

Schedule of Fees and Charges of AS Citadele banka's  
Estonian branch for

# Private individuals

/Residents of Estonia/



**Vairāk  
iespēju**

**=  
Citadele**

# Accounts

## 1. Current Account

Service	Fee
1.1. Opening and maintainance of current account for resident of Estonia	Free of charge
1.2. Closing of Current Account	Free of charge
1.3. Administration of the positive balance in case of a closed last account <sup>1</sup>	10 EUR

<sup>1</sup> The fee shall be applied until the account balance is zero.

# Payments

Service	Fee	
	Online Banking	Branch
<b>2. Payments within Citadele bank group incl.Latvian and Lithuanian branches</b>		
2.1. Within Citadele group between accounts of same customer	Free of charge	3 EUR
2.2. Payment within Citadele group between accounts of different customers	0.10 EUR	3 EUR

## 3. Euro payments

3.1. EU –payments (SEPA payments, see Appendix No 1, Sub-chapter 1)	0.38 EUR	4 EUR
3.2. Payments from X smart account	Free of charge	Not available
3.3. Standard payment to another bank		
3.3.1. SHA (shared)	6 EUR	18 EUR
3.3.2. OUR (remitter)	25 EUR	35 EUR
3.4. Urgent payment to other bank		
3.4.1. SHA (shared)	14 EUR	30 EUR
3.4.2. OUR (remitter)	36 EUR	48 EUR

## 4. Payments in foreign currency

4.1. Standard payment		
4.1.1. SHA (shared)	6 EUR	18 EUR
4.1.2. OUR (remitter)	25 EUR	35 EUR
4.2. Urgent payment		
4.2.1. SHA (shared)	14 EUR	30 EUR
4.2.2. OUR (remitter)	36 EUR	48 EUR

## 5. Standing orders

Service	Fee
5.1. Registration of standing orders	Free of charge
5.2. Execution of standing orders	As for electronic payments

## 6. Incoming payments

6.1. From account in Citadele Bank (including from Lithuania, Latvia branches, Estonian local and EU-payments)	Free of charge
6.2. Other incoming payments in foreign currency (commission type BEN and SHA)	6 EUR (or its equivalent in payment currency)

## 7. Non-cash currency exchange

7.1. Subject to Citadele Bank rates, without additional commission fee

## 8. Investigation of payments

Service	Fee
8.1. Investigation, amendment or sending of cancellation request for payment in any currency within Citadele Bank (incl. foreign branches), to other banks in Latvia, Lithuania, Estonia	10 EUR
8.2. Investigation, amendment of payment or sending of cancellation request – other cases	80 EUR + additional fee

# Cash operations

## 9. Cash operations

9.1. Withdrawal of statutory minimum means of subsistence from seized account	0.5%, min 5 EUR
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# Payment cards

## 10. X smart

Service Currency	X smart	X smart For youth <sup>2</sup> EUR
10.1. Fee for card	1.20 EUR per month	Free of charge
10.2. Fee for supplementary card	1.20 EUR per month	Not offered
10.3. New card issue (instead of existing)		Free of charge
10.4. Commission fee for goods and services purchase		Free of charge
10.5. Cash withdrawal in other banks		1% (min. 3 EUR)
10.6. Cash withdrawal in Citadele Bank ATMs in Estonia		Free of charge up to 1000 EUR per month <sup>3</sup> , 0.2% from amount above
10.7. Cash withdrawal in ATMs of other banks		Free of charge 5 transactions or 1000 EUR max per month - free of charge, above limit 1% (min. 1 EUR)
10.8. Payments from account		Electronic payments - free of charge
10.9. Interest for unauthorized negative account balance (per day)		0.06%
10.10. SMS to customer about incoming sum to account		Free of charge
10.11. Currency exchange mark-up fee		2%

## 11. X cards

Service	X hero	X Platinum	X Infinite
	EUR		
11.1. Fee for card	2.20 EUR per month	6 EUR per month	350 EUR per year
11.2. Fee for supplementary card	2.20 EUR per month	6 EUR per month	Free of charge
11.3. New card issue (instead of existing)	Free of charge		50 EUR
11.4. Commission fee for goods and services purchase	Free of charge		
11.5. Cash withdrawal in other banks	3% (min. EUR 3)		
11.6. Cash withdrawal in Citadele Bank ATMs in Estonia	3% (min. 1.50 EUR)		

