

Schedule of Fees and Charges for

# Private individuals

/Products and services that are no longer offered/



**More  
opportunities**

**=  
Citadele**

## Products and services that are no longer offered

### 1. Pension account

Service	Fee
1.1. Opening, Maintenance, Closure of Account	Free of charge
1.2. Power of Attorney issue	Free of charge
1.3. Outgoing payments	According to the fees for outgoing payments
1.4. Interest income	0%
1.5. Interest rate for term deposit	Interest rates for term deposit +0.10%
1.6. Interest rate for Savings Account	Standard interest rates for Savings Account +

### 2. Maestro

Currency	Maestro <sup>2</sup>		Offer for up to 18-yearsolds <sup>3</sup>	Offer for seniors <sup>3</sup>
	EUR	USD	EUR	EUR
2.1. Fee for card	1.49 EUR per month	1 USD per month	Free of charge	Free of charge
2.2. Fee for supplementary card	1.49 EUR per month	1 USD per month	Not offered	Free of charge
2.3. New card issue (instead of existing)	Free of charge <sup>5</sup>	Not offered	Free of charge <sup>5</sup>	Free of charge
2.4. Commission fee for goods and services purchases	Free of charge			
2.5. Cash withdrawal in other banks	3% of the sum, min. 3 EUR	3% of the sum, min. 5 USD	3% of the sum, min. 3 EUR	
2.6. Cash withdrawal in Citadele Bank ATMs	Free of charge	3% of the sum, min. 5 USD	Free of charge	
2.7. Cash withdrawal in ATMs of other banks in Estonia and outside:				
2.7.1. Starting from the 4th withdrawal a month (Bank is calculating service fees on the transaction made on the account)	Free of charge	3% of the sum, min. 5 USD	Free of charge	
2.7.2. Starting from the 4th withdrawal a month (Bank is calculating service fees on the transaction made on the account)	1% of the sum, min. 1 EUR	3% of the sum, min. 5 USD	1% of the sum, min. 1 EUR	
2.8. Interest for unauthorised negative balance (per day)	0.06%			
2.9. Balance review:				
2.9.1. in Citadele banka (Estonia, Latvia) ATM network	Free of charge			
2.9.2. in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	
2.10. Currency exchange mark-up fee	2%			
2.11. Payment from account	as outgoing payments from Current account			

### 3. Mastercard cards<sup>6</sup>

Currency	Maxi Savings account payment card	Mastercard Standard <sup>7</sup>		Mastercard Gold <sup>8</sup>	
	EUR	EUR	USD	EUR	USD

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3.1. Fee for card	Free of charge	2.99 EUR per month	2.50 USD per month	5.99 EUR per month	6.50 USD per month
3.2. Fee for supplementary card	Free of charge	2.99 EUR per month	2.50 USD per month	5.99 EUR per month	4.20 USD per month
3.3. Fee for goods and services purchase	Free of charge				
3.4. Cash withdrawal in other bank, in ATM's of other banks	3% of the sum, min 3 EUR	3% of the sum, min 3 EUR	3% of the sum, min 5 USD	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
3.5. Amount of credit limit	Not offered	Individually		Individually	
3.6. Credit interest (per annum)	Not offered	22%		22%	
3.7. Interest on spent credit limit until the 15th date of the next month	-	0%		0%	
3.8. Minimum instalment	-	5% of spent overdraft amount and 100% excess expenditure		5% of spent overdraft amount and 100% excess expenditure	
3.9. Interest for unauthorised negative balance (per day)	0.06%	0.06%		0.06%	
3.10. Payment from account	According to fees for Maxi Savings Account	According to the fees for outgoing payment + 3% of the sum		According to the fees for outgoing payment + 3% of the sum	
3.11. Annual fee for Priority Pass	Not offered		Free of charge		
3.12. Fee for 1 person's visit at Priority Pass airport business area	-	-		30 EUR (VAT included)	equivalent of 30 EUR(VAT included)
3.13. Concierge service <sup>9</sup>	Not offered		200 EUR per annum		300 USD per annum
3.14. Balance review:					
3.14.1. В банкоматах других банков (если данная услуга в банкомате возможна)	Free of charge				
3.14.2. in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/ statement
3.15. Currency exchange mark-up fee	2%				

#### 4. Visa Platinum

	Currency	EUR	USD
4.1. Fee for card		200 EUR per annum	250 USD per annum
4.2. Fee for supplementary card		100 EUR per annum	125 USD per annum
4.3. Commission fee for goods and services purchase	Free of charge		
4.4. Cash withdrawal in other bank, in ATM's of other bank		3% of the sum, min.3 EUR	3% of the sum, min. 5 USD
4.5. Cash withdrawal in Citadele Bank ATMs in Estonia and outside Estonia		3% of the sum, min.3 EUR	3% of the sum, min. 5 USD
4.6. Payment from account	According to the fees for outgoing payment +3%		
4.7. Amount of credit limit	Individually		
4.8. Credit interest (per annum)	18%		
4.9. Interest on spent credit limit until the 15th date of the next month	0%		
4.10. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure		
4.11. Annual late payment interest rate	20%		
4.12. Interest for unauthorised negative balance (per day)	0.06%		
4.13. Interest rate (per annum) for collateral deposit which serves as collateral for credit card	interest rate applicable for term deposit in accordant currency		
4.14. Balance review:			

