

Schedule of Fees and Charges for

Corporate clients

/Residents/



**More
opportunities**

**=
Citadele**

Content

Payment plans

Accounts

Payments

Payment cards

Lending

Other credit-related services

Remote account management systems

Deposits

Additional services

Appendix 1. Products and services that are no longer offered

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	8 EUR	14 EUR	25 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		

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)		Individually
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 ^{2,5}	Service	Fee
3.1. CHF 100 000		SNB Rate minus 30 basis points/ 360
3.2. DKK 750 000		Certificates of deposit rate minus 50 basis points/ 360
3.3. SEK 1 000 000		Repo Rate minus 60 basis points/ 360
3.4. EUR 500 000 ³		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

¹ 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

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.

³ 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.

⁴ Fee can be applied also to companies where Enhanced due diligence is required during account opening process.

⁵ 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

Payments

Service	Fee	
	Online Banking	Branch
4. Payments within Citadele bank group incl. Latvian and Lithuanian branches		
4.1. Payment within Citadele group between accounts of same customer	Free of charge	10 EUR
4.2. Payment within Citadele group between accounts of different customers	0.10 EUR	10 EUR
5. Euro payments		
5.1. EU –payments (SEPA, SEPA Instant payments, see Appendix No 1, Sub-chapter 1)	0.38 EUR	10 EUR ⁶
5.2. Standard payment to another bank		
5.2.1. SHA (shared)	6 EUR	Not available
5.2.2. OUR (remitter)	25 EUR	Not available
5.3. Additional fee for Standard payment to another bank made to beneficiary with residence country Belarus ⁷	50 EUR	Not available
6. Payments in foreign currency (Online Banking)		
6.1. Standard payment (except RUR and BYN)		
6.1.1. SHA (shared)	6 EUR	
6.1.2. OUR (remitter)	25 EUR	
6.2. Urgent payment		
6.2.1. SHA (shared)	14 EUR	
6.2.2. OUR (remitter)	36 EUR	
6.3. Additional fee for Payments outside SEPA in any currency made to beneficiary with residence country Belarus ⁷	50 EUR	
7. Regular payments		
7.1. Registration of regular payment	Free of charge	
8. Incoming transfer to account		
8.1. Incoming within Citadele bank (including from Lithuania, Latvia branches, Domestic and EU-payments)	Free of charge	
8.2. Incoming payments in foreign currency (commission type BEN and SHA)	6 EUR (or its equivalent in payment currency)	
9. Non-cash currency exchange		
9.1. In accordance with Citadele Bank rate, without additional commission fee		
10. Investigation of payments		
10.1. Revocation of payments within Citadele bank in Estonia, Latvia and Lithuania	10 EUR	
10.2. Investigation of local and international payments	80 EUR + the actual costs of foreign banks	
10.3. Revocation of local and international payments:	125 EUR + the actual costs of foreign banks	

⁶ SEPA instant payment not available at Branch, Sky Branch. Information on the maximum amount limit of the payment initiated in Sky Branch is available on the Bank's website and in the customer service units.

⁷ The fee is taken in addition to the fee for Payments in foreign currency and Euro payments to another bank.

Payment cards

11. Mastercard Business Debit

Service	Fee
11.1. Monthly fee for card	1.25 EUR
11.2. New card issue (instead of existing)	Free of charge
11.3. Commission fee for goods and services purchase	Free of charge
11.4. Cash withdrawal in Citadele Bank ATMs in Estonia	Free of charge
11.5. Cash withdrawal in other banks, in ATMs of other banks	1% of amount, min 3 EUR
11.6. Interest on unauthorized negative account balance	0.06% per day
11.7. Payment from account	As from current account
11.8. Other cross-border payments	According to the fees for outgoing payment
11.9. Currency exchange mark-up fee	2%