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11.7. Cash withdrawal in ATMs of other banks	3% (min. EUR 3)		
11.8. Cash deposit in ATM -s of Citadele	Free of charge		
11.9. Payment from account	As from current account + 3%	As from current account + 3% <sup>4</sup>	
11.10. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure		
11.11. Annual credit interest rate	18 %	16%	14%
11.12. Interest on the spent credit limit until the 15th date of the next month	0%		
11.13. Annual late payments interest rate	23%		
11.14. Late payment interest per day	0.06%		
11.15. Annual interest for unauthorized negative account balance	20%		
11.16. Annual fee for Priority Pass membership	Not offered	Free of charge	
11.17. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included)	30 EUR (VAT included) <sup>5</sup>
11.18. Concierge service	Not offered	EUR 200 per year	Free of charge
11.19. Currency conversion rate	2%		

## 12. Sticker, bracelet

Service	Fee
12.1. Fee for sticker, bracelet <sup>6</sup>	EUR 0.50 per month
12.2. Commission fee for goods and services purchase	Free of charge
12.3. Other services	According to the price list of the card linked to the sticker or bracelet

## 13. Other payment card services

Service	Fee
13.1. Balance inquiry 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 due to entering incorrect PIN three times	Free of charge
13.3. Cash and POS operations' daily or monthly limit increase above limit set in the Pricelist, for one payment card	EUR 7 which is deducted from customer's account upon receipt of customer's application and limit increase
13.4. Card account closure	Free of charge
13.5. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
13.5.1. Using X smart, Maestro, Mastercard Standard, Mastercard Gold, X hero, X Platinum	2 200 EUR
13.5.2. Using X Infinite, Visa Platinum	3 000 EUR
13.6. Monthly limit for one payment card for cash withdrawal from ATMs and POS terminals:	
13.6.1. Using X smart, Maestro, Mastercard Standard, Mastercard Gold, X hero, X Platinum	15 000 EUR
13.6.2. Using X Infinite, Visa Platinum	30 000 EUR
13.7. Change of card PIN in Citadele ATM or mobile application	Free of charge

<sup>2</sup> Aged 16 till 21 (included).

<sup>3</sup> EUR 1000 is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

<sup>4</sup> The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

<sup>5</sup> Within a calendar year, five visits to airport VIP lounge to main card user is offered free of charge.

<sup>6</sup> Issued to card holders and linked to the relevant card account, except to Maxi savings account card.

# Lending

## 14. Mortgage Loan, Housing Loan

Service	Fee
14.1. Execution of credit agreement	
14.1.1. or purchasing real estate in a new project <sup>8</sup> or using KredEx guarantee	0.5% of Amount (min.200 EUR)
14.1.2. execution of credit to the rest of the cases, not mentioned in paragraph 14.1.1.	1% of Amount (min. 200 EUR)
14.2. Execution of amendments:	
14.2.1. Additional loan amount granting	1% of the loan amount, min 200 EUR
14.2.2. Payment date change	free of charge
14.2.3. other amendments <sup>7</sup>	100 EUR
14.3. Fee for early repayment	The amount of 3 months' interest (will not be applied in the case of 3 months' advance notice)

## 15. Consumer Loan

Service	Fee
15.1. Execution of agreement on issuing of Consumer Loan	2% from agreement amount (min. 50 EUR)
15.2. Execution of amendments	25 EUR

<sup>7</sup> If amendments are initiated by the bank, fee is not applied.

<sup>8</sup> Construction, reconstruction, renovation completed after 2000.

## Other credit-related services

### 16. Commission fee for preparation of the documents (int. al. references)<sup>9,10</sup>

Service	Fee
16.1. Documents sending	As agreed (min. actual costs + EUR 8)
16.2. Other SWIFT notifications	7 EUR
16.3. Debt claim letter	5 EUR
16.4. Contractual penalty for not delivering the insurance policy	25 EUR
16.5. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR

<sup>9</sup> If a document must be notarized, customer pays actual cost of notary service additionally.

