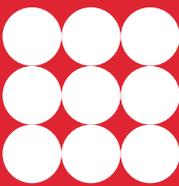
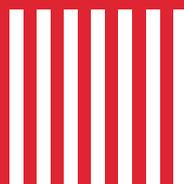


SIA Citadele Leasing Eesti filiaal and Citadele Factoring OÜ unified pricelist for

private individuals



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Content

Leasing



Leasing

1. Financing

Service	Fee
1.1. Agreement fee	1% of the price of the property, no less than 190 EUR

2. Early termination of the agreement

Service	Fee
2.1. Early termination of the operating lease agreement in case of floating interest rate	Amount of interest for the next 3 months (free of charge with 3 months' notice)
2.2. Early termination of the operating lease agreement in case of a fixed interest rate	1.5% of the sum of unpaid instalments, no less than 275 EUR
2.3. Early termination of the financial lease agreement in case of a floating interest rate	Free of charge
2.4. Early termination of the financial lease agreement in case of a fixed interest rate	1% of the sum of unpaid instalments if the agreement term expires in 1 year or later; 0.5% of the sum of unpaid instalments if the agreement term expires in less than 1 year
2.5. Purchasing of the vehicle by a third party	1% of the price of the property, no less than 225 EUR

3. Amendment of the lease agreement

Service	Fee
3.1. Amendment of the lease agreement (incl. making an additional payment)	1% of the sum of unpaid instalments, min. 160 EUR
3.2. Release of the additional collateral (incl. personal guarantees)	1% of the sum of unpaid instalments, min 160 EUR + costs incurred

4. Other services

Service	Fee
4.1. Concluding a debt agreement	1% from debt amount, min. 190 EUR
4.2. Reinstatement of lease agreement	1% of the sum of unpaid instalments, min. 160 EUR
4.3. Issuing a power of attorney (e.g. adding/deleting users, changing number plates, changing vehicle specifications, vehicle modifications, ordering keys etc) ¹	15 EUR
4.4. Notarized power of attorney ¹	100 EUR, issued within 7 days
4.5. Formalization of transaction in E-service of the Estonian Transport Administration on behalf of a customer ¹	50 EUR + state fee
4.6. Power of attorney of giving property to sublessee ¹	50 EUR
4.7. Sending a notice on breach of the agreement ¹	5 EUR
4.8. Fee for the administration of the leased item by an employee due to the return of the leased item	2% of the sum of unpaid instalments, min. 1000 EUR + costs incurred
4.9. Penalty for breach of obligation to deposit the leased item for storage	500 EUR + costs incurred
4.10. Penalty for late return of the leased object (per day)	0.0219% per day of the initial leased amount
4.11. Confirmation of balance statement ¹	15 EUR
4.12. Request of a copy of the lease agreement or other document ¹	15 EUR
4.13. Processing a claim arising from the violation of parking conditions, traffic regulations, or other legislation (including moving costs of the vehicle) ¹	36 EUR + incurred costs
4.14. Issuing an invoice (paper, post) ¹	2 EUR per invoice
4.15. Issuing a recurring invoice ¹	15 EUR per invoice
4.16. Asset redemption invoice cancellation/ change of invoice ¹	50 EUR
4.17. Preparation of a certificate/confirmation letter ¹	15 EUR
4.18. Handling of an insurance claim	120 EUR

Effective as of 30 June 2025.

4.19. Administration fee of insurance payment (casco) - inclusion of insurance premiums to the leasing contract payment schedule ^{1, 2}	3 EUR per month
4.20. Administration fee of insurance payment (MTPL) - inclusion of insurance premiums to the leasing contract payment schedule ^{1, 2}	3 EUR per month

¹ Commissions indicated with VAT.

² Applicable only for customers of SIA Citadele Leasing Eesti filiaal.