Schedule of Fees and Charges for

Corporate clients

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More opportunities

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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)	Individually (min EUR 500) [1]
2.3. Opening of Start-Up Account	Free of charge
2.4. Maintainance of current account	0.64 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. Escrow account	
Service	**Fee**
3.1. Opening of Escrow Account	Free of charge
3.2. Servicing of Escrow Account	Free of charge
3.3. Execution and maintenance of standard agreement of escrow account	0.4% of deal amount, min 200 EUR
3.4. Execution of non-standard agreement of escrow account	Individually, information in the bank
3.5. 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

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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

[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.

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	3 EUR
5.2. Payment within Citadele group between accounts of different customers	0.10 EUR	3 EUR
6. Euro payments		
6.1. EU –payments (SEPA, SEPA Instant payments, see Appendix No 1, Sub-chapter 1)	0.38 EUR	4 EUR [5]
6.2. Standard payment to another bank		
6.2.1. SHA (shared)	6 EUR	18 EUR
6.2.2. OUR (remitter)	25 EUR	35 EUR
7. Payments in foreign currency		
7.1. Standard payment		
7.1.1. SHA (shared)	6 EUR	18 EUR
7.1.2. OUR (remitter)	25 EUR	35 EUR
7.2. Urgent payment		
7.2.1. SHA (shared)	14 EUR	30 EUR
7.2.2. OUR (remitter)	36 EUR	48 EUR
8. Regular payments		
8.1. Registration of regular payment	Free of charge	
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	**In accordance with Citadele Bank rate, without additional commission fee**	
11. Investigation of payments		

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11.1. Revocation of payments within Citadele bank in Estonia and Latvia	10 EUR
11.2. Identification and 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

[5] 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 deposit in ATM-s of Citadele Estonia	Free of charge
12.6. Cash withdrawal in other banks, in ATMs of other banks	1% summast, min 3 EUR
12.7. Interest on unauthorized negative account balance	0.06% per day
12.8. Payment from account	As from current account
12.9. Other cross-border payments	According to the fees for outgoing payment
12.10. 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: 11.2.1. Up to 10 000,00 EUR within one calendar month for the client's account in total Free of cha	
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

Service	Fee
14.1. Contract fee for credit, credit line, overdraft:	
14.1.1. amount of credit, credit line, overdraft up to 300 000 EUR	1,2% of credit/credit line, overdraft amount, min 250 EUR
14.1.2. amount of credit, credit line, overdraft from 300 000 EUR	1% of credit/credit line, overdraft amount
14.2. Execution of amendments for credit, credit line:	
14.2.1. Additional credit amount, credit line, overdraft limit granting:	
14.2.1.1. amount of credit amount, credit line, overdraft up to 300 000 EUR	1,2% of credit amount, credit line, overdraft amount, min 250 EUR
14.2.1.2. amount of credit amount, credit line, overdraft from 300 000 EUR	1% of credit amount, credit line, overdraft amountmin 200 EUR
14.2.1.3. Amending the terms and conditions of the agreement	0.5% of credit/credit line, overdraft amount, min 200 EUR
14.2.2. Payment date change	30 EUR
14.2.3. Other amendments	0,5%, min 250 EUR
14.2.4. Full or partial premature repayment credit/ credit line	2% of repayment credit amount /decrease of credit line limit
14.2.5. Changes of loan collateral registered in public registers, int. al. change of pledgor, change of one collateral to another and others:	
14.2.5.1. real estate	0.1% of issued and unpaid credit amount or credit line limit (min. EUR 150)
14.2.5.2. other types of loan security	EUR 150 per each loan security object for which changes are made
14.3. Other amendments not mentioned in sup-positions of paragraph 16.2.	75 EUR per each document

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)

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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 amendmentto 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)[6,7]	
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 assests or term deposit	Free of charge
20.4.2. other security	As agreed (min. 150 EUR)
20.5. Amendment to the agreement	75 EUR

[6] If a document must be notarized, customer pay actual expenses of notary service additionaly.
[7] 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
21.2. Transaction limits	See Appendix No 1 paragraph 2

