

Schedule of Fees and Charges for

Corporate clients

/Residents/

Citadele



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Service plans

1. Service plans¹

| Service | Fee per month | | |
|--|----------------|-------------|--------------|
| | Start | Plus | Premium |
| 1.1. Commission fee for the Service plan | 8 EUR | 14 EUR | 25 EUR |
| 1.2. Electronic payments within the Citadele group (without limitations) | Free of charge | | |
| 1.3. Number of free of charge standard EUR payments within the EU (SEPA) and SEPA Instant payments initiated electronically ^{3,4} | 15 payments | 55 payments | 150 payments |
| 1.4. Number of free of charge current accounts (opening and maintenance) ⁵ | 1 account | 3 accounts | |
| 1.5. Number of free of charge C Business cards (EUR) within 12 months from the moment of drawing up of the Service plan ^{2,6} | 1 card | 2 cards | 3 cards |
| 1.6. Unlimited number of Mastercard Business Debit cards | Free of charge | | |
| 1.7. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user | Free of charge | | |

¹ Until 01.09.2024 service plan name was Citadele 15/Citadele 55/Citadele 120

² Customers who applied for payment plans till August 1st, 2022 can still use MC Debit card and it will be valid until it's expiry.

³ Payments initiated in Internetbank, MobileApp and regular payments.

⁴ Payments not included in Service plan are subject to a commission fee specified in paragraph 4 "Payments".

⁵ Standard current account monthly fee will apply once the plan's account limit has been reached. You can see the current account monthly fee under the paragraph 2.4.

⁶ Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business .

Accounts

2. Current account

| Service | Fee |
|---|-----------------------------|
| 2.1. Opening of current account | Free of charge |
| 2.2. Verification of company documents upon account opening, for companies subject to enhanced due diligence ¹² | Individually (min. 100 EUR) |
| 2.3. Maintenance of current accounts (for companies subject to enhanced due diligence, including electronic money institutions, payment institutions, banks, providers of lending services, and other financial sector companies) | Individually |
| 2.4. Maintenance of current account | 1 EUR per month |
| 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. Account balance fee^{8,11}

| Service | Fee |
|---------------------------------|--|
| 3.1. CHF 100 000 | SNB Rate minus 30 basis points/ 360 |
| 3.2. DKK 750 000 | Certificates of deposit rate minus 150 basis points/ 360 |
| 3.3. SEK 1 000 000 | Repo Rate minus 160 basis points/ 360 |
| 3.4. EUR 5 000 000 ⁹ | ECB deposit facility rate/ 360 |
| 3.5. JPY 10 000 000 | Key policy Rate minus 30 basis points/ 360 |
| 3.6. NOK 1 000 000 | Key policy Rate minus 30 basis points/ 360 |

⁷ The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer.

⁸ 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.

⁹ 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.

¹⁰ Fee can be applied also to companies where Enhanced due diligence is required during account opening process.

¹¹ 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.

¹² The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer.

Payments

| Service | Fee | |
|---|---|----------------------|
| | Electronically | Branch |
| 4. Payments | | |
| 4.1. Payments to own account within Citadele group | Free of charge | 10 EUR |
| 4.2. Payment to another customer's account within Citadele group | 0.10 EUR | 10 EUR |
| 4.3. EUR payments within the EU (SEPA, SEPA Instant payments) (incl. regular payments) | 0.38 EUR | 10 EUR ¹³ |
| 4.4. Standard payment outside SEPA in any currency | 10 EUR | Not available |
| 4.5. Urgent payments outside SEPA in any currency | 25 EUR | Not available |
| 4.6. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence | 150 EUR | |
| 4.7. Regular payment service implementation/agreement amendment | Free of charge | 10 EUR |
| 4.8. Incoming within Citadele bank (including from Lithuania, Latvia branches, Domestic and EU-payments) | Free of charge | |
| 4.9. Incoming payments in foreign currency (commission type BEN and SHA) | 6 EUR (or its equivalent in payment currency) | |

5. Other payment services

| | |
|--|---|
| 5.1. Non-cash currency exchange in accordance with Citadele Bank rate, without additional commission fee | |
| 5.2. Revocation of payments within Citadele bank in Estonia, Latvia and Lithuania | 10 EUR |
| 5.3. Investigation of local and international payments | 80 EUR + the actual costs of foreign banks |
| 5.4. Revocation of local and international payments: | 125 EUR + the actual costs of foreign banks |

¹³ 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.