12. Other payment card services

Service	Fee
12.1. Balance review in ATMs:	
12.1.1. in Citadele Bank (Latvia, Estonia) ATMs	Free of charge
12.1.2. in ATMs of other banks	0.32 EUR per statement
12.2. Unblocking of payment card on customer's order, which was blocked three times entering incorrect PIN code	Free of charge
12.3. Card account statement	according to the fees for Current account
12.4. Extra charge for currency exchange	2%
12.5. Annual interest on credit balance	0%
12.6. Card account closure	Free of charge
12.7. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
12.7.1. using Maestro, Mastercard Business Debit, Mastercard Standard, Mastercard Gold	2 200 EUR
12.8. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:	
12.8.1. using Maestro, Maestro, Mastercard Business Debit, Mastercard Standard, Mastercard Gold	15 000 EUR
12.9. Change of card's PIN-code in Citadele ATM or mobile application	Free of charge
12.10. EUR cash deposits through Citadele Bank's ATMs to accounts of payment cards issued by Citadele Bank:	
12.11. Up to 10 000,00 EUR within one calendar month for the client's account in total	Free of charge
12.12. Exceeding 10 000,00 EUR within one calendar month for the client's account in total	0,2%

Lending

13. Credit, Credit Line, Overdraft

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

Other credit-related services

14. Commission fee for preparation of the documents (int. al. references)^{8,9}

Service	Fee
14.1. Debt claim letter	5 EUR

14.2. Contractual penalty for not delivering the	25 EUR
14.3. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	
14.4. Preparation of agreement on issuance of guarantee(s), import letter(s) of credit and related documents:	
14.4.1. if secured by cash assets or term deposit	Free of charge
14.4.2. other security	As agreed (min. 150 EUR)
14.5. Amendment to the agreement	75 EUR

⁸ If a document must be notarized, customer pay actual expenses of notary service additionally.

⁹ 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
15. Citadele Online Banking	
15.1. Conclusion of a contract, maintenance, re-activation	Free of charge
16. Authorization Devices	
16.1. PIN calculator issue	15 EUR
16.2. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)	Free of charge
16.3. PIN calculator replacement due to technical reasons	6 EUR
16.4. Activation and usage of MobileSCAN	Free of charge
17. Citadele SMS bank	
17.1. Service connection	Free of charge
17.2. Citadele Bank's short message sent to customer	0.20 EUR

¹⁰ Several mobile devices can be attached to the same MobileSCAN licence.

¹¹ 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

18. Savings account +	
Service	Fee
18.1. Opening, closing of Savings account+	Free of charge
18.2. Funds transfer from customer's Savings account+:	
18.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
18.2.2. without prior 35 calendar days notice to Citadele Bank	As for payment from current account + 1% of sum
18.3. Annual interest rate, currency	information from the Bank
19. Term Deposit	
Service	Fee
19.1. Conclusion of a contract for the term deposit	Free of charge
19.2. Term deposit interest rates, currencies and minimal amounts	information from the Bank
19.3. Maintenance fee for cancelling deposit contract before maturity date	free of charge

Additional services

20. Certificates, notices, statements, confirmations, copies

Service	Fee
20.1. Copy of a SWIFT message, payment order	7 EUR
20.2. Authentication of a copy of a bank operation	5 EUR
20.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min.5 EUR) ^{12,13}
20.3.1. monthly account statement at the Bank's office	5 EUR
20.3.2. random account statement at the Bank's office	0.35 EUR per page, min 5 EUR
20.4. Certificate regarding the existence and status of the one account	5 EUR
20.5. Certificate regarding the existence and status of the several accounts	10 EUR
20.6. Certificate for the auditors	30 EUR
20.7. Other certificates, confirmations	10 EUR
20.8. Preparation of standard reference ¹⁴	15 EUR
20.9. Non-standard certificates, confirmations ^{15,16}	30 EUR
20.10. Copy of bank's documents	10 EUR
20.11. Document issue from archive	30 EUR per document
20.12. Issue of copies and statements to the revenue officers	0.35 EUR / per page
20.13. Seizure act processing and execution	15 EUR

21. Sending bank documents

Service	Fee
21.1. By post:	
21.1.1. in Estonia	10 EUR + 0.35 EUR per page
21.1.2. outside Estonia	15 EUR + 0.35 EUR per page
21.2. Delivering bank documents by a courier	25 EUR + the actual costs

¹² 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.

