

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

Private individuals

/Residents of Estonia/



**More
opportunities**

**=
Citadele**

Content

Accounts

Payments

Payment cards

Lending

Other credit-related services

Remote account management systems

Additional services

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
3.4. Additional fee for Standard payment to another bank made to beneficiary with residence country Belarus	50 EUR	Not available

4. Payments in foreign currency

4.1. Standard payment (except RUR and BYN)		
4.1.1. SHA (shared)	6 EUR	Not available
4.1.2. OUR (remitter)	25 EUR	Not available
4.2. Standard payment in RUR (Russian Rouble) and BYN (Belarusian Ruble) , SHA and OUR	0.5%, min. 35 EUR	Not available
4.3. Urgent payment		
4.3.1. SHA (shared)	14 EUR	Not available
4.3.2. OUR (remitter)	36 EUR	Not available
4.4. Additional fee for Payments outside SEPA in any currency made to beneficiary with residence country Belarus	50 EUR ³	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

² 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.

³ The fee is taken in addition to the fee for Payments in foreign currency and Euro payments to another bank.

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) ⁴
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		
Service	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 ⁴	Free of charge up to 2000 EUR per month, 1% (min. EUR 1) from amount above ⁴	Free of charge up to 2500 EUR per month, 1% (min. EUR 1) from amount above ⁴
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	

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

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) ⁶
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
9.1. Fee for sticker, bracelet ⁷	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

⁴ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

⁵ The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

⁶ Within a calendar year, five visits to airport VIP lounge to main card user is offered free of charge.

⁷ Issued to card holders and linked to the relevant card account, except to Maxi savings account card.

⁸ 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. without KredEx guarantee	1% of Amount (min. 250 EUR)
11.2. Execution of amendments, not mentioned below:	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 ⁹	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

⁹ 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)^{10,11}

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

¹⁰ If a document must be notarized, customer pays actual cost of notary service additionally.

¹¹ 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 ^{12,13}	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 ¹⁴	0.15 EUR

¹² Several mobile devices can be attached to the same MobileSCAN licence.

¹³ 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.

¹⁴ Commission fee for Bank's short messages is charged once per month.

Additional services

16. Certificates, notices, statements, confirmations, copies

Service	Fee
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) ^{15,16}
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 ¹⁷	15 EUR (VAT included)
16.9. Non-standard certificates, confirmations ^{18,19}	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

¹⁵ 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.

¹⁶ It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

¹⁷ 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.

¹⁸ Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

¹⁹ Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page.