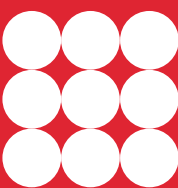


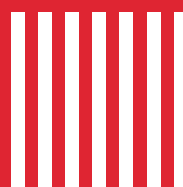
Schedule of Fees and Charges for

Corporate clients

Products and services that are no longer offered /Residents/



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Content

Products and services that are no longer offered

Products and services that are no longer offered

1. Payment plans

Service / Fee	Citadele 15	Citadele 55	Citadele 120
1.1. Commission fee for the Payment Plan per month	8 EUR	14 EUR	25 EUR
1.2. Electronic payments within Citadele bank group (without limitations)	Free of charge		
1.3. SEPA, SEPA Instant payments	15 payments free of charge	55 payments free of charge	120 payments free of charge
1.4. Opening and maintenance of current account	1 account – free of charge	3 accounts – free of charge	
1.5. Issuance and maintenance of Mastercard Debit Business card within first year from the moment of drawing up of the Payment Plan	1 card	2 cards	3 cards
1.6. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass GO3 to one user	Free of charge		
1.7. Access to and usage of Citadele online bank and SMS bank	Free of charge		

2. 3D Savings Account payment card MC Standard¹

Service	Fee
2.1. Fee for card	1 EUR per month
2.2. Fee for supplementary card	Free of charge
2.3. Replacement of a card	6.50 EUR
2.4. Commission fee for goods and services purchase	Free of charge
2.5. Cash withdrawal in ATMs of Citadele Bank	Free of charge
2.6. Cash withdrawal in ATMs of other banks	3% min. EUR 3
2.7. Cash withdrawal from Citadele bank and other banks	3% min. EUR 3
2.8. Interest on unauthorized negative account balance	0.06% per day
2.9. Payment from account	according to fees for 3D Savings Account

¹ From 01.11.2019 cards not issued.

3. Maestro²

Service / Fee	EUR	USD
3.1. Monthly fee of a card and of a supplementary card	1 EUR	1 USD
3.2. Replacement of a card	Free of charge ³	Not available
3.3. Commission fee for goods and services purchase	Free of charge	
3.4. Cash deposit in ATM-s of Citadele	Free of charge	
3.5. Cash withdrawal from ATM-s of Citadele	Free of charge	3% of the sum, min 5 USD
3.6. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 2 EUR	3% of the sum, min 5 USD
3.7. Cash withdrawal from Citadele bank	according to standard fees	

² From 01.11.2019 cards not issued.

³ As of 01.11.2019 Maestro card will be renewed, replaced as Mastercard Business Debit.

4. Mastercard Standard

Service / Fee	EUR	USD
4.1. Monthly fee of a card and of a supplementary card	2.20 EUR	2.50 USD
4.2. Replacement of a card	Not available	
4.3. Commission fee for goods and services purchase	Free of charge	
4.4. Cash deposit in ATM-s of Citadele	Free of charge	
4.5. Cash withdrawal from ATM-s in Estonia and outside of Estonia	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
4.6. Cash withdrawal from Citadele bank and from other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
4.7. Outgoing payments from card account	according to the fees for outgoing payment+ 3% of the sum	
4.8. Annual credit interest rate	22%	
4.9. Interest rate for the spent credit limit till the 15th date of the next month	0%	
4.10. Annual late payment interest rate	45%	
4.11. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	
4.12. Overdraft penalty	0.2% per day	

5. MasterCard Gold

Service / Fee	EUR	USD
5.1. Monthly fee for card	6 EUR	6.50 USD
5.2. Monthly fee for supplementary card	6 EUR	4.20 USD
5.3. Replacement of a card	6.50 EUR	9.30 USD
5.4. Commission fee for goods and services purchase	Free of charge	
5.5. Cash deposit in ATM-s of Citadele	Free of charge	
5.6. Cash withdrawal from other banks ATM-s in Estonia and outside of Estonia	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
5.7. Cash withdrawal from Citadele bank and other banks	3% of the sum, min 3 EUR	3% of the sum, min 5 USD
5.8. Outgoing payments from card account	according to the fees for outgoing payment + 3% of the sum	
5.9. Interest on unauthorized negative account balance	0.06% per day	
5.10. Annual credit interest rate	22%	
5.11. Interest on spent credit limit until the 15th date of the next month	0%	
5.12. Annual late payment interest rate	45%	
5.13. Overdraft minimum monthly payment amount	5% of spent overdraft amount and 100% excess expenditure	

6. Start-up loan⁴

Service	Fee
6.1. Consideration of an application for start-up loan	Free of charge
6.2. Contract fee for start-up loan	2% of credit amount, min 250 EUR
6.3. Execution of amendments for start-up loan:	1% of credit amount, min 250 EUR
6.3.1. payment date change	30 EUR
6.3.2. other amendments	1% of credit amount, min 250 EUR
6.4. Full or partial premature repayment credit/credit line	2% of repayment credit amount

⁴ Starting from 01.01.2019 Bank does not offer Start-up loan for business customer.