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4.14.1. in Citadele banka (Estonia, Latvia) ATM network	Free of charge	
4.14.2. in ATM networks of other banks (if the service is available from ATM)	0.32 EUR/ per inquiry/ statement	0.50 USD/ per inquiry/statement
4.15. Annual fee for Priority Pass	Free of charge	
4.16. Fee for 1 person's visit to Priority Pass VIP lounge at the airport	30 EUR (VAT included)	
4.17. Fast Track Security line and Business Lounge voucher at the Tallinn Airport <sup>10,11</sup>		
4.17.1. 2 vouchers (within amount 60 EUR) per year	Free of charge	
4.17.2. Starting from 3rd voucher	30 EUR per voucher (VAT included)	equivalent 30 EUR per voucher (VAT included)
4.18. Concierge service	Free of charge	
4.19. Currency exchange mark-up fee	2%	

## 5. MAXI Savings account

Service	Fee
5.1. Opening, closure of MAXI Savings account	Free of charge
5.2. Funds transfer from customer's MAXI Savings account:	
5.2.1. to other MAXI Savings account within one customer	As for payment from current account
5.2.2. with prior 7 calendar days notice to Citadele Bank	As for payment from current account
5.2.3. without prior 7 calendar days notice to Citadele Bank	1% + as for payment from current account

## 6. Cash operations

6.1. Withdrawal of statutory minimum means of subsistence from seized account	0.5%, min 5 EUR
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<sup>1</sup> Pension accounts as of 01.11.2019 not offered.

<sup>2</sup> New cards are no longer issued as of 01.09.2019.

<sup>3</sup> Interest rates for term deposits + 0.10%.

<sup>4</sup> New, renewed and replaced cards in USD currency are no longer issued as of 01.09.2019.

<sup>5</sup> As of 01.11.2019 Maestro card will be renewed, replaced as X smart.

<sup>6</sup> New cards are no longer issued as of 01.09.2019.

<sup>7</sup> As of 01.11.2019 Mastercard Standard card will be renewed, replaced as X hero.

<sup>8</sup> As of 01.11.2019 Mastercard Gold card will be renewed, replaced as X Platinum.

<sup>9</sup> Service fee is applied for each payment card (incl. Supplementary card) / cardholder linked to Concierge Service.

<sup>10</sup> Voucher is issued to the Visa Platinum Card user from the Tallinn Airport information desk (Visa Platinum Card and valid identification document should be presented).

<sup>11</sup> Fast Track Security voucher grants Business Lounge visit (customer don't have to use Priority Pass visit for Business Lounge).

# X hero

## 7. X hero

Service	Fee
7.1. Fee for card and/or for supplementary card	2.99 EUR per month
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 other banks	3% (min. 3 EUR)
7.5. Cash withdrawal in Citadele Bank ATMs in Estonia	3% (min. 1.50 EUR)
7.6. Cash withdrawal in ATMs of other banks	3% (min. 3 EUR)
7.7. Cash deposit in ATM -s of Citadele	Free of charge
7.8. Payment from account	As from current account + 3%
7.9. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure
7.10. Annual credit interest rate	18 %

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7.11. Interest on the spent credit limit until the 15th date of the next month	0%
7.12. Annual late payments interest rate	23%
7.13. Late payment interest per day	0.06%
7.14. Annual interest for unauthorized negative account balance	20%
7.15. Annual fee for Priority Pass membership	Not offered
7.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
7.17. Concierge service	Not offered
7.18. Currency conversion rate	2%

## X Platinum

### 8. X Platinum<sup>12</sup>

Service	Fee
8.1. Fee for card and/or for supplementary card	5.99 EUR per month
8.2. New card issue (instead of existing)	Free of charge
8.3. Commission fee for goods and services purchase	Free of charge
8.4. Cash withdrawal in other banks	3% (min. 3 EUR)
8.5. Cash withdrawal in Citadele Bank ATMs in Estonia	3% (min. 1.50 EUR)
8.6. Cash withdrawal in ATMs of other banks	3% (min. 3 EUR)
8.7. Cash deposit in ATMs of Citadele	Free of charge
8.8. Payment from account	As from current account + 3%
8.9. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure
8.10. Annual credit interest rate	16%
8.11. Interest on the spent credit limit until the 15th date of the next month	0%
8.12. Annual late payments interest rate	23%
8.13. Late payment interest per day	0.06%
8.14. Annual interest for unauthorized negative account balance	20%
8.15. Annual fee for Priority Pass membership	Free of charge
8.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)
8.17. Concierge service	200 EUR per year
8.18. Currency conversion rate	2%

<sup>12</sup> As of 14.01.2021. new cards no longer issued.