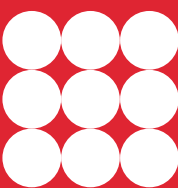


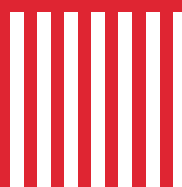
Schedule of Fees and Charges for

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. Maestro¹

Service	Maestro, EUR	Maestro, USD	Offer for up to 18-years olds, EUR ²	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 ³	Not offered	Free of charge ³	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
1.7. Cash withdrawal in ATMs of other banks in Estonia and outside:				
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%
1.9. Balance review:				
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%

¹ New cards are no longer issued as of 01.09.2019.

² Interest rates for term deposits + 0.10%.

³ As of 01.11.2019 Maestro card will be renewed, replaced as X smart.

2. Mastercard cards⁴

Service	Mastercard Standard, EUR ⁵	Mastercard Standard, USD ⁵	Mastercard Gold, EUR ⁶	Mastercard Gold, USD ⁶
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%	Standard payment fee + 3%	Standard payment fee + 3%	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%

⁴ New cards are no longer issued as of 01.09.2019.

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

⁶ 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
3.14. Balance review:		
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)
3.17. Fast Track Security line and Business Lounge voucher at the Tallinn Airport:^{7, 8}		
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%

⁷ 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).

⁸ 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 Platinum⁹

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%

⁹ As of 14.01.2021. new cards no longer issued.