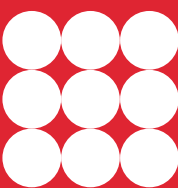
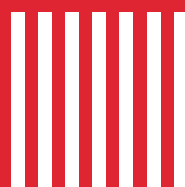


Schedule of Fees and Charges for

private individuals



C



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Cards

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Cards

1. C lite (Virtual card) ¹

Service	Fee
1.1. Maintenance of the card	Free of charge
1.2. New card issue (instead of existing)	Free of charge
1.3. Cash withdrawal in Citadele Bank ATM and in ATMs of other banks ²	Free of charge up to 750 EUR per month, 1% (min. 1 EUR) from amount above (min. 1 EUR) ³
1.4. Balance review in Citadele (Latvia, Estonia), Luminor and LHV Banks ATMs ²	Free of charge
1.5. Balance review in ATMs of other banks ²	0.32 EUR
1.6. Payments within Citadele group, initiated electronically from C lite account ^{4, 5}	Free of charge
1.7. Other payments	Subject to fees in the "Payments" section
1.8. SMS sent to customer about incoming sum to account	0.20 EUR
1.9. Interest for unauthorized negative account balance (per day)	0.056%
1.10. Currency exchange mark-up fee	2%

¹ The card can only be ordered by new customers during the digital onboarding process.

² If the ATM provides contactless functionality.

³ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

⁴ Payments initiated in Internetbank, MobileApp, regular payments.

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

2. C smart

Service	Fee
2.1. Fee for card and/or for supplementary card	1.99 EUR per month/Free of charge for Youth Aged 7-21
2.2. New card issue (instead of existing)	Free of charge
2.3. 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) ⁶
2.4. SEPA,SEPA Instant payments initiated electronically from C smart account ^{7, 8}	Free of charge
2.5. Payments to account within Citadele group, initiated electronically from C smart account, bill payment in ATM ^{7, 8}	Free of charge
2.6. Interest for unauthorized negative account balance (per day)	0.066%
2.7. Annual interest for unauthorized negative account balance	24%
2.8. SMS to customer about incoming sum to account	Free of charge
2.9. Currency exchange mark-up fee	2%

⁶ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

⁷ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

⁸ Payments initiated in Internetbank, MobileApp, regular payments.

3. C supreme

Service	Fee
3.1. Fee for card and/or for supplementary card	4.99 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 ^{9, 9}	Free of charge
3.4. Payments to account within Citadele group, initiated electronically from C card account ^{9, 9}	Free of charge
3.5. 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 ⁹



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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	18 %
3.8. Annual late payments interest rate	18%
3.9. Late payments interest rate per day	0.05%
3.10. Annual interest for unauthorized negative account balance	18%
3.11. Interest for unauthorized negative account balance (per day)	0.05%
3.12. Interest on the spent credit limit until the 15th date of the next month	0%
3.13. Priority Pass	Not offered
3.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
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

⁹ Payments initiated in Internetbank, MobileApp, regular payments.

4. C prime

Service	Fee
4.1. Fee for card and/or for supplementary card	6.99 EUR per month
4.2. New card issue (instead of existing)	Free of charge
4.3. SEPA, SEPA Instant payments initiated electronically from C card account ^{10, 11}	Free of charge
4.4. Payments to account within Citadele group, initiated electronically from C card account ^{10, 11}	Free of charge
4.5. 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 ¹²
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	16 %
4.8. Annual late payments interest rate	16 %
4.9. Late payments interest rate per day	0.04%
4.10. Annual interest for unauthorized negative account balance	16%
4.11. Interest for unauthorized negative account balance (per day)	0.04%
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)
4.15. Concierge service	Not offered
4.16. Currency exchange mark-up fee	2%
4.17. SMS sent to customer about incoming sum to account	Free of charge

¹⁰ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹¹ Payments initiated in Internetbank, MobileApp, regular payments.

¹² The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

5. C airBaltic

5.1. Service	Fee
5.2. Maintenance of the card	7.99 EUR per month
5.3. New card issue (instead of existing)	Free of charge
5.4. 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 ¹³
5.5. SEPA, SEPA Instant payments initiated electronically from C card account ^{14, 15}	Free of charge



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5.6. Payments to account within Citadele group, initiated electronically from C card account ^{14, 15}	Free of charge
5.7. Currency exchange mark-up fee	2%
5.8. SMS sent to customer about incoming sum to account	Free of charge
5.9. Interest for unauthorized negative account balance (per day)	0.04%
5.10. Annual interest for unauthorized negative account balance	16%
5.11. Priority Pass	Free of charge
5.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)

¹³ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

¹⁴ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁵ Payments initiated in Internetbank, MobileApp, regular payments.

