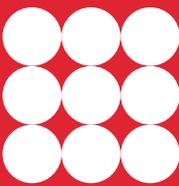


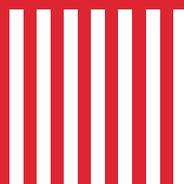
Schedule of Fees and Charges for

# private individuals

*/Products and services that are no longer offered/*



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## Content

Products and services that are no longer offered

## Products and services that are no longer offered

### 1. Maestro<sup>1</sup>

| Service   | Maestro, EUR                     | Maestro, USD                     | Offer for up to 18-years olds, EUR <sup>2</sup> | Offer for seniors, EUR           |
|---|----------------------------------|----------------------------------|---|----------------------------------|
| 1.1. Fee for card   | 1.49 EUR per month               | 1 USD per month                  | Free of charge                                  | Free of charge                   |
| 1.2. Fee for supplementary card   | 1.49 EUR per month               | 1 USD per month                  | Not offered                                     | Free of charge                   |
| 1.3. New card issue (instead of existing)   | Free of charge <sup>3</sup>      | Not offered                      | Free of charge <sup>3</sup>                     | Free of charge                   |
| 1.4. Commission fee for goods and services purchases  | Free of charge                   | Free of charge                   | Free of charge                                  | Free of charge                   |
| 1.5. Cash withdrawal in other banks   | 3% of the sum, min. 3 EUR        | 3% of the sum, min. 5 USD        | 3% of the sum, min. 3 EUR                       | 3% of the sum, min. 3 EUR        |
| 1.6. Cash withdrawal in Citadele Bank ATMs  | Free of charge                   | 3% of the sum, min. 5 USD        | Free of charge                                  | Free of charge                   |
| <b>1.7. Cash withdrawal in ATMs of other banks in Estonia and outside:</b>  |                                  |                                  |   |                                  |
| 1.7.1. Starting from the 4th withdrawal a month (Bank is calculating service fees on the transaction made on the account) | Free of charge                   | 3% of the sum, min. 5 USD        | Free of charge                                  | Free of charge                   |
| 1.7.2. Starting from the 4th withdrawal a month (Bank is calculating service fees on the transaction made on the account) | 1% of the sum, min. 1 EUR        | 3% of the sum, min. 5 USD        | 1% of the sum, min. 1 EUR                       | 1% of the sum, min. 1 EUR        |
| 1.8. Interest for unauthorised negative balance (per day)   | 0.06%                            | 0.06%                            | 0.06%   | 0.06%                            |
| <b>1.9. Balance review:</b>   |                                  |                                  |   |                                  |
| 1.9.1. in Citadele banka (Estonia, Latvia) ATM network  | Free of charge                   | Free of charge                   | Free of charge                                  | Free of charge                   |
| 1.9.2. n ATM networks of other banks (if the service is available from ATM)   | 0.32 EUR/ per inquiry/ statement | 0.50 USD/ per inquiry/ statement | 0.32 EUR/ per inquiry/ statement                | 0.32 EUR/ per inquiry/ statement |
| 1.10. Currency exchange mark-up fee   | 2%                               | 2%                               | 2%  | 2%                               |

<sup>1</sup> New cards are no longer issued as of 01.09.2019.

<sup>2</sup> Interest rates for term deposits + 0.10%.

<sup>3</sup> As of 01.11.2019 Maestro card will be renewed, replaced as X smart.

