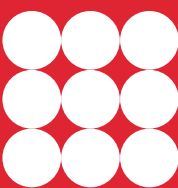
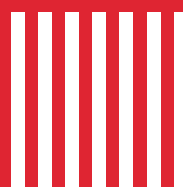


Schedule of Fees and Charges for

private individuals



C



Content

- Cards
- Accounts
- Payments
- Authorization devices
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Cards

1. C smart

Service	Fee
1.1. Fee for card and/or for supplementary card	1.99 EUR per month/Free of charge for Youth Aged 7-21
1.2. New card issue (instead of existing)	Free of charge
1.3. Commission fee for goods and services purchase	Free of charge
1.4. 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) ¹
1.5. SEPA,SEPA Instant payments initiated electronically from C smart account ^{2, 3}	Free of charge
1.6. Payments to account within Citadele group, initiated electronically from X smart account, bill payment in ATM ^{2, 3}	Free of charge
1.7. Interest for unauthorized negative account balance (per day)	0.066%
1.8. Annual interest for unauthorized negative account balance	24%
1.9. SMS to customer about incoming sum to account	Free of charge
1.10. Currency exchange mark-up fee	2%

¹ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

² Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

³ Payments initiated in Internetbank, MobileApp, regular payments.

2. C supreme

Service	Fee
2.1. Fee for card and/or for supplementary card	3.99 EUR per month
2.2. New card issue (instead of existing)	Free of charge
2.3. SEPA, SEPA Instant payments initiated electronically from C card account ^{0, 4}	Free of charge
2.4. Payments to account within Citadele group, initiated electronically from X card account ^{0, 4}	Free of charge
2.5. 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 ⁵
2.6. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure
2.7. Annual interest rate on the used limit	18 %
2.8. Annual late payments interest rate	18%
2.9. Late payments interest rate per day	0.05%
2.10. Annual interest for unauthorized negative account balance	18%
2.11. Interest for unauthorized negative account balance (per day)	0.05%
2.12. Interest on the spent credit limit until the 15th date of the next month	0%
2.13. Priority Pass	Not offered
2.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
2.15. Concierge service	Not offered
2.16. Currency exchange mark-up fee	2%
2.17. SMS sent to customer about incoming sum to account	Free of charge

⁴ Payments initiated in Internetbank, MobileApp, regular payments.

⁵ Until 2 April 2024 the card was called X card.

3. C prime

Service	Fee
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Schedule of Fees and Charges for Private individuals.
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3.1. Fee for card and/or for supplementary card	6.99 EUR per month
3.2. New card issue (instead of existing)	Free of charge
3.3. SEPA, SEPA Instant payments initiated electronically from C card account ^{6, 7}	Free of charge
3.4. Payments to account within Citadele group, initiated electronically from X card account ^{6, 7}	Free of charge
3.5. Cash withdrawal in Citadele bank ATMs and in other banks ATMs	Free of charge up to 2000 EUR per month, 1% (min. EUR 1) from amount above ⁸
3.6. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure
3.7. Annual interest rate on the used limit	16 %
3.8. Annual late payments interest rate	16 %
3.9. Late payments interest rate per day	0.04%
3.10. Annual interest for unauthorized negative account balance	16%
3.11. Interest for unauthorized negative account balance (per day)	0.04%
3.12. Interest on the spent credit limit until the 15th date of the next month	0%
3.13. Priority Pass	Free of charge
3.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)
3.15. Concierge service	Not offered
3.16. Currency exchange mark-up fee	2%
3.17. SMS sent to customer about incoming sum to account	Free of charge

⁶ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

⁷ Payments initiated in Internetbank, MobileApp, regular payments.

