

Schedule of Fees and Charges for

Private individuals



Citadele

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Mastercard Debit bundle

1. Mastercard Debit bundle

| Service | Fee |
|--|--|
| 1.1. Maintenance of the card and / or supplementary card | 2.49 EUR per month |
| 1.2. Maintenance of the card and / or supplementary card | 0.70 EUR per month for seniors ¹ |
| 1.3. SEPA, SEPA Instant payments for youth and Seniors, initiated electronically ^{3,4} | Free of charge |
| 1.4. Payments within Citadele bank for youth and Seniors, initiated electronically ^{3,4} | Free or charge |
| 1.5. Cash withdrawal in "MEDUS" ATMS, Citadele bank ATMs in Latvia, other banks ATMS and Perlas terminals (service provided by UAB "Perlas Finance") | Free of charge up to 750 EUR per month, 2 % min 2 EUR from amount above ² |
| 1.6. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMS | Free of charge |
| 1.7. Balance review in other bank ATMS | 0,50 EUR |
| 1.8. Credit limit repayment (at the end of the month) | 5 % of the used credit limit amount + 100% of the fees and interest |
| 1.9. Credit limit interest (per annum) | 17 % |
| 1.10. Interest for unauthorised negative balance (per day) | 0,05% |
| 1.11. Fee for receiving the renewed/ replaced payment card at the bank's branch | 10 EUR |
| 1.12. Currency exchange mark-up fee | 2,75% |
| 1.13. Electronic currency exchange | In accordance with Citadele bank rate |
| 1.14. Closure of account | Free of charge |
| 1.15. SMS sent to customer about card transactions | 0,15 EUR |

¹ A client who has reached the statutory retirement age in accordance to the Law on Social Insurance Pensions of the Republic of Lithuania, or who submits a copy of the decision of the State Social Insurance administrative institution to grant him/her an early retirement pension.

² Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together.

³ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

⁴ Payments initiated from other accounts are subject to a commission fee specified in paragraph 6 "Payments".

C cards account bundles

2. C cards bundles ¹¹

| | „C smart“ ¹¹ | „C supreme“ ¹¹ | „C prime“ ¹¹ |
|--|--|---|--|
| 2.1. Maintenance of the card and / or supplementary card | 2.49 EUR per month/ Free of charge for students ⁵ | 4 EUR per month | 6 EUR per month/ 7 EUR per month, if allocated credit limit amount is from 5001 EUR to 10000 EUR/ 8 EUR per month, if allocated credit limit amount is from 10001 EUR to 15000 EUR |
| 2.2. SEPA, SEPA Instant payments initiated electronically ^{9,10} | Free of charge | | |
| 2.3. Payments within Citadele bank, initiated electronically ^{9,10} | Free of charge | | |
| 2.4. SMS sent to customer about incoming sum to account | Free of charge | | |
| 2.5. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance) | Free of charge up to 900 EUR per month, 2% (min. 2 EUR) from amount above ⁶ | Free of charge up to 1250 EUR per month, 2% (min. 2 EUR) from amount above ⁶ | Free of charge up to 1500 EUR per month, 2% (min. 2 EUR) from amount above ⁶ |
| 2.6. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMS | Free of charge | | |
| 2.7. Balance review in other bank ATMS | 0,50 EUR | | |
| 2.8. Minimum instalment | 5% of the used credit limit amount + 100% of the fees and interest | | |

3 (8)

| | | |
|---|---------------------------------------|--------|
| 2.9. Credit limit interest (annual) | 19% | 18% |
| 2.10. Late payment (per day) | | 0.05 % |
| 2.11. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | Not offered | 30 EUR |
| 2.12. Currency exchange mark-up fee | | 2,75% |
| 2.13. Electronic currency exchange | In accordance with Citadele bank rate | |
| 2.14. Account closure | Free of charge | |
| 2.15. Fee for receiving the renewed/ replaced payment card at the bank's branch | 10 EUR | |

3. C Infinite bundle¹¹

| Service | Fee |
|--|--|
| 3.1. Maintenance of the card and / or supplementary card | 35 EUR per month (supplementary card – 20 EUR per month) |
| 3.2. New card issue (instead of existing) | 50 EUR |
| 3.3. SEPA, SEPA Instant payments initiated electronically ^{9,10} | Free of charge |
| 3.4. Payments within Citadele bank, initiated electronically ^{9,10} | Free of charge |
| 3.5. SMS sent to customer about incoming sum to account | Free of charge |
| 3.6. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance) | Free of charge up to 2 000 EUR per month, 2% (min. 2 EUR) from amount above ⁶ |
| 3.7. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMS | Free of charge |
| 3.8. Balance review in other bank ATMS | 0,50 EUR |
| 3.9. Minimum instalment | 5% of the used credit limit amount + 100% of the fees and interest |
| 3.10. Credit limit interest (annual) | 17% |
| 3.11. Late payment (per day) | 0,05% |
| 3.12. Priority Pass | Free of charge |
| 3.13. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | 30 EUR ⁷ |
| 3.14. Concierge service | Free of charge |
| 3.15. Currency exchange mark-up fee | 2,75% |
| 3.16. Fast track visit in VNO airport ⁸ | 10 EUR |
| 3.17. Electronic currency exchange | In accordance with Citadele bank rate |
| 3.18. Account closure | Free of charge |

⁵ The schoolchildren and student program is open to individuals with a valid schoolchildren or student certificate.

⁶ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

⁷ During the calendar year, 15 visits to the airport Priority Pass VIP lounge are free of charge.

⁸ For C Infinite within a calendar year, 8 visits to main user is offered free of charge.