6. C Infinite

Service	Fee
6.1. Fee for card and/or for supplementary card	35 EUR per month/supplementary card - 20 EUR per month
6.2. New card issue (instead of existing)	50 EUR
6.3. SEPA, SEPA Instant payments initiated electronically from C card account ^{16, 17}	Free of charge
6.4. Payments to account within Citadele group, initiated electronically from C card account ^{16, 17}	Free of charge
6.5. 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 ¹⁸
6.6. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure
6.7. Annual interest rate on the used limit	14%
6.8. Annual late payments interest rate	14%
6.9. Late payments interest rate per day	0.038%
6.10. Annual interest for unauthorized negative account balance	14%
6.11. Interest for unauthorized negative account balance (per day)	0.038%
6.12. Interest on the spent credit limit until the 15th date of the next month	0%
6.13. Priority Pass	Free of charge
6.14. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) ¹⁹
6.15. Concierge service	Free of charge
6.16. Currency exchange mark-up fee	2%
6.17. SMS sent to customer about incoming sum to account	Free of charge

¹⁶ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁷ Payments initiated in Internetbank, MobileApp, regular payments.

¹⁸ The indicated amount is the maximum total amount that can be withdrawn from any ATM in Estonia or abroad a month.

¹⁹ During the calendar year, 15 visits to the airport Priority Pass VIP lounge are free of charge.

7. Payment ring²⁰

Service	Fee
7.1. Fee for ring	3 EUR per month
7.2. Cash withdrawal in other Banks ATMs	Free of charge up to 1'500 EUR per month, 1% (min. EUR 1) from above amount
7.3. Other services	According to the price list of the card linked to the payment ring

²⁰ Issued to card holders and linked to the relevant card account.

8. Other payment card services

Service	Fee
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8.1. Balance inquiry in ATMs:	
8.1.1. in Citadele (Latvia, Estonia), Luminor and LHV Banks ATMs	Free of charge
8.1.2. in ATMs of other banks	0.32 EUR
8.2. Unblocking of payment card on customer's order, which was blocked due to entering incorrect PIN three times	Free of charge
8.3. 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
8.4. Card account closure	Free of charge
8.5. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
8.5.1. Using C lite, C smart, C supreme, C prime	2200 EUR
8.5.2. Using C Infinite	3000 EUR
8.6. Monthly limit for one payment card for cash withdrawal from ATMs and POS terminals:	
8.6.1. Using C lite, C smart, C supreme, C prime	15 000 EUR
8.7. Using C Infinite	30 000 EUR

Accounts

9. Account opening

Service	Fee
9.1. Opening of current account	Free of charge
9.2. Fee for verification of private person documents upon account opening for International private customers ^{21, 22}	350 EUR

²¹ 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.

²² 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.

10. Account servicing

Service	Fee
10.1. Minimum bank service fee ²³	1.99 EUR per month
10.2. Minimum bank service fee for customers who are treated as International customers ^{24, 25}	10 EUR per month
10.3. Preparation of an account statement at the bank's branch ²⁶	20 EUR for the selected period
10.4. Maintenance of inactive account or account without active card attached for international customers: ²⁴	
10.4.1. 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 ²⁴	75 EUR per month
10.4.2. 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 ²⁴	150 EUR per month
10.5. Administration of the positive balance in case of a closed last account	10 EUR
10.6. Closing of current account	Free of charge
10.7. Monthly administration commission of funds of the client with whom cooperation has been terminated ²⁷	50 EUR per month
10.8. Annual interest rate for EUR current accounts ²⁸	0,01%

²³ 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.

²⁴ 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.

²⁵ 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.

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²⁶ It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

²⁷ The fee shall be applied until the account balance is zero.

²⁸ Interest is calculated on the monthly average balance based on a 360-day year and a 30-day month and paid out at the end of each month. Monthly interest of less than 0,05 EUR is not paid out. Paid interest is rounded to two decimal places. Account interest for other currencies is 0%. Rates valid from 01.07.2026.

11. Customer servicing

Service	Fee
11.1. Preparation of standard reference ²⁹	20 EUR
11.2. Preparation of non-standard reference ³⁰	30 EUR
11.3. Seizure act processing and execution	15 EUR
11.4. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses
11.5. Withdrawal of statutory minimum means of subsistence from seized account	0.5%, min 10 EUR

²⁹ 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.

