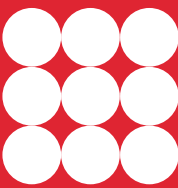


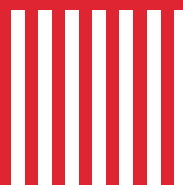
Schedule of Fees and Charges for

# Corporate clients

/Residents/



C



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# Accounts and service plans

## 1. Service plans<sup>1</sup>

Service / Fee per month	Lite <sup>2</sup>	Start	Plus	Premium
1.1. Commission fee for the Service plan	0 EUR	8 EUR	14 EUR	25 EUR
1.2. Electronic payments within the Citadele group (without limitations)	Free of charge			
1.3. Number of free of charge standard EUR payments within the EU (SEPA) and SEPA Instant payments initiated electronically <sup>3, 4</sup>	-	15 payments	55 payments	150 payments
1.4. Number of free of charge current accounts (opening and maintenance)	1 account		3 accounts	
1.5. Number of free of charge C Business cards (EUR) within 12 months from the moment of drawing up of the Service plan <sup>5, 6, 7</sup>	-	1 card	2 cards	3 cards
1.6. Unlimited number of Mastercard Business Debit cards	-	Free of charge		
1.7. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user	Free of charge			

<sup>1</sup> Until 01.09.2024 service plan name was Citadele 15/Citadele 55/Citadele 120.

<sup>2</sup> Lite service plan is available only to existing clients and can be opened at a branch or via a free form order in Online bank.

<sup>3</sup> Payments initiated in Internetbank, MobileApp and regular payments.

<sup>4</sup> Payments not included in Service plan are subject to a commission fee specified in paragraph 4 "Payments".

<sup>5</sup> Customers who applied for payment plans till August 1st, 2022 can still use MC Debit card and it will be valid until it's expiry.

<sup>6</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

<sup>7</sup> Standard current account monthly fee will apply once the plan's account limit has been reached. You can see the current account monthly fee under the paragraph 2.4.

## 2. Current account

Service	Fee
2.1. Opening of current account	Free of charge
2.2. Verification of company documents upon account opening, for companies subject to enhanced due diligence <sup>8</sup>	Individually (min. 100 EUR)
2.3. Maintenance of a payment account for legal entities when an enhanced customer due diligence process is carried out during account maintenance <sup>9</sup>	35 EUR - 500 EUR per month
2.4. Maintainance of current account	1 EUR per month
2.5. Verification of authority on representing of the legal entity, current customer of Citadele Bank in connection with account servicing and new services providing in connection with or amendments in the current services, on the basis of the documents presented by customer	Free of charge
2.6. Annual interest rate for credit balance	0%
2.7. Closure of account	Free of charge

<sup>8</sup> 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.

<sup>9</sup> For example, transportation companies, manufacturing and trading of weapons and ammunition, currency exchange services, cash collection services, mining industry, electronic money institutions, payment institutions, banks, credit service providers, and other financial sector companies, as well as other companies that meet the criteria for enhanced due diligence.

# Payments



3. Payments

Service / Fee	Electronically	Branch
3.1. Payments to own account within Citadele group	Free of charge	10 EUR
3.2. Payment to another customer's account within Citadele group	0.10 EUR	10 EUR
3.3. EUR payments within the EU (SEPA, SEPA Instant payments) (incl. regular payments)	0.38 EUR	10 EUR <sup>10</sup>
3.4. Standard payment outside SEPA in any currency	10 EUR	Not available
3.5. Urgent payments outside SEPA in any currency	25 EUR	Not available
3.6. Additional fee for processing payment made from / to countries with sanction risk of and/or countries where payment processing requires enhanced due diligence <sup>11</sup>	150 EUR	
3.7. Regular payment service implementation/agreement amendment	Free of charge	10 EUR
3.8. Incoming within Citadele bank (including from Lithuania, Latvia branches, Domestic and EU-payments)	Free of charge	
3.9. Incoming payments in foreign currency (commission type BEN and SHA)	6 EUR (or its equivalent in payment currency)	

<sup>10</sup> 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.

<sup>11</sup> 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/>.

4. Other payment services

Service / Fee	Electronically	Branch
4.1. Non-cash currency exchange in accordance with Citadele Bank rate, without additional commission fee		
4.2. Revocation of payments within Citadele bank in Estonia, Latvia and Lithuania	10 EUR	
4.3. Investigation of local and international payments	80 EUR + the actual costs of foreign banks	
4.4. Revocation of local and international payments	125 EUR + the actual costs of foreign banks	

Payment cards

5. C Business<sup>12</sup>

Service	Fee
5.1. Monthly fee for card	4.50 EUR
5.2. New card issue (instead of existing)	Free of charge
5.3. Commission fee for goods and services purchase	Free of charge
5.4. Cash withdrawal in Citadele, Luminor and LHV Banks ATMs in Estonia	1% of amount, min. 1.30 EUR
5.5. Cash withdrawal in other banks, in ATMs of other banks	2% of amount, min. 3 EUR
5.6. Late payment interest (increased credit interest, per annum)	20%
5.7. Interest on unauthorized negative account balance	0.06% per day
5.8. Currency exchange mark-up fee	2%

