



Account provider name: AS "CITADELE BANKA"

Account name: CURRENT ACCOUNT WITH DEBIT CARD C SMART

Data: 2024.11.01.

- This document provides information on the rates applicable to the main services related with a payment account. It will help you compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is here: <https://www.citadele.ee/en/private/fees/>
- A glossary of the terms used herein is available for free at <https://www.citadele.ee/en/private/fees/>.

| Service <sup>1</sup>                                                                             | Fee                      |
|--------------------------------------------------------------------------------------------------|--------------------------|
| <b>General account services</b>                                                                  |                          |
| <b>Account maintaining</b>                                                                       |                          |
| 1) Opening the account (including the fee for verification of documents)                         | free of charge           |
| 2) Maintaining/servicing the account                                                             | free of charge           |
| 3) Closing the account                                                                           | free of charge           |
| <b>Payments (except cards)</b>                                                                   |                          |
| <b>Transfer</b>                                                                                  |                          |
| 1) Service provided at a branch:                                                                 |                          |
| a. intra-bank transfer to own account                                                            | service is not available |
| b. transfer to another bank in Estonia to another person's account                               | service is not available |
| c. transfer to another bank in Estonia or a member state of the EEA <sup>2</sup> (SEPA payment). | service is not available |
| d. foreign payment (non-SEPA) in any currency                                                    | service is not available |
| 2) Service provided on the internet banking site:                                                |                          |
| a. intra-bank transfer to own account                                                            | free of charge           |
| b. intra-bank transfer to another person's account                                               | free of charge           |
| c. transfer to another bank in Estonia or a member state of the EEA <sup>2</sup> (SEPA payment). | free of charge           |
| d. foreign payment (non-SEPA) in any currency                                                    | 10 EUR                   |
| <b>Standing order</b>                                                                            |                          |
| 1) Applying for the service:                                                                     |                          |
| a. at a branch                                                                                   | free of charge           |
| b. on the internet banking site                                                                  | free of charge           |
| 2) Using the service:                                                                            |                          |
| a. intra-bank transfer                                                                           | free of charge           |
| b. transfer to another bank in Estonia                                                           | free of charge           |
| b. E-invoice standing order                                                                      | service is not available |
| <b>Cards and cash</b>                                                                            |                          |
| <b>Providing a debit card</b>                                                                    |                          |

|                                                                                                                                                    |                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| 1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post)) | free of charge                                                             |
| 2) Using the card                                                                                                                                  | Monthly 1,99 EUR                                                           |
| <b>Total annual fee 23,88 EUR</b>                                                                                                                  |                                                                            |
| <b>Providing a credit card</b>                                                                                                                     |                                                                            |
| 1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post)) | service is not available                                                   |
| 2) Using the card                                                                                                                                  | service is not available                                                   |
| 3) Interest rate per annum on the amount used                                                                                                      | service is not available                                                   |
| <b>Cash withdrawal</b>                                                                                                                             |                                                                            |
| 1) At the bank's branch                                                                                                                            | service is not available                                                   |
| 2) At the ATM with a debit card:                                                                                                                   |                                                                            |
| a. ATMs of the bank up to 1000,00 EUR                                                                                                              | free of charge                                                             |
| b. ATMs of the bank over 1000,00 EUR                                                                                                               | 1% (min. 1 EUR) from amount above                                          |
| c. ATMs of other banks                                                                                                                             | Free of charge up to 1000 EUR per month, 1% (min. 1 EUR) from amount above |
| <b>Cash deposit</b>                                                                                                                                |                                                                            |
| 1) At the bank's branch                                                                                                                            | service is not available                                                   |
| 2) At the ATM with a debit card:                                                                                                                   |                                                                            |
| a. ATMs of the bank up to 2200.00 EUR per day                                                                                                      | free of charge                                                             |
| b. ATMs of other banks                                                                                                                             | service is not available                                                   |
| <b>Other services</b>                                                                                                                              |                                                                            |
| 1) Internet banking:                                                                                                                               |                                                                            |
| a. activation the internet banking agreement                                                                                                       | free of charge                                                             |
| b. using the internet bank                                                                                                                         | free of charge                                                             |
| 2) Mobile banking:                                                                                                                                 |                                                                            |
| a. activation the mobile bank                                                                                                                      | free of charge                                                             |
| b. using mobile bank                                                                                                                               | free of charge                                                             |

1. The Fee Information Document includes services in EUR.

2. European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.