

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

Private individuals

/Residents of Estonia/

Citadele



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Accounts

Service	Fee
1. Accounts	
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
1.4. Minimum bank service fee ²	1.99 EUR per month
1.5. Minimum bank service fee for the customers who have a personal identity document issued outside the EEA and do not have permanent residence permit issued in Estonia ³	10 EUR per month
1.6. Fee for verification of private person documents upon account opening for customers who are not Estonian citizens and who do not have a permanent residence permit issued in Estonia ⁴	350 EUR
1.7. Monthly administration commission of funds of the client with whom cooperation has been terminated	50 EUR per month

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

² One fee is applied for all accounts held by the customer. The fee is not applied in case the customer has any of Citadele cards, term deposits, other saving or investment products or any type of lending products.

³ One fee is applied for all accounts held by the customer. The fee is not applied in case the customer has any type of Citadele lending products.

⁴ 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.

Payments

Service	Fee		
	From X cards account ⁵ , electronically ⁶	From other accounts, electronically ⁶	In branch or SkyBranch ⁷
2. Payments			
2.1. Payments to own account within Citadele group	Free of charge	Free of charge	10 EUR
2.2. Payment to another customer's account within Citadele group	Free of charge	0.10 EUR	10 EUR
2.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.38 EUR	10 EUR ⁷
2.4. Payments outside SEPA in any currency	10 EUR		Not available
2.5. Urgent payments outside SEPA in any currency	25 EUR		Not available
2.6. Other incoming payments in foreign currency (commission type BEN and SHA)	6 EUR (or its equivalent in payment currency)		
2.7. Incoming payments from account in Citadele Bank (including from Lithuania, Latvia branches, Estonian local and EU-payments)	Free of charge		

3. Other payment services

3.1. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence ⁹	150 EUR		
3.2. Regular payment service implementation/agreement amendment	Free of charge		10 EUR
3.3. 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		
3.4. Investigation, amendment of payment or sending of cancellation request – other cases	80 EUR + additional fee		

⁵ Special conditions apply to payments initiated from X smart, X supreme, X prime, X Infinite accounts

⁶ Payments initiated in the Internetbank, MobileApp and regular payments

⁷ 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.

⁸ The fee is taken in addition to the fee for Payments in foreign currency and Euro payments to another bank.

⁹ The fee is taken in addition to the standard fee for incoming and outgoing payments and the fee is charged from the Customer account regardless of payment

commission type. List of countries to which additional fee is applied is published in <https://www.citadele.ee/en/private/payments/execution/>.

Payment cards

4. X smart			
Currency	EUR		
Service	X smart		
4.1. Fee for card and/or for supplementary card	1.99 EUR per month/Free of charge for Youth Aged 7-21		
4.2. New card issue (instead of existing)	Free of charge		
4.3. Commission fee for goods and services purchase	Free of charge		
4.4. 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) ¹⁰		
4.5. SEPA,SEPA Instant payments initiated electronically from X smart account ^{11,15}	Free of charge		
4.6. Payments to account within Citadele group, initiated electronically from X smart account, bill payment in ATM ^{11,15}	Free of charge		
4.7. Interest for unauthorized negative account balance (per day)	0.066%		
4.8. Annual interest for unauthorized negative account balance	24%		
4.9. SMS to customer about incoming sum to account	Free of charge		
4.10. Currency exchange mark-up fee	2%		

5. X cards bundle			
Currency	EUR		
Service	X supreme	X prime	X Infinite
5.1. Fee for card and/or for supplementary card	2.99 EUR per month	5.99 EUR per month	35 EUR per month/supplementary card free of charge
5.2. New card issue (instead of existing)	Free of charge	Free of charge	EUR 50
5.3. SEPA, SEPA Instant payments initiated electronically from X card account ^{11,15}	Free of charge		
5.4. Payments to account within Citadele group, initiated electronically from X card account ^{11,15}	Free of charge		
5.5. 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 ¹⁰	Free of charge up to 2000 EUR per month, 1% (min. EUR 1) from amount above ¹⁰	Free of charge up to 2500 EUR per month, 1% (min. EUR 1) from amount above ¹⁰
5.6. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure		
5.7. Annual interest rate on the used limit	18 %	16 %	14%
5.8. Annual late payments interest rate	18%	16 %	14%
5.9. Late payments interest rate per day	0.05%	0.04%	0.038%
5.10. Annual interest for unauthorized negative account balance	18%	16%	14%
5.11. Interest for unauthorized negative account balance (per day)	0.05%	0.04%	0.038%
5.12. Interest on the spent credit limit until the 15th date of the next month	0%		

5.13. Priority Pass	Not offered	Free of charge	
5.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included)	30 EUR (VAT included) ¹³
5.15. Concierge service	Not offered	200 EUR per year	Free of charge
5.16. Currency exchange mark-up fee		2%	
5.17. SMS sent to customer about incoming sum to account		Free of charge	

