

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

Private individuals

/Residents of Estonia/



**More
opportunities**

**=
Citadele**

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Accounts

1. Current Account

| Service | Fee |
|---|----------------|
| 1.1. Opening and maintenance 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 ¹ | 10 EUR |

¹ The fee shall be applied until the account balance is zero.

Payments

| Service | Fee | |
|---|----------------|--------|
| | Online Banking | Branch |
| 2. Payments within Citadele bank group incl. Latvian and Lithuanian branches | | |
| 2.1. Within Citadele group between accounts of same customer | Free of charge | 7 EUR |
| 2.2. Payment within Citadele group between accounts of different customers | 0.16 EUR | 7 EUR |

3. Euro payments

| | | |
|--|----------------|--------------------|
| 3.1. EU –payments (SEPA payments, SEPA Instant payments) | 0.38 EUR | 7 EUR ² |
| 3.2. EU –payments from X smart, X supreme, X prime, X Infinite account | Free of charge | 7 EUR ² |
| 3.3. Standard payment to another bank | | |
| 3.3.1. SHA (shared) | 6 EUR | Not available |
| 3.3.2. OUR (remitter) | 25 EUR | Not available |

4. Payments in foreign currency

| | | |
|-----------------------|--------|---------------|
| 4.1. Standard payment | | |
| 4.1.1. SHA (shared) | 6 EUR | Not available |
| 4.1.2. OUR (remitter) | 25 EUR | Not available |
| 4.2. Urgent payment | | |
| 4.2.1. SHA (shared) | 14 EUR | Not available |
| 4.2.2. OUR (remitter) | 36 EUR | Not available |

5. Incoming payments

| | |
|--|---|
| 5.1. From account in Citadele Bank (including from Lithuania, Latvia branches, Estonian local and EU-payments) | Free of charge |
| 5.2. Other incoming payments in foreign currency (commission type BEN and SHA) | 6 EUR (or its equivalent in payment currency) |

6. Investigation of payments

| Service | Fee |
|--|-------------------------|
| 6.1. 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 |
| 6.2. Investigation, amendment of payment or sending of cancellation request – other cases | 80 EUR + additional fee |

Payment cards

7. X smart

| Currency | EUR |
|---|--|
| Service | X smart |
| 7.1. Fee for card and/or for supplementary card | 1.49 EUR per month/Free of charge for Youth Aged 7-21 |
| 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 Bank ATMs and in ATMs of other banks | Free of charge up to 1000 EUR per month, 1% (min. 1 EUR) from amount above (min. 1 EUR) ³ |
| 7.5. Payments from account | Electronic payments - free of charge |
| 7.6. Interest for unauthorized negative account balance (per day) | 0.06% |
| 7.7. SMS to customer about incoming sum to account | Free of charge |
| 7.8. Currency exchange mark-up fee | 2% |

8. X cards bundle

| Currency | EUR | | |
|---|--|---|---|
| | X supreme | X prime | X Infinite |
| 8.1. Fee for card and/or for supplementary card | 2.99 EUR per month | 5.99 EUR per month | 350 EUR per year/supplementary card free of charge |
| 8.2. New card issue (instead of existing) | Free of charge | Free of charge | EUR 50 |
| 8.3. Payment from account | Electronic payments - free of charge | | |
| 8.4. Cash withdrawal in Citadele bank ATMs and in other banks ATMs | Free of charge up to 1'500 EUR per month, 1% (min. EUR 1) from amount above ³ | Free of charge up to 2000 EUR per month, 1% (min. EUR 1) from amount above ³ | Free of charge up to 2500 EUR per month, 1% (min. EUR 1) from amount above ³ |
| 8.5. Minimum instalment | 5% of the used credit limit amount + 100% of the excess expenditure | | |
| 8.6. Annual interest rate on the used limit | 18 % | 16 % | 14% |
| 8.7. Interest for unauthorized negative account balance (per day) | 0.06% | | |
| 8.8. Interest on the spent credit limit until the 15th date of the next month | 0% | | |
| 8.9. Annual late payments interest rate | 23% | | |
| 8.10. Annual interest for unauthorized negative account balance | 20% | | |
| 8.11. Priority Pass | Not offered | Free of charge | |
| 8.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | Not offered | 30 EUR (VAT included) | 30 EUR (VAT included) ⁵ |
| 8.13. Concierge service | Not offered | 200 EUR per year | Free of charge |
| 8.14. Currency exchange mark-up fee | 2% | | |
| 8.15. SMS sent to customer about incoming sum to account | Free of charge | | |

9. Sticker, bracelet

| Service | Fee |
|---------|-----|
|---------|-----|

Schedule of Fees and Charges for Private individuals, residents of Estonia.
Effective as of 1 May 2021.

| | |
|---|---|
| 9.1. Fee for sticker, bracelet ⁶ | 0.50 EUR per month |
| 9.2. Commission fee for goods and services purchase | Free of charge |
| 9.3. Other services | According to the price list of the card linked to the sticker or bracelet |