¹⁴ The fee is taken in addition to the fee for Payments in foreign currency and Euro payments to another bank.

¹⁵ The fee is taken in addition to the standard fee for incoming and outgoing payments and the fee is charged from the Customer account regardless of payment commission type. List of countries to which additional fee is applied is published in <https://www.citadele.ee/en/private/payments/execution/>.

Payment cards

6. C Business ¹⁶

| Service | Fee |
|---|-----------------------------|
| 6.1. Monthly fee for card | 4.50 EUR |
| 6.2. New card issue (instead of existing) | Free of charge |
| 6.3. Commission fee for goods and services purchase | Free of charge |
| 6.4. Cash withdrawal in Citadele, Luminor and LHV Banks ATMs in Estonia | 1% of amount, min. 1.30 EUR |
| 6.5. Cash withdrawal in other banks, in ATMs of other banks | 2% of amount, min. 3 EUR |
| 6.6. Late payment interest (increased credit interest, per annum) | 20% |
| 6.7. Interest on unauthorized negative account balance | 0.06% per day |
| 6.8. Currency exchange mark-up fee | 2% |

7. Mastercard Business Debit

| Service | Fee |
|---|--------------------------|
| 7.1. Monthly fee for card | 1.25 EUR |
| 7.2. New card issue (instead of existing) | Free of charge |
| 7.3. Commission fee for goods and services purchase | Free of charge |
| 7.4. Cash withdrawal in Citadele, Luminor and LHV Banks ATMs in Estonia | Free of charge |
| 7.5. Cash withdrawal in other banks, in ATMs of other banks | 1% of amount, min. 3 EUR |
| 7.6. Interest on unauthorized negative account balance | 0.06% per day |
| 7.7. Currency exchange mark-up fee | 2% |

8. Other payment card services

| Service | Fee |
|--|---|
| 8.1. Balance review in ATMs: | |
| 8.1.1. in Citadele (Latvia, Estonia), Luminor and LHV Banks 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. Card account statement | according to the fees for Current account |
| 8.4. Extra charge for currency exchange | 2% |
| 8.5. Annual interest on credit balance | 0% |
| 8.6. Card account closure | Free of charge |
| 8.7. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals: | |
| 8.7.1. using Maestro, Mastercard Business Debit, C Business, Mastercard Standard, Mastercard Gold ¹⁶ | 2 200 EUR |
| 8.8. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals: | |
| 8.8.1. using Maestro, Mastercard Business Debit, C Business, Mastercard Standard, Mastercard Gold ¹⁶ | 15 000 EUR |
| 8.9. Change of card's PIN-code in Citadele ATM or mobile application | Free of charge |
| 8.10. EUR cash deposits through Citadele, Luminor and LHV Banks ATMs to accounts of payment cards issued by Citadele Bank: | |
| 8.11. Up to 10 000,00 EUR within one calendar month for the client's account in total | Free of charge |
| 8.12. Exceeding 10 000,00 EUR within one calendar month for the client's account in total | 0,2% |

¹⁶ Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

Lending

9. Credit, Credit Line, Overdraft

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

Other credit-related services

10. Commission fee for preparation of the documents (int. al. references)^{17,18}

| Service | Fee |
|--|--------|
| 10.1. Debt claim letter | 5 EUR |
| 10.2. Contractual penalty for not delivering the | 25 EUR |

| | |
|---|--------------------------|
| 10.3. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time) | 25 EUR |
| 10.4. Preparation of agreement on issuance of guarantee(s), import letter(s) of credit and related documents: | |
| 10.4.1. if secured by cash assets or term deposit | Free of charge |
| 10.4.2. other security | As agreed (min. 150 EUR) |
| 10.5. Amendment to the agreement | 75 EUR |

¹⁷ If a document must be notarized, customer pay actual expenses of notary service additionally.