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

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

24. Digilink Service	
Service	**Fee**
24.1. Registration	Free of charge
24.2. Changes in Agreement	Free of charge
24.3. Subscription fee per month	Free of charge
24.4. Authentication (per month)	15 EUR
24.5. Fee for each payment received	1,0%, min 0.07 EUR, max 2,50 EUR

Deposits

25. Savings account +

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

26. Term Deposit

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

Additional services

27. Certificates, notices, statements, confirmations, copies

Service	Fee
27.1. Copy of a SWIFT message, payment order	5 EUR
27.2. Authentication of a copy of a bank operation	5 EUR
27.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min.5 EUR)[8,9]
27.3.1. monthly account statement at the Bank's office	5 EUR
27.3.2. random account statement at the Bank's office	0.35 EUR per page, min 5 EUR
27.3.3. account statement by fax in Estonia	3.20 EUR
27.3.4. account statement by fax outside Estonia	0.35 EUR per page, min 3.20 EUR
27.4. Certificate regarding the existence and status of the one account	5 EUR
27.5. Certificate regarding the existence and status of the several accounts	10 EUR
27.6. Certificate for the auditors	30 EUR
27.7. Other certificates, confirmations	10 EUR
27.8. Preparation of standard reference [10]	15 EUR (VAT included)
27.9. Non-standard certificates, confirmations[11,12]	30 EUR (VAT included)
27.10. Copy of bank's documents	10 EUR
27.11. Document issue from archive	30 EUR per document (VAT included)
27.12. Issue of copies and statements to the revenue officers	0.35 EUR / per page
27.13. Seizure act processing and execution	15 EUR

28. Sending bank documents

Service	Fee
28.1. By post:	
28.1.1. in Estonia	10 EUR + 0.35 EUR per page
28.1.2. outside Estonia	15 EUR + 0.35 EUR per page
28.2. Delivering bank documents by a courier	25 EUR + the actual costs

[8] 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.

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

[10] 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 accoun; - 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.

[11] Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

[12] 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

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

Payments	Order submission time (Estonian time)[13]	Special conditions	Execution day
29.1. EUR: other payments	before 16:00	-	the same working day
29.2. Money transfers within the Citadele group	before 17:00	-	the same banking day
29.3. Regular transfer to another bank:			
29.4. EUR: SEPA Instant payment	Without restrictions	-	Immediately after acceptance
29.4.1. EUR: SEPA	before 15:45	Only SHA allowed. OUR accepted in case of payment with currency conversion	the same banking day
29.4.2. USD, CNY	individually, information from the Bank		
29.4.3. BYN, RUB	before 17:00	RUB-only OUR is allowed	next banking day
29.4.4. GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT, CZK	before 17:00	-	day after the next banking day
29.4.5. NZD, AUD	before 14:00	-	day after the next banking day
29.5. Incoming transfers into account:			
29.5.1. 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
29.5.2. In other foreign currency	before 17:00	-	on the next bank day after transferring funds into correspondent account of Citadele banka
Commisions:			
29.6. SHA	Citadele commission fee is paid by the payer (in addition to the amount transferre, 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.		
29.7. 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 payers 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		
29.8. BEN	banks' commission fee is paid by the beneficiary		
Payments			

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29.9. European payments (EU regulated payments, SEPA, SEPA Instant):[14,15]	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.

30. Remote account management systems

All authorisation devices are grouped into following authorisation device categories:	
Authorisation device category	**Daily debit turnover, EUR**
30.1. MEDIUM	60 000,00 EUR (sixty thousand EUR)
30.2. INDIVIDUAL	10 000 000,00 EUR (ten million EUR)

All authorisation devices are categorised:	
Authorisation device category	**Authorisation device**
30.3. MEDIUM	DIGIPASS GO3
30.4. INDIVIDUAL	Mobile ID E-signature DIGIPASS 320 (and older DIGIPASS models)[16]

Following batch limits (limit of several payments approval with single authorization code) are set for authorization device categories:			
Authorisation device category	**Batch limit**		
		(number of payments)	**(total amount of payments)**
30.5. MEDIUM[17]		50 (fifty)	60 000,00 EUR (sixty thousand EUR)
30.6. INDIVIDUAL[17,18]		500 (five hundred)	2 000 000,00 EUR (two millions EUR)