### 2. Mastercard cards<sup>4</sup>

| Service   | Mastercard Standard, EUR <sup>5</sup>                    | Mastercard Standard, USD <sup>5</sup>                    | Mastercard Gold, EUR <sup>6</sup>                        | Mastercard Gold, USD <sup>6</sup>                        |
|---|--|--|--|--|
| 2.1. Fee for card   | 2.99 EUR per month                                       | 2.50 USD per month                                       | 5.99 EUR per month                                       | 6.50 USD per month                                       |
| 2.2. Fee for supplementary card   | 2.99 EUR per month                                       | 2.50 USD per month                                       | 5.99 EUR per month                                       | 4.20 USD per month                                       |
| 2.3. Cash withdrawal in other bank, in ATM's of other banks               | 3% of the sum, min 3 EUR                                 | 3% of the sum, min 5 USD                                 | 3% of the sum, min 3 EUR                                 | 3% of the sum, min 5 USD                                 |
| 2.4. Amount of credit limit   | Individually   | Individually   | Individually   | Individually   |
| 2.5. Credit interest (per annum)  | 22%  | 22%  | 22%  | 22%  |
| 2.6. Interest on spent credit limit until the 15th date of the next month | 0%   | 0%   | 0%   | 0%   |
| 2.7. Minimum instalment   | 5% of spent overdraft amount and 100% excess expenditure | 5% of spent overdraft amount and 100% excess expenditure | 5% of spent overdraft amount and 100% excess expenditure | 5% of spent overdraft amount and 100% excess expenditure |

Schedule of Fees and Charges for Private individuals, residents of Estonia.  
Effective as of 1 December 2022.

|   |                                  |                                  |                                  |                                    |
|---|----------------------------------|----------------------------------|----------------------------------|------------------------------------|
| 2.8. Interest for unauthorised negative balance (per day)             | 0.06%                            | 0.06%                            | 0.06%                            | 0.06%                              |
| 2.9. Payment from account   | Standard payment fee + 3%          |
| 2.10. Annual fee for Priority Pass                                    | Not offered                      | Not offered                      | Free of charge                   | Free of charge                     |
| 2.11. Fee for 1 person's visit at Priority Pass airport business area | Not offered                      | Not offered                      | 30 EUR (VAT included)            | equivalent of 30 EUR(VAT included) |
| 2.12. Balance review in the Citadele Bank ATM (Estonia, Latvia)       | 0.32 EUR/ per inquiry/ statement | 0.50 USD/ per inquiry/ statement | 0.32 EUR/ per inquiry/ statement | 0.50 USD/ per inquiry/ statement   |
| 2.13. Currency exchange mark-up fee                                   | 2%                               | 2%                               | 2%                               | 2%                                 |

<sup>4</sup> New cards are no longer issued as of 01.09.2019.

<sup>5</sup> As of 01.11.2019 Mastercard Standard card will be renewed, replaced as X hero.

<sup>6</sup> As of 01.11.2019 Mastercard Gold card will be renewed, replaced as X Platinum.

### 3. Visa Platinum

| Service  | EUR   | USD   |
|--|---|---|
| 3.1. Fee for card  | 200 EUR per annum   | 250 USD per annum   |
| 3.2. Fee for supplementary card  | 100 EUR per annum   | 125 USD per annum   |
| 3.3. Commission fee for goods and services purchase  | Free of charge  | Free of charge  |
| 3.4. Cash withdrawal in other bank, in ATM's of other bank   | 3% of the sum, min.3 EUR  | 3% of the sum, min. 5 USD                                       |
| 3.5. Cash withdrawal in Citadele Bank ATMs in Estonia and outside Estonia                                | 3% of the sum, min.3 EUR  | 3% of the sum, min. 5 USD                                       |
| 3.6. Payment from account  | Standard payment fee + 3%                                       | Standard payment fee + 3%                                       |
| 3.7. Amount of credit limit  | Individually  | Individually  |
| 3.8. Credit interest (per annum)   | 18%   | 18%   |
| 3.9. Interest on spent credit limit until the 15th date of the next month                                | 0%  | 0%  |
| 3.10. Minimum instalment   | 5% of the used credit limit amount + 100% of excess expenditure | 5% of the used credit limit amount + 100% of excess expenditure |
| 3.11. Annual late payment interest rate  | 20%   | 20%   |
| 3.12. Interest for unauthorised negative balance (per day)   | 0.06%   | 0.06%   |
| 3.13. Interest rate (per annum) for collateral deposit which serves as collateral for credit card        | interest rate applicable for term deposit in accordant currency | interest rate applicable for term deposit in accordant currency |
| <b>3.14. Balance review:</b>   |   |   |
| 3.14.1. in Citadele banka (Estonia, Latvia) ATM network  | Free of charge  | Free of charge  |
| 3.14.2. in ATM networks of other banks (if the service is available from ATM)                            | 0.32 EUR/ per inquiry/ statement                                | 0.50 USD/ per inquiry/statement                                 |
| 3.15. Annual fee for Priority Pass   | Free of charge  | Free of charge  |
| 3.16. Fee for 1 person's visit to Priority Pass VIP lounge at the airport                                | 30 EUR (VAT included)   | 30 EUR (VAT included)   |
| <b>3.17. Fast Track Security line and Business Lounge voucher at the Tallinn Airport:<sup>7, 8</sup></b> |   |   |
| 3.17.1. 2 vouchers (within amount 60 EUR) per year   | Free of charge  | Free of charge  |
| 3.17.2. Starting from 3rd voucher  | 30 EUR per voucher (VAT included)                               | equivalent 30 EUR per voucher (VAT included)                    |
| 3.18. Currency exchange mark-up fee  | 2%  | 2%  |