¹⁸ 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. Conclusion of a contract, maintenance, re-activation | Free of charge |
| 12. Authorization Devices | |
| 12.1. PIN calculator issue | 15 EUR |
| 12.2. Issuing of DIGIPASS 780 | 35 EUR |
| 12.3. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking) | Free of charge |
| 12.4. PIN calculator replacement due to technical reasons | 6 EUR |
| 12.5. Activation and usage of MobileSCAN | Free of charge |
| 13. Citadele SMS bank | |
| 13.1. Service connection | Free of charge |
| 13.2. Citadele Bank's short message sent to customer | 0.20 EUR |

¹⁹ Several mobile devices can be attached to the same MobileSCAN licence.

²⁰ 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

| 14. Savings account + | |
|--|---|
| Service | Fee |
| 14.1. Opening, closing of Savings account+ | Free of charge |
| 14.2. Funds transfer from customer's Savings account+: | |
| 14.2.1. with prior 35 calendar days notice to Citadele Bank | As for payment from current account |
| 14.2.2. without prior 35 calendar days notice to Citadele Bank | As for payment from current account + 1% of sum |
| 14.3. Annual interest rate, currency | information from the Bank |
| 15. Term Deposit | |
| Service | Fee |
| 15.1. Conclusion of a contract for the term deposit | Free of charge |
| 15.2. Term deposit interest rates, currencies and minimal amounts | information from the Bank |
| 15.3. Maintenance fee for cancelling deposit contract before maturity date | free of charge |

Additional services

16. Certificates, notices, statements, confirmations, copies

| Service | Fee |
|---|----------------------------------|
| 16.1. Preparation of an account statement at the bank's branch ²¹ | 10 EUR for a month (min. 20 EUR) |
| 16.2. Preparation of standard reference ²² | 20 EUR |
| 16.3. Non-standard certificates, confirmations ²³ | 30 EUR |
| 16.4. Seizure act processing and execution | 15 EUR |
| 16.4.1. Usage of courier deliveries and postal services upon customer's request for document and other values sending | 25 EUR + actual expenses |

²¹ 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.

²² The following types of references considered as standard references: reference about account balance, account existence/credit limit applied to account/active payment cards linked to account, positive account balance, term deposit agreement, account closure (undated), equity capital payment (or increase), outstanding consumer loan balance (private individuals), outstanding balance of a particular debt in accordance with a debt repayment agreement, credit card balance. This fee also applies for preparation of a SWIFT copy of the sent payment order.

²³ Following types of references are considered as non-standard references: reference stating that customer does not have consumer lending obligations, references about terms of a payment account attached to an account (active/closed), non-existence of credit obligations, account balance and ID document information, information for controllers/auditors, confirmation of auditor requests and reconciliation statements and issuance of a copy of documents from the archive and other references with additional information, that are not mentioned as standard references. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

Appendix 1. Products and services that are no longer offered

PAYMENT PLANS

| 17. Services included in Payment plan | Citadele 15 | Citadele 55 | Citadele 120 |
|--|----------------------------|----------------------------|-----------------------------|
| 17.1. Commission fee for the Payment Plan per month | 8 EUR | 14 EUR | 25 EUR |
| 17.2. Electronic payments within Citadele bank group (without limitations) | Free of charge | | |
| 17.3. SEPA, SEPA Instant payments | 15 payments free of charge | 55 payments free of charge | 120 payments free of charge |
| 17.4. Opening and maintenance of current account | 1 account – free of charge | 3 account – free of charge | 3 account – free of charge |
| 17.5. 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 |
| 17.6. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user | Free of charge | | |
| 17.7. Access to and usage of Citadele online bank and SMS bank | Free of charge | | |

PAYMENT CARDS

18. 3D Savings Account payment card MC Standard²⁴

| Service | Fee |
|--|--|
| 18.1. Fee for card | 1 EUR per month |
| 18.2. Fee for supplementary card | Free of charge |
| 18.3. Replacement of a card | 6.50 EUR |
| 18.4. Commission fee for goods and services purchase | Free of charge |
| 18.5. Cash withdrawal in ATMs of Citadele Bank | Free of charge |
| 18.6. Cash withdrawal in ATMs of other banks | 3% min. EUR 3 |
| 18.7. Cash withdrawal from Citadele bank and other banks | 3% min. EUR 3 |
| 18.8. Interest on unauthorized negative account balance | 0.06% per day |
| 18.9. Payment from account | according to fees for 3D Savings Account |