<sup>10</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>17. Citadele Online Banking</b>	
17.1. Registration, servicing, refusal from service (closure)	Free of charge
17.2. Transaction limits	See Appendix No 1 paragraph 2
<b>18. Authorization Devices</b>	
18.1. Issuing of PIN calculator	15 EUR
18.2. Replacement of PIN calculator due to technical reasons	6 EUR
18.3. Unlocking of PIN calculator if the device is locked for use in Online banking	Free of charge

18.4. Issuing of PIN calculator DIGIPASS	50 EUR
18.5. Replacement or unlocking of locked DIGIPASS (if the device locked due to customer's inattention)	32 EUR
18.6. Unlocking of PIN calculator DIGIPASS if the device is locked for use in Online banking	Free of charge

## 19. Citadele SMS bank

19.1. Service connection	Free of charge
19.2. Bank's short message about incoming and outgoing transfer <sup>11</sup>	0.20 EUR

<sup>11</sup> Commission fee for Bank's short messages is charged once per month.

# Deposits

## 20. Savings account +

Service	Fee
20.1. Opening, closing of Savings account+	Free of charge
20.2. Funds transfer from customer's Savings account+:	
20.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
20.2.2. without prior 35 calendar days notice to Citadele Bank	As for payment from current account + 1% of sum

## 21. MAXI Savings account

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

## 22. Term Deposit<sup>12</sup>

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

<sup>12</sup> For seniors - interest rate for term deposits + 0.10%.

# Additional services

## 23. Certificates, notices, statements, confirmations, copies

Service	Fee
23.1. Copy of a SWIFT message, payment order	5 EUR
23.2. Authentication of a copy of a bank operation	5 EUR
23.3. Account statements preparation and issuing at Citadele Bank upon customer's request:	5 EUR per calendar month (min.5 EUR) <sup>13,14</sup>
23.3.1. monthly account statement at the Bank's office	5 EUR
23.3.2. Random account statement at the Bank's office	0.35 EUR per page, min 5 EUR

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23.3.3. Account statement by fax in Estonia	3.20 EUR
23.3.4. Account statement by fax outside Estonia	0.35 EUR per page, min 3.20 EUR
23.4. Certificate regarding the existence and status of the one account	5 EUR
23.5. Certificate regarding the existence and status of the several accounts	10 EUR
23.6. Certificate for the auditors	30 EUR
23.7. Other certificates, confirmations	10 EUR
23.8. Preparation of standard reference <sup>15</sup>	15 EUR (VAT included)
23.9. Non-standard certificates, confirmations <sup>16,17</sup>	30 EUR (VAT included)
23.10. Copy of bank's documents	10 EUR
23.11. Document issue from archive	30 EUR per document (VAT included)
23.12. Issue of copies and statements to the revenue officers	0.35 EUR / per page
23.13. Seizure act processing and execution	15 EUR

## 24. Sending bank documents

Service	Fee
24.1. By post:	
24.2. in Estonia	10 EUR + 0.35 EUR per page
24.3. outside Estonia	15 EUR + 0.35 EUR per page
24.4. Delivering bank documents by a courier	25 EUR + the actual costs

<sup>13</sup> If account statement is requested for several months, including calendar month (months) with no turnover on the account, fee for appropriate calendar month (without account turnover) is not applied, taking in account that commission fee shall not be less than minimum fee for account statement, set in Pricelist. If account statement is requested for period with no turnover on account, only minimum fee for account statement shall be applied as set in Pricelist.

<sup>14</sup> It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

<sup>15</sup> 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 newly 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.

<sup>16</sup> Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

<sup>17</sup> 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

## 25. Terms for submission and execution of payments, special conditions

	Order submission time <sup>18</sup> (Estonian time)	Special conditions	Execution day
25.1. Money transfers within the Citadele group	before 17:00	-	the same banking day
25.2. Regular transfer to another bank:			
25.2.1. EUR	before 15:45	Only SHA allowed. OUR accepted in case of payment with currency conversion	the same banking day
25.2.2. USD, CNY		individually, information from the Bank	
25.2.3. BYN, RUB	before 17:00	RUB-only OUR is allowed	next banking day