³⁰ 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

12. Payments

Service	Fee			
Payment type	From C cards account , electronically ^{31, 32}	From C lite account, electronically ³²	From other accounts, electronically ³²	In branch or SkyBranch ³³
12.1. Payments to own account within Citadele group	Free of charge	Free of charge	Free of charge	10 EUR
12.2. Payment to another customer's account within Citadele group	Free of charge	Free of charge	0.10 EUR	10 EUR
12.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.38 EUR	0.38 EUR	10 EUR
12.4. Payments outside SEPA in any currency	10 EUR	10 EUR	10 EUR	Not available
12.5. Urgent payments outside SEPA in any currency	25 EUR	25 EUR	25 EUR	Not available
12.6. Other incoming payments in foreign currency (commission type BEN and SHA) ³⁴	6 EUR	6 EUR	6 EUR	6 EUR
12.7. 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	Free of charge

³¹ Special conditions apply to payments initiated from C smart, C supreme, C prime, C Infinite accounts.

³² Payments initiated in the Internetbank, MobileApp and regular payments.

³³ 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.

³⁴ Detailed information about currencies available for payments and information on payment submission and execution cut-off times, can be found on webpage <https://www.citadele.ee/en/private/payments/execution/>

13. Other payment services

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Service	Fee
13.1. Additional fee for processing payment made to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence ³⁵	30 EUR
13.2. Regular payment service implementation/agreement amendment	Free of charge (Electronically); 10 EUR (In branch or SkyBranch)
13.3. 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
13.4. Investigation, amendment of payment or sending of cancellation request – other cases	80 EUR + additional fee

³⁵ 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

14. Authorization Devices

Service	Fee
14.1. Issuing of MobileSCAN	Free of charge
14.2. Issuing of DIGIPASS 780	20 EUR
14.3. Unlocking of PIN calculator (DIGIPASS G03) if the device is locked for use in Online banking	Free of charge
14.4. Replacement of PIN calculator (DIGIPASS G03), DP780 to a new DP780 device due to technical reasons (within 2 years from the moment of connection)	Free of charge

15. SMS bank

Service	Fee
15.1. Service connection	Free of charge
15.2. Bank's SMS about incoming and outgoing transfer ³⁶	0.20 EUR

³⁶ Commission fee for Bank's SMS is charged once per month.

Loans

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

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

17. Home renovation loan and Home energy efficiency loan

Service	Fee
17.1. Service	Free
17.2. Execution of agreement on issuing of Consumer Loan	2% from agreement amount (min. 50 EUR)
17.3. Execution of amendments	25 EUR
17.4. Change of loan repayment date	25 EUR

18. Home loan, Green home loan and flexible loan

Service	Fee
18.1. Execution of credit agreement and additional loan amount	Up to 1% of the loan amount, min 200 EUR
18.2. Execution of amendments:	

18.2.1. 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
18.3. 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
18.4. Execution of amendments to the other provisions of the agreement	0,75% of the loan amount, min 200 EUR (price per amendment)
18.5. Fee for early repayment	The amount of 3 months' interest (will not be applied in the case of 3 months' advance notice)

19. Other credit-related services

Commission fee for preparation of the documents (int. al. references ^{37, 38}	
Service	Fee
19.1. Documents sending	As agreed (min. actual costs + EUR 8)
19.2. Other SWIFT notifications	7 EUR
19.3. Debt claim letter	5 EUR
19.4. Contractual penalty for not delivering the insurance policy	25 EUR
19.5. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR

³⁷ If a document must be notarized, customer pays actual cost of notary service additionally.

³⁸ 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.

Green Savings Account

20. Green Savings Account³⁹

Service	Fee
20.1. Funds transfer from customer's Green Savings Account with prior 60 calendar days notice to Citadele Bank	As for payment from current account
20.2. Funds transfer from customer's Green Savings Account without prior 60 calendar days notice to Citadele Bank	The 60-day interest calculated on the withdrawn sum + current account transfer fee ⁴⁰

³⁹ The interest rate is calculated on the balance of funds that does not exceed 100 000 EUR. The bank does not calculate and does not pay the client interest on the balance of money that exceeds 100 000 EUR. The client can only open one Green Savings Account.

⁴⁰ Commission fee for accessing the funds in your Green Savings Account without a 60-day warning: the withdrawn sum * the annual deposit rate in accordance with the Price List (as of 01.05.2025 – 1.5%) * (60 days/360 days). Example: I have deposited 1000 EUR in the Green Savings Account and I want to withdraw 100 EUR. The annual percentage rate of the Green Savings Account is 1.5%. Instead of 1% of the withdrawn sum, as before, which would come to 1 EUR, as of 01.05.2025 the commission fee will be calculated by the following formula (100 EUR * 1.5% * (60 days/360 days)), which is 0.25 EUR. The commission fee for accessing money deposited in the Green Savings Account will not exceed the interest earned on the deposit during the entire deposit period.