19. Maestro ²⁴

| Service | EUR | USD |
|--|------------------------------|----------------------------|
| 19.1. Monthly fee of a card and of a supplementary card | 1 EUR | 1 USD |
| 19.2. Replacement of a card | Free of charge ²⁵ | Not available |
| 19.3. Commission fee for goods and services purchase | Free of charge | Free of charge |
| 19.4. Cash deposit in ATM-s of Citadele | Free of charge | Free of charge |
| 19.5. Cash withdrawal from ATM-s of Citadele | Free of charge | 3% of the sum, min 5 USD |
| 19.6. 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 |
| 19.7. Cash withdrawal from Citadele bank | according to standard fees | according to standard fees |

20. Mastercard Standard

| Service | EUR | USD |
|---|---|---|
| 20.1. Monthly fee of a card and of a supplementary card | 2.20 EUR | 2.50 USD |
| 20.2. Replacement of a card | Not available | Not available |
| 20.3. Commission fee for goods and services purchase | Free of charge | Free of charge |
| 20.4. Cash deposit in ATM-s of Citadele | Free of charge | Free of charge |
| 20.5. 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 |
| 20.6. Cash withdrawal from Citadele bank and from other banks | 3% of the sum, min 3 EUR | 3% of the sum, min 5 USD |
| 20.7. 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 |
| 20.8. Annual credit interest rate | 22% | 22% |
| 20.9. Interest rate for the spent credit limit till the 15th date of the next month | 0% | 0% |
| 20.10. Annual late payment interest rate | 45% | 45% |
| 20.11. Overdraft minimum monthly payment amount | 5% of spent overdraft amount and 100% excess expenditure | 5% of spent overdraft amount and 100% excess expenditure |
| 20.12. Overdraft penalty | 0.2% per day | 0.2% per day |

21. MasterCard Gold

| Service | EUR | USD |
|---|--|--|
| 21.1. Monthly fee for card | 6 EUR | 6.50 USD |
| 21.2. Monthly fee for supplementary card | 6 EUR | 4.20 USD |
| 21.3. Replacement of a card | 6.50 EUR | 9.30 USD |
| 21.4. Commission fee for goods and services purchase | Free of charge | Free of charge |
| 21.5. Cash deposit in ATM-s of Citadele | Free of charge | Free of charge |
| 21.6. 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 |
| 21.7. Cash withdrawal from Citadele bank and other banks | 3% of the sum, min 3 EUR | 3% of the sum, min 5 USD |
| 21.8. 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 |
| 21.9. Interest on unauthorized negative account balance | 0.06% per day | 0.06% per day |
| 21.10. Annual credit interest rate | 22% | 22% |
| 21.11. Interest on spent credit limit until the 15th date of the next month | 0% | 0% |
| 21.12. Annual late payment interest rate | 45% | 45% |
| 21.13. Overdraft minimum monthly payment amount | 5% of spent overdraft amount and 100% excess expenditure | 5% of spent overdraft amount and 100% excess expenditure |

22. Start-up loan²⁶

| Service | Fee |
|--|----------------------------------|
| 22.1. Consideration of an application for start-up loan | Free of charge |
| 22.2. Contract fee for start-up loan | 2% of credit amount, min 250 EUR |
| 22.3. Execution of amendments for start-up loan: | 1% of credit amount, min 250 EUR |
| 22.3.1. payment date change | 30 EUR |
| 22.3.2. other amendments | 1% of credit amount, min 250 EUR |
| 22.4. Full or partial premature repayment credit/credit line | 2% of repayment credit amount |

²⁴ From 01.11.2019 cards not issued.

²⁵ As of 01.11.2019 Maestro card will be renewed, replaced as Mastercard Business Debit.

²⁶ Starting from 01.01.2019 Bank does not offer Start-up loan for business customer