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25.2.4. GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT, CZK	before 17:00	-	day after the next banking day
25.2.5. NZD, AUD	before 14:00	-	Day after the next banking day
<b>25.3. Urgent transfer to another bank:</b>			
25.3.1. EUR (including Urgent Estonian Local payment)	before 16:00	-	the same banking day
25.3.2. CAD, CHF	before 12:00	-	the same banking day
25.3.3. GBP, DKK, NOK, SEK, JPY, PLN, CZK	before 14:00	-	next banking day
25.3.4. NZD	before 16:00	-	day after the next banking day
25.3.5. AUD	before 11:00	-	next banking day
<b>25.4. Incoming transfers into account:</b>			
25.4.1. 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
25.4.2. In other foreign currency	before 17:00	-	on the next bank day after transferring funds into correspondent account of Citadele banka
<b>Commission types:</b>			
25.5. SHA	Citadele commission fee is paid by the payer (in addition to the amount transferred, but beneficiary`s account is credited by the amount transferred less any commission fees of charged by the correspondent and intermediary banks. In case of SHA, 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		
25.6. 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 its any commission fee, Citadele shall withhold it from the customer`s account under the acceptance-free procedure.		
25.7. BEN	banks` commission fee is paid by the beneficiary.		
<b>Payments</b>			



25.8. European payments (EU regulated payments, SEPA)	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 followed 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.
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## 26. Remote account management systems

Authorisation device category		Daily debit turnover, EUR
26.1. MEDIUM		60 000,00 EUR (sixty thousand EUR)
26.2. INDIVIDUAL		10 000 000,00 EUR (ten million EUR)
Authorisation device category		Authorisation device
26.3. MEDIUM		DIGIPASS GO3
26.4. INDIVIDUAL		Mobile ID <sup>19</sup> , E-signature, DIGIPASS 320 (and older DIGIPASS models)
Following batch limits (limit of several payments approval with single authorization code) are set for authorization device categories:		
Batch limit		
Authorisation device category	(number of payments)	(total amount of payments)
26.5. MEDIUM	50 (fifty)	60 000,00 EUR (sixty thousand EUR)
26.6. INDIVIDUAL <sup>20</sup>	500 (five hundred)	2 000 000,00 EUR (two millions EUR)

<sup>18</sup> Banking day – Monday, Tuesday, Wednesday, Thursday, Friday from 9.00 to 17.00, excluding official holidays of Republic of Estonia and Latvia.

<sup>19</sup> 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.

<sup>20</sup> Number of payments for Digipass 320 and older devices is 50 (fifty).

## Appendix 2 Products and services that are no longer offered

### 27. Pension account<sup>21</sup>

Service	Fee
27.1. Opening, Maintenance, Closure of Account	Free of charge
27.2. Power of Attorney issue	Free of charge
27.3. Outgoing payments	According to the fees for outgoing payments
27.4. Interest income	0%
27.5. Interest rate for term deposit	Interest rates for term deposit +0.10%
27.6. Interest rate for Savings Account	Standard interest rates for Savings Account +

### 28. Maestro

Currency	Maestro <sup>22</sup>		Offer for up to 18-years-olds <sup>23</sup>	Offer for seniors <sup>23</sup>
	EUR	USD <sup>24</sup>	EUR	EUR
28.1. Fee for card	1.20 EUR per month	1 USD per month	Free of charge	Free of charge
28.2. Fee for supplementary card	1.20 EUR per month	1 USD per month	Not offered	Free of charge
28.3. New card issue (instead of existing)	Free of charge <sup>25</sup>	Not offered	Free of charge <sup>26</sup>	Free of charge

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28.4. Commission fee for goods and services purchases	Free of charge		
28.5. 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
28.6. Cash withdrawal in Citadele Bank ATMs	Free of charge	3% of the sum, min. 5 USD	Free of charge
28.7. Cash withdrawal in ATMs of other banks in Estonia and outside:			
28.7.1. The first 3 withdrawals 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
28.7.2. 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
28.8. Interest for unauthorised negative balance (per day)	0.06%		
28.9. Balance review:			
28.9.1. in Citadele banka (Estonia, Latvia) ATM network	Free of charge		
28.9.2. 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
28.10. Currency exchange mark-up fee	2%		
28.11. Payment from account	as outgoing payments from Current account		