⁸ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

4. C Infinite

Service	Fee
4.1. Fee for card and/or for supplementary card	35 EUR per month/supplementary card - 20 EUR per month
4.2. New card issue (instead of existing)	50 EUR
4.3. SEPA, SEPA Instant payments initiated electronically from C card account ^{9, 10}	Free of charge
4.4. Payments to account within Citadele group, initiated electronically from X card account ^{9, 10}	Free of charge
4.5. Cash withdrawal in Citadele bank ATMs and in other banks ATMs	Free of charge up to 2500 EUR per month, 1% (min. EUR 1) from amount above ¹¹
4.6. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure
4.7. Annual interest rate on the used limit	14%
4.8. Annual late payments interest rate	14%
4.9. Late payments interest rate per day	0.038%
4.10. Annual interest for unauthorized negative account balance	14%
4.11. Interest for unauthorized negative account balance (per day)	0.038%
4.12. Interest on the spent credit limit until the 15th date of the next month	0%
4.13. Priority Pass	Free of charge
4.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) ¹²
4.15. Concierge service	Free of charge
4.16. Currency exchange mark-up fee	2%
4.17. SMS sent to customer about incoming sum to account	Free of charge

⁹ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁰ Payments initiated in Internetbank, MobileApp, regular payments.

¹¹ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.



5. Sticker, bracelet, ring¹³

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

¹³ Issued to card holders and linked to the relevant card account.

6. Other payment card services

Service	Fee
6.1. Balance inquiry in ATMs:	
6.1.1. in Citadele (Latvia, Estonia), Luminor and LHV Banks ATMs	Free of charge
6.1.2. in ATMs of other banks	0.32 EUR per statement
6.2. Unblocking of payment card on customer's order, which was blocked due to entering incorrect PIN three times	Free of charge
6.3. 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
6.4. Card account closure	Free of charge
6.5. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
6.5.1. Using C smart, C hero, C supreme	2200 EUR
6.5.2. Using C Platinum, C prime, C Infinite	3000 EUR
6.6. Monthly limit for one payment card for cash withdrawal from ATMs and POS terminals:	
6.6.1. Using C smart, C hero, C Platinum, C supreme, C prime	15 000 EUR
6.7. Using C Infinite	30 000 EUR

Accounts

7. Account opening

Service	Fee
7.1. Opening of current account	Free of charge
7.2. Fee for verification of private person documents upon account opening for International private customers ^{14, 15}	350 EUR

¹⁴ Private individuals are classified as International private customers, if they don't meet the private individual - Resident definition. A Resident is a natural person legally residing in the Republic of Estonia or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Estonia or of such other Member State has the right to reside in the Republic of Estonia or in other Member State or meet other criteria under applicable law.

¹⁵ 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.

8. Account servicing

Service	Fee
8.1. Minimum bank service fee ¹⁶	1.99 EUR per month
8.2. Minimum bank service fee for customers who are treated as International customers ^{17, 18}	10 EUR per month
8.3. Preparation of an account statement at the bank's branch ¹⁹	10 EUR for one month (min 20 EUR)



8.4. Maintenance of inactive International customer's account or account without active card attached: ¹⁷	
8.4.1. if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank ¹⁷	75 EUR per month
8.4.2. if there have not been customer's initiated transactions performed on current account for more than 2 years and customer has no other contracts concluded with Citadele Bank ¹⁷	150 EUR per month
8.5. Administration of the positive balance in case of a closed last account	10 EUR
8.6. Closing of current account	Free of charge
8.7. Monthly administration commission of funds of the client with whom cooperation has been terminated ²⁰	50 EUR per month

¹⁶ One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has any of Citadele cards, Green Savings Account, Savings Account, term deposits, investment products or any type of Citadele lending products. The exception is not applicable for Piggy account.

¹⁷ Private individuals are classified as International private customers, if they don't meet the private individual - Resident definition. A Resident is a natural person legally residing in the Republic of Estonia or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Estonia or of such other Member State has the right to reside in the Republic of Estonia or in other Member State or meet other criteria under applicable law.

¹⁸ One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has any type of Citadele lending products.

¹⁹ 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.

²⁰ The fee shall be applied until the account balance is zero.

