

Schedule of Fees and Charges for

# Corporate clients

/Residents/



**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	8 EUR per month	14 EUR per month	25 EUR per month
1.2. Electronic payments within Citadele bank group (without limitations) <sup>2</sup>	Free of charge		
1.3. Number of free of charge standard EUR payments within the EU (SEPA) and SEPA Instant payments initiated electronically <sup>2,3</sup>	15 payments	55 payments	120 payments
1.4. Number of free of charge current accounts (opening and maintenance)	1 account	3 accounts	
1.5. Number of free of charge X Business cards (EUR) within 12 months from the moment of drawing up of the Payment Plan <sup>1</sup>	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. SMS bank	Free of charge		

<sup>1</sup> 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.

<sup>2</sup> Payments initiated in Internetbank, MobileApp and regular payments.

<sup>3</sup> Payments not included in Payment plan are subject to a commission fee specified in paragraph 4 "Payments".

## 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 <sup>9</sup>	Individually (min. 350 EUR)
2.3. Maintenance of current account (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<sup>5,8</sup>

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 <sup>6</sup>	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

<sup>4</sup> 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.

<sup>5</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.

<sup>6</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>7</sup> Fee can be applied also to companies where Enhanced due diligence is required during account opening process.

<sup>8</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>9</sup> 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
<b>4. Payments</b>		
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 <sup>10</sup>
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

<sup>10</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.

<sup>11</sup> The fee is taken in addition to the fee for Payments in foreign currency and Euro payments to another bank.

<sup>12</sup> 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. X Business

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
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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, X Business, Mastercard Standard, Mastercard Gold	2 200 EUR
8.8. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:	
8.8.1. using Maestro, Maestro, Mastercard Business Debit, X Business, Mastercard Standard, Mastercard Gold	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%

## 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)<sup>13,14</sup>

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

<sup>13</sup> If a document must be notarized, customer pay actual expenses of notary service additionally.

<sup>14</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>11. Citadele Online Banking</b>	
11.1. Conclusion of a contract, maintenance, re-activation	Free of charge

<b>12. Authorization Devices</b>	
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

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

<sup>15</sup> Several mobile devices can be attached to the same MobileSCAN licence.

<sup>16</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

<b>14. Savings account +</b>	
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

<b>15. Term Deposit</b>	
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

<b>16. Certificates, notices, statements, confirmations, copies</b>
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Service	Fee
16.1. Preparation of an account statement at the bank's branch <sup>17</sup>	10 EUR for a month (min. 20 EUR)
16.2. Preparation of standard reference <sup>18</sup>	20 EUR
16.3. Non-standard certificates, confirmations <sup>19</sup>	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

<sup>17</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>18</sup> 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.

<sup>19</sup> 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 Standard<sup>20</sup>

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<sup>20</sup>

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 <sup>21</sup>	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
21.14. Concierge service	200 EUR per annum	300 USD per annum

## 22. Start-up loan<sup>22</sup>



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

<sup>20</sup> From 01.11.2019 cards not issued.

<sup>21</sup> As of 01.11.2019 Maestro card will be renewed, replaced as Mastercard Business Debit.

<sup>22</sup> Starting from 01.01.2019 Bank does not offer Start-up loan for business customer