



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 ¹	Fee
General account services	
Account maintaining	
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
Payments (except cards)	
Transfer	
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 ² (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 ² (SEPA payment).	free of charge
d. foreign payment (non-SEPA) in any currency	10 EUR
Standing order	
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
Cards and cash	
Providing a debit card	

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 Total annual fee 23,88 EUR
Providing a credit card	
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
Cash withdrawal	
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
Cash deposit	
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
Other services	
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.