10. Other payment card services

| Service | Fee |
|---|--|
| 10.1. Balance inquiry in ATMs: | |
| 10.1.1. in Citadele Bank (Latvia, Estonia) ATMs | Free of charge |
| 10.1.2. in ATMs of other banks | 0.32 EUR per statement |
| 10.2. Unblocking of payment card on customer's order, which was blocked due to entering incorrect PIN three times | Free of charge |
| 10.3. Cash and POS operations' daily or monthly limit increase above limit set in the Pricelist, for one payment card | 7 EUR, which is deducted from customer's account upon receipt of customer's application and limit increase |
| 10.4. Card account closure | Free of charge |
| 10.5. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals: | |
| 10.5.1. Using X smart, Maestro, Mastercard Standard, X hero, X supreme | 2 200 EUR |
| 10.5.2. Using X Platinum, X prime, X Infinite, Visa Platinum, Mastercard Gold | 3 000 EUR |
| 10.6. Monthly limit for one payment card for cash withdrawal from ATMs and POS terminals: | |
| 10.6.1. Using X smart, Maestro, Mastercard Standard, Mastercard Gold, X hero, X Platinum, X supreme, X prime | 15 000 EUR |
| 10.6.2. Using X Infinite, Visa Platinum | 30 000 EUR |
| 10.7. Change of card PIN in Citadele ATM or mobile application | Free of charge |

³ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

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

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

⁶ Issued to card holders and linked to the relevant card account, except to Maxi savings account card.

⁷ As of 14.01.2021. new cards no longer issued.

Lending

11. Mortgage Loan, Housing Loan

| Service | Fee |
|--|------------------------------------|
| 11.1. Execution of credit agreement: | |
| 11.1.1. using KredEx guarantee | 0.5% of Amount (min. 250 EUR) |
| 11.1.2. execution of credit to the rest of the cases, not mentioned in paragraph 11.1.1. | 1% of Amount (min. 250 EUR) |
| 11.2. Execution of amendments, not mentioned in 11.2.1.: | 1% of the loan amount, min 150 EUR |
| 11.2.1. Change of loan repayment date, repayment account, processing loan grace period, extension of loan issuance, Bank's approvals, permissions and consents related to the property encumbered in favour of the bank ⁸ | 75 EUR per each document |

| | |
|------------------------------------|---|
| 11.3. Fee for early repayment | The amount of 3 months' interest (will not be applied in the case of 3 months' advance notice) |
| 11.4. Credit resources reservation | 1% annual from unused, but reserved credit sum. 0.3% annual from unused but reserved credit sum (for flats in new project which has not been finished yet . |

12. Consumer Loan

| Service | Fee |
|--|--|
| 12.1. Execution of agreement on issuing of Consumer Loan | 2% from agreement amount (min. 50 EUR) |
| 12.2. Execution of amendments | 25 EUR |

⁸ If amendments are initiated by the bank, fee is not applied.

Other credit-related services

13. Commission fee for preparation of the documents (int. al. references)^{9,10}

| Service | Fee |
|---|---------------------------------------|
| 13.1. Documents sending | As agreed (min. actual costs + EUR 8) |
| 13.2. Other SWIFT notifications | 7 EUR |
| 13.3. Debt claim letter | 5 EUR |
| 13.4. Contractual penalty for not delivering the insurance policy | 25 EUR |
| 13.5. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time) | 25 EUR |

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

¹⁰ 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 |
|---|----------------|
| 14. Authorization Devices | |
| 14.1. Issuing of PIN calculator | 15 EUR |
| 14.2. Replacement of PIN calculator due to technical reasons | 6 EUR |
| 14.3. Unlocking of PIN calculator if the device is locked for use in Online banking | Free of charge |
| 14.4. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence ^{11,12} | Free of charge |

15. Citadele SMS bank

| | |
|---|----------------|
| 15.1. Service connection | Free of charge |
| 15.2. Bank's short message about incoming and outgoing transfer ¹³ | 0.15 EUR |

¹¹ Several mobile devices can be attached to the same MobileSCAN licence.

¹² 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.

¹³ Commission fee for Bank's short messages is charged once per month.

Additional services

16. Certificates, notices, statements, confirmations, copies

| Service | Fee |
|---------|-----|
|---------|-----|

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| | |
|--|--|
| 16.1. Copy of a SWIFT message, payment order | 5 EUR |
| 16.2. Authentication of a copy of a bank operation | 5 EUR |
| 16.3. Account statements preparation and issuing at Citadele Bank upon customer's request: | 5 EUR per calendar month (min. 5 EUR) ^{14,15} |
| 16.3.1. monthly account statement at the Bank's office | 5 EUR |
| 16.3.2. Random account statement at the Bank's office | 0.35 EUR per page, min 5 EUR |
| 16.3.3. Account statement by fax in Estonia | 3.20 EUR |
| 16.3.4. Account statement by fax outside Estonia | 0.35 EUR per page, min 3.20 EUR |
| 16.4. Certificate regarding the existence and status of the one account | 5 EUR |
| 16.5. Certificate regarding the existence and status of the several accounts | 10 EUR |
| 16.6. Certificate for the auditors | 30 EUR |
| 16.7. Other certificates, confirmations | 10 EUR |
| 16.8. Preparation of standard reference ¹⁶ | 15 EUR (VAT included) |
| 16.9. Non-standard certificates, confirmations ^{17,18} | 30 EUR (VAT included) |
| 16.10. Copy of bank's documents | 10 EUR |
| 16.11. Document issue from archive | 30 EUR per document (VAT included) |
| 16.12. Issue of copies and statements to the revenue officers | 0.35 EUR / per page |
| 16.13. Seizure act processing and execution | 15 EUR |

17. Sending bank documents

| Service | Fee |
|--|----------------------------|
| 17.1. By post: | |
| 17.2. in Estonia | 10 EUR + 0.35 EUR per page |
| 17.3. outside Estonia | 15 EUR + 0.35 EUR per page |
| 17.4. Delivering bank documents by a courier | 25 EUR + the actual costs |

¹⁴ 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.

¹⁵ It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

¹⁶ 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.

¹⁷ Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

¹⁸ Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page.