## 29. Mastercard cards <sup>27</sup>

Currency	Maxi Savings account payment card	Mastercard Standard <sup>28</sup>		Mastercard Gold <sup>29</sup>	
	EUR	USD	EUR	EUR	USD
29.1. Fee for card	Free of charge	2.20 EUR per month	2.50 USD per month	6 EUR per month	6.50 USD per month
29.2. Fee for supplementary card	Free of charge	2.20 EUR per month	2.50 USD per month	6 EUR per month	4.20 USD per month
29.3. Fee for goods and services purchase	Free of charge				
29.4. 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
29.5. Amount of credit limit	Not offered	Individually		Individually	
29.6. Credit interest (per annum)	Not offered	22%		22%	
29.7. Interest on spent credit limit until the 15th date of the next month	-	0%			
29.8. Minimum instalment	-	5% of spent overdraft amount and 100% excess expenditure		5% of spent overdraft amount and 100% excess expenditure	
29.9. Interest for unauthorised negative balance (per day)	0.06%				
29.10. 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	
29.11. Annual fee for Priority Pass	Not offered		Free of charge		
29.12. Fee for 1 person's visit at Priority Pass airport business area	-	-		30 EUR (VAT included)	equivalent of 30 EUR (VAT included)
29.13. Concierge service <sup>30</sup>	Not offered		200 EUR per anum	300 USD per anum	
29.14. Balance review:					

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29.14.1. in Citadele banka (Estonia, Latvia) ATM network	Free of charge				
29.14.2. 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
29.15. Currency exchange mark-up fee	2%				

### 30. Visa Platinum<sup>31</sup>

Currency	EUR	USD
30.1. Fee for card	200 EUR per annum	250 USD per annum
30.2. Fee for supplementary card	100 EUR per annum	125 USD per annum
30.3. Commission fee for goods and services purchase	Free of charge	
30.4. Cash withdrawal in other bank, in ATM's of other banks	3% of the sum, min.3 EUR	3% of the sum, min. 5 USD
30.5. Cash withdrawal in Citadele Bank ATMs in Latvia	3% of the sum, min.3 EUR	3% of the sum, min. 5 USD
30.6. Payment from account	According to the fees for outgoing payment +3%	
30.7. Amount of credit limit	Individually	
30.8. Credit interest (per annum):	18%	
30.9. Interest on spent credit limit until the 15th date of the next month	0%	
30.10. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure	
30.11. Annual late payment interest rate	20%	
30.12. Interest for unauthorised negative balance (per day)	0.06%	
30.13. Interest rate (per annum) for collateral deposit which serves as collateral for credit card	interest rate applicable for term deposit in accordant currency	
30.14. Balance review:		
30.14.1. in Citadele banka (Estonia, Latvia) ATM network	Free of charge	
30.14.2. 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
30.15. Annual fee for Priority Pass	Free of charge	
30.16. Fee for 1 person's visit to Priority Pass VIP lounge at the airport	30 EUR (VAT included)	
30.17. Fast Track Security line and Business Lounge voucher at the Tallinn Airport <sup>33,32</sup>		
30.17.1. 2 vouchers (within amount 60 EUR) per year	Free of charge	
30.17.2. Starting from 3rd voucher	30 EUR per voucher (VAT included)	equivalent 30 EUR per voucher (VAT included)
30.18. Concierge service	Free of charge	
30.19. Currency exchange mark-up fee	2%	
30.20.		
30.21.		
30.22.		
30.23.		
30.24.		

<sup>21</sup> Pension accounts as of 01.11.2019 not offered.

<sup>22</sup> New cards are no longer issued as of 01.09.2019.

<sup>23</sup> Interest rates for term deposits + 0.10%.

<sup>24</sup> New, renewed and replaced cards in USD currency are no longer issued as of 01.09.2019.

<sup>25</sup> As of 01.11.2019 Maestro card will be renewed, replaced as X smart.

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<sup>26</sup> As of 01.11.2019 Maestro card will be renewed, replaced as X smart.

<sup>27</sup> New cards are no longer issued as of 01.09.2019.

<sup>28</sup> As of 01.11.2019 Mastercard Standard card will be renewed, replaced as X hero.

<sup>29</sup> As of 01.11.2019 Mastercard Gold card will be renewed, replaced as X Platinum.

<sup>30</sup> Service fee is applied for each payment card (incl. Supplementary card) / cardholder linked to Concierge Service.

<sup>31</sup> New, renewed and replaced cards are no longer issued as of 01.09.2019. As of 01.11.2019 Visa Platinum card will be renewed, replaced as X Infinite.

<sup>32</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>33</sup> Fast Track Security voucher grants Business Lounge visit (customer don't have to use Priority Pass visit for Business Lounge).