¹³ It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

¹⁴ 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.

¹⁵ Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

¹⁶ Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page

Appendix 1. Products and services that are no longer offered

PAYMENT CARDS

22. 3D Savings Account payment card MC Standard¹⁷

Service	Fee
22.1. Fee for card	1 EUR per month
22.2. Fee for supplementary card	Free of charge
22.3. Replacement of a card	6.50 EUR
22.4. Commission fee for goods and services purchase	Free of charge
22.5. Cash withdrawal in ATMs of Citadele Bank	Free of charge
22.6. Cash withdrawal in ATMs of other banks	3% min. EUR 3

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

23. Maestro ¹⁷

Service	EUR	USD
23.1. Monthly fee of a card and of a supplementary card	1 EUR	1 USD
23.2. Replacement of a card	Free of charge ¹⁸	Not available
23.3. Commission fee for goods and services purchase	Free of charge	Free of charge
23.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
23.5. Cash withdrawal from ATM-s of Citadele	Free of charge	3% of the sum, min 5 USD
23.6. 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
23.7. Cash withdrawal from Citadele bank	according to standard fees	according to standard fees

24. Mastercard Standard

Service	EUR	USD
24.1. Monthly fee of a card and of a supplementary card	2.20 EUR	2.50 USD
24.2. Replacement of a card	Not available	Not available
24.3. Commission fee for goods and services purchase	Free of charge	Free of charge
24.4. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
24.5. 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
24.6. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
24.7. 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
24.8. Annual credit interest rate	22%	22%
24.9. Interest rate for the spent credit limit till the 15th date of the next month	0%	0%
24.10. Annual late payment interest rate	45%	45%
24.11. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
24.12. Overdraft penalty	0.2% per day	0.2% per day

25. MasterCard Gold

Service	EUR	USD
25.1. Monthly fee for card	6 EUR	6.50 USD
25.2. Monthly fee for supplementary card	6 EUR	4.20 USD
25.3. Replacement of a card	6.50 EUR	9.30 USD
25.4. Commission fee for goods and services purchase	Free of charge	Free of charge
25.5. Cash deposit in ATM-s of Citadele	Free of charge	Free of charge
25.6. 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
25.7. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
25.8. 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

Schedule of Fees and Charges for Corporate clients, residents of Estonia.
Effective as of 18 January 2022.

25.9. Interest on unauthorized negative account balance	0.06% per day	0.06% per day
25.10. Annual credit interest rate	22%	22%
25.11. Interest on spent credit limit until the 15th date of the next month	0%	0%
25.12. Annual late payment interest rate	45%	45%
25.13. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	5% of spent overdraft amount and 100% excess expenditure
25.14. Concierge service	200 EUR per annum	300 USD per annum

26. Start-up loan¹⁹

Service	Fee
26.1. Consideration of an application for start-up loan	Free of charge
26.2. Contract fee for start-up loan	2% of credit amount, min 250 EUR
26.3. Execution of amendments for start-up loan:	1% of credit amount, min 250 EUR
26.3.1. payment date change	30 EUR
26.3.2. other amendments	1% of credit amount, min 250 EUR
26.4. Full or partial premature repayment credit/credit line	2% of repayment credit amount

¹⁷ From 01.11.2019 cards not issued.

¹⁸ As of 01.11.2019 Maestro card will be renewed, replaced as Mastercard Business Debit.

¹⁹ Starting from 01.01.2019 Bank does not offer Start-up loan for business customer