[13] Banking day – Monday, Tuesday, Wednesday, Thursday, Friday from 9.00 to 17.00, excluding official holidays of Republic of Estonia.
[14] SEPA Instant payment - payment in EUR currency sent to the beneficiary Bank that ir participant of Instant payment system.
[15] 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.
[16] If Mobile ID or E-signature is not listed in Online banking contract, then Mobile ID or E-signature has limits of respective authorization device listed in contract
[17] Number of payments for DIGIPASS 780 is 500 (five hundred).
[18] Number of payments for Digipass 320 and older devices is 50 (fifty).

Appendix 2. Products and services that are no longer offered

PAYMENT CARDS	
31. 3D Savings Account payment card MC Standard[19]	
Service	**Fee**
31.1. Fee for card	1 EUR per month
31.2. Fee for supplementary card	Free of charge
31.3. Replacement of a card	6.50 EUR
31.4. Commission fee for goods and services purchase	Free of charge
31.5. Cash withdrawal in ATMs of Citadele Bank	Free of charge
31.6. Cash withdrawal in ATMs of other banks	3% min. EUR 3

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31.7. Cash withdrawal from Citadele bank and other banks	3% min. EUR 3
31.8. Interest on unauthorized negative account balance	0.06% per day
31.9. Payment from account	according to fees for 3D Savings Account

32. Maestro [19]

Service	EUR	USD
32.1. Monthly fee of a card and of a supplementary card	1 EUR	1 USD
32.2. Replacement of a card	Free of charge[20]	Not available
32.3. Commission fee for goods and services purchase	Free of charge	Free of charge
32.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
32.5. Cash withdrawal from ATM-s of Citadele	Free of charge	3% of the sum, min 5 USD
32.6. 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
32.7. Cash withdrawal from Citadele bank	according to standard fees	according to standard fees

33. Mastercard Standard

Service	EUR	USD
33.1. Monthly fee of a card and of a supplementary card	2.20 EUR	2.50 USD
33.2. Replacement of a card	Not available	Not available
33.3. Commission fee for goods and services purchase	Free of charge	Free of charge
33.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
33.5. 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
33.6. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
33.7. 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
33.8. Annual credit interest rate	22%	22%
33.9. Interest rate for the spent credit limit till the 15th date of the next month	0%	0%
33.10. Annual late payment interest rate	45%	45%
33.11. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
33.12. Overdraft penalty	0.2% per day	0.2% per day

34. MasterCard Gold

Service	EUR	USD
34.1. Monthly fee for card	6 EUR	6.50 USD
34.2. Monthly fee for supplementary card	6 EUR	4.20 USD
34.3. Replacement of a card	6.50 EUR	9.30 USD
34.4. Commission fee for goods and services purchase	Free of charge	Free of charge
34.5. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
34.6. 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
34.7. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD

34.8. 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
34.9. Interest on unauthorized negative account balance	0.06% per day	0.06% per day
34.10. Annual credit interest rate	22%	22%
34.11. Interest on spent credit limit until the 15th date of the next month	0%	0%
34.12. Annual late payment interest rate	45%	45%
34.13. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
34.14. Concierge service	200 EUR per annum	300 USD per annum

35. Start-up loan[21]

Service	Fee
35.1. Consideration of an application for start-up loan	Free of charge
35.2. Contract fee for start-up loan	2% of credit amount, min 250 EUR
35.3. Execution of amendments for start-up loan:	1% of credit amount, min 250 EUR
35.3.1. payment date change	30 EUR
35.3.2. other amendments	1% of credit amount, min 250 EUR
35.4. Full or partial premature repayment credit/credit line	2% of repayment credit amount

36. Payment plans

Service	Fee					
Services included in Payment plan	Plan for Start-ups	'Citadele 10'	'Citadele 20'	'Citadele 30'	Citadele 50'	Citadele 100'
36.1. 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
36.2. Payments EUR	50	10	20	30	50	100
36.3. 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