<sup>7</sup> Voucher is issued to the Visa Platinum Card user from the Tallinn Airport information desk (Visa Platinum Card and valid identification document should be presented).

<sup>8</sup> Fast Track Security voucher grants Business Lounge visit (customer don't have to use Priority Pass visit for Business Lounge).

#### 4. X hero

| Service  | Fee   |
|--|---|
| 4.1. Fee for card and/or for supplementary card                                | 2.99 EUR per month  |
| 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 other banks  | 3% (min. 3 EUR)   |
| 4.5. Cash withdrawal in Citadele Bank ATMs in Estonia                          | 3% (min. 1.50 EUR)  |
| 4.6. Cash withdrawal in ATMs of other banks                                    | 3% (min. 3 EUR)   |
| 4.7. Cash deposit in ATM -s of Citadele  | Free of charge  |
| 4.8. Payment from account  | Standard payment fee + 3%   |
| 4.9. Minimum instalment  | 5% of the used credit limit amount + 100% of the excess expenditure |
| 4.10. Annual credit interest rate  | 18 %  |
| 4.11. Interest on the spent credit limit until the 15th date of the next month | 0%  |
| 4.12. Annual late payments interest rate                                       | 23%   |
| 4.13. Late payment interest per day  | 0.06%   |
| 4.14. Annual interest for unauthorized negative account balance                | 20%   |
| 4.15. Annual fee for Priority Pass membership                                  | Not offered   |
| 4.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport      | Not offered   |
| 4.17. Concierge service  | Not offered   |
| 4.18. Currency conversion rate   | 2%  |

#### 5. X Platinum<sup>9</sup>

| Service  | Fee   |
|--|---|
| 5.1. Fee for card and/or for supplementary card                                | 5.99 EUR per month  |
| 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 other banks  | 3% (min. 3 EUR)   |
| 5.5. Cash withdrawal in Citadele Bank ATMs in Estonia                          | 3% (min. 1.50 EUR)  |
| 5.6. Cash withdrawal in ATMs of other banks                                    | 3% (min. 3 EUR)   |
| 5.7. Cash deposit in ATMs of Citadele  | Free of charge  |
| 5.8. Payment from account  | Standard payment fee + 3%   |
| 5.9. Minimum instalment  | 5% of the used credit limit amount + 100% of the excess expenditure |
| 5.10. Annual credit interest rate  | 16%   |
| 5.11. Interest on the spent credit limit until the 15th date of the next month | 0%  |
| 5.12. Annual late payments interest rate                                       | 23%   |
| 5.13. Late payment interest per day  | 0.06%   |
| 5.14. Annual interest for unauthorized negative account balance                | 20%   |
| 5.15. Annual fee for Priority Pass membership                                  | Free of charge  |
| 5.16. Fee for 1 person's visit at Priority Pass VIP lounge at the airport      | 30 EUR (VAT included)   |
| 5.17. Currency conversion rate   | 2%  |

<sup>9</sup> As of 14.01.2021. new cards no longer issued.