| <b>9. Incoming transfer to account</b>   |   |                    |
| 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) |                    |
| <b>10. Non-cash currency exchange</b>  |   |                    |
| 10.1. In accordance with Citadele Bank rate, without additional commission fee                           |   |                    |
| <b>11. Investigation of payments</b>   |   |                    |
| 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 |
|---|---|

<sup>6</sup> 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% summa, 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)<sup>7,8</sup>

| 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                   |

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

<sup>8</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.

## Remote account management systems

| Service  | Fee            |
|--|----------------|
| <b>21. Citadele Online Banking</b>                         |                |
| 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 <sup>9,10</sup> | 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       |

<sup>9</sup> Several mobile devices can be attached to the same MobileSCAN licence.

<sup>10</sup> 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) <sup>11,12</sup> |
| 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 <sup>13</sup>                        | 15 EUR (VAT included)              |
| 26.9. Non-standard certificates, confirmations <sup>14,15</sup>              | 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  |

<sup>11</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>12</sup> It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

<sup>13</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>14</sup> Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

<sup>15</sup> 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) <sup>16</sup> | 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,<br>RUB   | before 17:00   | RUB-only OUR is allowed | next banking day  |
| 28.4.4. GBP,<br>DKK,<br>NOK,<br>SEK,<br>PLN,<br>CAD,<br>CHF,<br>JPY,<br>KZT,<br>CZK   | before 17:00   | -                       | day after the next banking day  |
| 28.4.5. NZD,<br>AUD   | before 14:00   | -                       | day after the next banking day  |
| <b>28.5. Incoming transfers into account:</b>   |  |                         |   |
| 28.5.1. EUR,<br>GBP,<br>DKK,<br>NOK,<br>SEK,<br>PLN,<br>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                                |
| <b>Commissions:</b>   |  |                         |   |
| 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   |                         |   |
| <b>Payments</b>   |  |                         |   |
| 28.9. European payments (EU regulated payments, SEPA, SEPA Instant): <sup>17,18</sup> | 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. |                         |   |

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

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

<sup>18</sup> 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](http://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 Standard<sup>19</sup>

| 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 <sup>19</sup>

| 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 <sup>20</sup> | 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 loan<sup>21</sup>

| 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   | Plan for Start-ups | 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             |

<sup>19</sup> From 01.11.2019 cards not issued.

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

<sup>21</sup> Starting from 01.01.2019 Bank does not offer Start-up loan for business customer