9. Customer servicing

Service	Fee
9.1. Preparation of standard reference ²¹	20 EUR
9.2. Preparation of non-standard reference ²²	30 EUR
9.3. Seizure act processing and execution	15 EUR
9.4. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses
9.5. Withdrawal of statutory minimum means of subsistence from seized account	0.5%, min 10 EUR

²¹ 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.

²² 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.

Payments

10. Payments

Service	Fee		
Payment type	From C cards account , electronically ^{23, 24, 25}	From other accounts, electronically	In branch or SkyBranch ²⁶
10.1. Payments to own account within Citadele group	Free of charge	Free of charge	10 EUR
10.2. Payment to another customer's account within Citadele group	Free of charge	0.10 EUR	10 EUR
10.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.38 EUR	10 EUR
10.4. Payments outside SEPA in any currency	10 EUR	10 EUR	Not available
10.5. Urgent payments outside SEPA in any currency	25 EUR	25 EUR	Not available

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

²³ Until 2 April 2024 the card was called X card.

²⁴ Special conditions apply to payments initiated from C smart, C supreme, C prime, C Infinite accounts.

²⁵ Payments initiated in the Internetbank, MobileApp and regular payments.

²⁶ 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.

11. Other payment services

Service	Fee
11.1. Additional fee for processing payment made to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence ²⁷	30 EUR
11.2. Regular payment service implementation/agreement amendment	Free of charge (Electronically); 10 EUR (In branch or SkyBranch)
11.3. 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
11.4. Investigation, amendment of payment or sending of cancellation request – other cases	80 EUR + additional fee

²⁷ 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/special-conditions/> .

Authorization devices

12. Authorization Devices

Service	Fee
12.1. Issuing of PIN calculator	15 EUR
12.2. Issuing of DIGIPASS 780	35 EUR
12.3. Replacement of PIN calculator due to technical reasons	6 EUR
12.4. Unlocking of PIN calculator if the device is locked for use in Online banking	Free of charge
12.5. Activation and usage of MobileSCAN	Free of charge

13. SMS bank

Service	Fee
13.1. Service connection	Free of charge
13.2. Bank's short message about incoming and outgoing transfer ²⁸	0.20 EUR

²⁸ Commission fee for Bank's short messages is charged once per month.

Loans

14. Consumer Loan (incl. Buy now, pay later)

Service	Fee
14.1. Execution of agreement on issuing of Consumer Loan	2% from agreement amount (min. 50 EUR)
14.2. Execution of amendments	25 EUR
14.3. Change of loan repayment date	25 EUR

15. Small home loan and Home energy efficiency loan



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15.1. Service	Fee
15.2. Execution of agreement on issuing of Consumer Loan	2% from agreement amount (min. 50 EUR)
15.3. Execution of amendments	25 EUR
15.4. Change of loan repayment date	25 EUR

16. Mortgage loan, House loan

Service	Fee
16.1. Execution of credit agreement and additional loan amount	Up to 1% of the loan amount, min 200 EUR
16.2. Execution of amendments:	
16.2.1. Change of loan repayment date and repayment account	0 EUR once in a calendar year; for the next change in the same calendar year, 75 EUR per each amendment
16.3. Processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	75 EUR per amendment
16.4. Execution of amendments to the other provisions of the agreement	0,75% of the loan amount, min 200 EUR (price per amendment)
16.5. Fee for early repayment	The amount of 3 months' interest (will not be applied in the case of 3 months' advance notice)

17. Other credit-related services

Commission fee for preparation of the documents (int. al. references ^{29, 30})	
Service	Fee
17.1. Documents sending	As agreed (min. actual costs + EUR 8)
17.2. Other SWIFT notifications	7 EUR
17.3. Debt claim letter	5 EUR
17.4. Contractual penalty for not delivering the insurance policy	25 EUR
17.5. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR

²⁹ If a document must be notarized, customer pays actual cost of notary service additionally.

³⁰ 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.

This is how changes in the price list are indicated.