<sup>12</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

6. Mastercard Business Debit

Service	Fee
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6.1. Monthly fee for card	1.25 EUR
6.2. New card issue (instead of existing)	Free of charge
6.3. Commission fee for goods and services purchase	Free of charge
6.4. Cash withdrawal in Citadele, Luminor and LHV Banks ATMs in Estonia	Free of charge
6.5. Cash withdrawal in other banks, in ATMs of other banks	1% of amount, min. 3 EUR
6.6. Interest on unauthorized negative account balance	0.06% per day
6.7. Currency exchange mark-up fee	2%

7. Other payment card services

Service	Fee
7.1. Balance review 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 three times entering incorrect PIN code	Free of charge
7.3. Card account statement	according to the fees for Current account
7.4. Extra charge for currency exchange	2%
7.5. Annual interest on credit balance	0%
7.6. Card account closure	Free of charge
7.7. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
7.7.1. using Maestro, Mastercard Business Debit, C Business, Mastercard Standard, Mastercard Gold <sup>13</sup>	2 200 EUR
7.8. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:	
7.8.1. using Maestro, Maestro, Mastercard Business Debit, C Business, Mastercard Standard, Mastercard Gold <sup>13</sup>	15 000 EUR
7.9. Change of card’s PIN-code in Citadele ATM or mobile application	Free of charge
7.10. EUR cash deposits through Citadele, Luminor and LHV Banks ATMs to accounts of payment cards issued by Citadele Bank:	
7.10.1. Up to 10 000,00 EUR within one calendar month for the client’s account in total	Free of charge
7.10.2. Exceeding 10 000,00 EUR within one calendar month for the client’s account in total	0,2%

<sup>13</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

Lending

8. Credit, Credit Line, Overdraft

Service	Fee
8.1. Fees and charges related to lending services shall be determined by mutual agreement of the parties	

9. Commission fee for preparation of the documents (int. al. references)<sup>14, 15</sup>

Service	Fee
9.1. Debt claim letter	5 EUR
9.2. Contractual penalty for not delivering the	25 EUR
9.3. Service fee for statement of the annual report from the Commercial Register (incl. if the customer is not presented it in time)	25 EUR
9.4. Preparation of agreement on issuance of guarantee(s), import letter(s) of credit and related documents:	
9.4.1. if secured by cash assests or term deposit	Free of charge



9.4.2. other security	As agreed (min. 150 EUR)
9.5. Amendment to the agreement	75 EUR

<sup>14</sup> If a document must be notarized, customer pay actual expenses of notary service additionally.

<sup>15</sup> 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

### 10. Citadele Online Bank

Service	Fee
10.1. Conclusion of a contract, maintenance, re-activation	Free of charge

### 11. Authorization Devices

Service	Fee
11.1. PIN calculator issue	15 EUR
11.2. Issuing of DIGIPASS 780	35 EUR
11.3. Unlock of locked PIN calculator (in case locked during the use of Citadele Online Banking)	Free of charge
11.4. PIN calculator replacement due to technical reasons	6 EUR
11.5. Activation and usage of MobileSCAN <sup>16, 17</sup>	Free of charge

<sup>16</sup> Several mobile devices can be attached to the same MobileSCAN licence.

<sup>17</sup> 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.

### 12. Citadele SMS bank

Service	Fee
12.1. Service connection	Free of charge
12.2. Citadele Bank’s short message sent to customer	0.20 EUR

## Deposits

### 13. Savings account +

Service	Fee
13.1. Opening, closing of Savings account+	Free of charge
<b>13.2. Funds transfer from customer’s Savings account+:</b>	
13.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
13.2.2. without prior 35 calendar days notice to Citadele Bank	As for payment from current account + 1% of sum
13.3. Annual interest rate, currency	information from the Bank

### 14. Term Deposit

Service	Fee
14.1. Conclusion of a contract for the term deposit	Free of charge
14.2. Term deposit interest rates, currencies and minimal amounts	information from the Bank
14.3. Maintenance fee for cancelling deposit contract before maturity date	free of charge

## Additional services



15. Certificates, notices, statements, confirmations, copies

Service	Fee
15.1. Preparation of an account statement at the bank's branch <sup>18</sup>	10 EUR for a month (min. 20 EUR)
15.2. Preparation of standard reference <sup>19</sup>	20 EUR
15.3. Non-standard certificates, confirmations <sup>20</sup>	30 EUR
15.4. Seizure act processing and execution	15 EUR
15.5. Usage of courier deliveries and postal services upon customer's request for document and other values sending	25 EUR + actual expenses

<sup>18</sup> If account statement is requested for several months, including calendar month (months) with no turnover in the account, fee for appropriate calendar month (without account turnover) is not applied, taking in account that commission fee shall not be less than minimal fee for account statement, set in Pricelist. If account statement is requested for period with no turnover in account, only minimal fee for account statement shall be applied as set in Pricelist.

<sup>19</sup> 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.

<sup>20</sup> 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.