6. Sticker, bracelet, ring¹⁴

Service	Fee
6.1. Fee for sticker, bracelet	0.50 EUR per month
6.2. Fee for ring	3 EUR per month
6.3. New sticker, bracelet issue (instead of existing)	5 EUR
6.4. Cash withdrawal in other Banks ATMs	Free of charge up to 1'500 EUR per month, 1% (min. EUR 1) from above amount
6.5. Commission fee for goods and services purchase	Free of charge
6.6. Other services	According to the price list of the card linked to the sticker or bracelet

7. Other payment card services

Service	Fee
7.1. Balance inquiry in ATMs:	
7.1.1. in Citadele (Latvia, Estonia), Luminor and LHV Banks ATMs	Free of charge
7.1.2. in ATMs of other banks	0.32 EUR per statement
7.2. Unblocking of payment card on customer's order, which was blocked due to entering incorrect PIN three times	Free of charge
7.3. 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
7.4. Card account closure	Free of charge
7.5. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
7.5.1. Using X smart, X hero, X supreme	2200 EUR
7.5.2. Using X Platinum, X prime, X Infinite	3000 EUR
7.6. Monthly limit for one payment card for cash withdrawal from ATMs and POS terminals:	
7.6.1. Using X smart, X hero, X Platinum, X supreme, X prime	15 000 EUR
7.6.2. Using X Infinite	30 000 EUR

¹⁰ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

¹¹ Payments initiated from other accounts are subject to a commission fee specified in paragraph 5 "Payments"

¹² The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

¹³ Within a calendar year, five visits to airport VIP lounge to main card user is offered free of charge.

¹⁴ Issued to card holders and linked to the relevant card account.

¹⁵ Payments initiated in Internetbank, MobileApp, regular payments

Cash operations

8. Cash operations

8.1. Withdrawal of statutory minimum means of subsistence from seized account	0.5%, min 10 EUR
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Lending

9. Mortgage Loan, Housing Loan

Service	Fee
9.1. Execution of credit agreement and additional loan amount	Up to 1% of the loan amount, min 200 EUR
9.2. Execution of amendments, not mentioned below	0,75% of the loan amount, min 200 EUR (price per amendment)
9.2.1. 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 ¹⁶	75 EUR per amendment
9.3. Fee for early repayment	The amount of 3 months' interest (will not be applied in the case of 3 months' advance notice)

10. Consumer Loan

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

¹⁶ If amendments are initiated by the bank, fee is not applied.

Additional services

11. Certificates, notices, statements, confirmations, copies

Service	Fee
11.1. Commission fee for processing and verification of the received document ^{20,17}	10 EUR per page (min 20 EUR)
11.2. Preparation of an account statement at the bank's branch ¹⁷	10 EUR for one month (min 20 EUR)
11.3. Preparation of standard reference ¹⁸	20 EUR
11.4. Preparation of non-standard reference ¹⁹	30 EUR
11.5. Seizure act processing and execution	15 EUR
11.6. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses

¹⁷ 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. It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

¹⁸ The following types of references considered as standard references: reference about account balance, account existence/credit limit applied to account/active payment cards linked to account, positive account balance, term deposit agreement, account closure (undated), equity capital payment (or increase), outstanding consumer loan balance (private individuals), outstanding balance of a particular debt in accordance with a debt repayment agreement, credit card balance. This fee also applies for preparation of a SWIFT copy of the sent payment order. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

¹⁹ Following types of references are considered as non-standard references: reference stating that customer does not have consumer lending obligations, references about terms of a payment account attached to an account (active/closed), non-existence of credit obligations, account balance and ID document information, information for controllers/auditors, confirmation of auditor requests and reconciliation statements and issuance of a copy of documents from the archive and other references with additional information, that are not mentioned as standard references. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

²⁰ Fee is applied to the following type of documents: attorneys, references, certificates of inheritance. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

Other credit-related services

12. Commission fee for preparation of the documents (int. al. references)^{21,22}

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

²¹ If a document must be notarized, customer pays actual cost of notary service additionally.

²² 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
13. Authorization Devices	
13.1. Issuing of PIN calculator	15 EUR
13.2. Issuing of DIGIPASS 780	35 EUR
13.3. Replacement of PIN calculator due to technical reasons	6 EUR
13.4. Unlocking of PIN calculator if the device is locked for use in Online banking	Free of charge
13.5. Activation and usage of MobileSCAN	Free of charge

14. Citadele SMS bank

14.1. Service connection	Free of charge
14.2. Bank's short message about incoming and outgoing transfer ²³	0.15 EUR

²³ Commission fee for Bank's short messages is charged once per month.