⁹ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

¹⁰ Payments initiated from other accounts are subject to a commission fee specified in paragraph 6 "Payments".

¹¹ Until 2 April 2024 the card was called X card.

Basic account with Mastercard Debit

4. Basic Payment account with Mastercard Debit

| Service | Fee |
|---------|-----|
|---------|-----|

| | |
|--|--|
| 4.1. Maintenance of the card and / or supplementary card | 1 EUR per month ¹² |
| 4.2. Opening of an account | Free of charge |
| 4.3. Crediting of payments received in EUR | Free of charge |
| 4.4. EUR payment in "Citadele" Online Banking and Mobile App ¹⁵ | 15 payments per month free of charge ¹³ |
| 4.5. Cash withdrawal in "MEDUS" ATMS, Citadele bank ATMs in Latvia, other banks ATMS and Perlas terminals (service provided by UAB "Perlas Finance") | Free of charge up to 800 EUR per month, 2 % (min. 2 EUR) from amount above |
| 4.6. EUR cash deposits through "MEDUS" ATMS to accounts of payment cards issued by Citadele bank | Free of charge |
| 4.7. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMS | Free of charge |
| 4.8. Balance review in other bank ATMS | 0.50 EUR |
| 4.9. Interest for unauthorised negative balance (per day) | 0,05% |
| 4.10. Currency exchange mark-up fee | 2.75% |
| 4.11. Electronic currency exchange | In accordance with Citadele bank rate |
| 4.12. Connection to „Citadele“ Online Banking and activation of MobileScan | Free of charge |
| 4.13. Closure of account | Free of charge |

¹² For customers who receive social benefits monthly fee is 0.50 EUR.

¹³ EUR payments within Citadele bank group, to other bank in Lithuania or other SEPA member state, including e-invoice payments and regular payments.

¹⁴ Indicated amount is the total maximum cash withdrawal amount per month in all ATMS in Lithuania and abroad and Perlas terminals together.

¹⁵ Payments initiated from other accounts are subject to a commission fee specified in paragraph 6 "Payments".

Payments

| Service | Fee | | | |
|--|--|---|------------------------|---|
| | From C cards account ¹⁶ , electronically ^{17,24} | From other accounts, electronically ¹⁷ | In branch or SkyBranch | International customers, electronically ²⁵ |
| 5. Payments | | | | |
| 5.1. Payments to own account within Citadele group | Free of charge | | 10 EUR | As for residents |
| 5.2. Payment to another customer's account within the Citadele group | Free of charge | 0.20 EUR ¹⁸ | 10 EUR | As for residents |
| 5.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments) | Free of charge | 0.40 EUR ¹⁸ | 10 EUR | As for residents |
| 5.4. Payments outside SEPA in any currency ^{19,20} | 18 EUR | | Not offered | 75 EUR |
| 5.5. Urgent payments outside SEPA in any currency ^{19,20} | 35 EUR | | Not offered | 100 EUR |
| 5.6. Non-SEPA incoming transfers with commission type BEN and SHA | 10 EUR or equivalent | | Not offered | 10 EUR |

| 6. Other payments services | | | | |
|---|---------------------------------------|--|---------------------------------|--|
| 6.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment | Free of charge (Electronically) | | 10 EUR (In branch or SkyBranch) | |
| 6.2. Processing of cancellation request of the payment within Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks | 10 EUR | | | |
| 6.3. Processing of payment investigation, amendment or cancellation's request – other cases | 50 EUR + additional fee ²³ | | | |
| 6.4. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks | 1 EUR | | | |

¹⁶ Special conditions apply to payments initiated from C smart, C Supreme, C prime, C Infinite accounts.

¹⁷ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoices payments.

¹⁸ Free of charge for Mastercard Debit card for youth and Seniors.

¹⁹ Same fee is applied regardless of payment charge type (SHA or OUR). In case of charge type OUR all fees related to payment processing are covered by the payer. Citadele bank is not liable if the correspondent bank or the beneficiary bank has not followed the instructions given in the payment order or beneficiary has not been received in full due to other reasons. The Lithuanian branch of AS Citadele banka reserves the right to withhold the commission fees claimed by the recipient bank or otherwise related to the payment from the Customer's account without additional acceptance.

²⁰ Detailed information about currencies available for payments and information on payment submission and execution cut-off times, can be found on webpage <https://www.citadele.lt/lt/private/payments/execution/>

²¹ The fee is taken in addition to the standard fee for incoming and outgoing payments and the fee is charged from the Customer account regardless of payment commission type. List of countries to which additional fee is applied is published in <https://www.citadele.lv/en/private/payments/execution/>.

²² Payment is cancelled free of charge if it has not been credited to the beneficiary's account or sent to the beneficiary's bank. The fee is applied regardless of whether the funds have been refunded. If the funds have already been credited to the beneficiary's account, they will be returned only with the recipient's consent.

²³ Additional fees can occur if the correspondent bank or beneficiary bank requests additional commission fee for investigation/cancellation of the payment. The Lithuanian branch of AS Citadele banka reserves the right to withhold the mentioned additional fees from the Customer's account without additional acceptance.

²⁴ Until 2 April 2024 the card was called X card.

²⁵ Private individuals are classified as International private customers, if they don't meet the private individual - Resident definition. A Resident is a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State has the right to reside in the Republic of Lithuania or in other Member State or meet other criteria under applicable law.

Sticker, bracelet, ring

7. Sticker, bracelet, ring

| Service | Fee |
|---|--|
| 7.1. Fee for sticker, bracelet | 0.50 EUR per month ²⁶ |
| 7.2. Fee for ring | 3 EUR per month |
| 7.3. New sticker, bracelet issue (instead of existing) | 5 EUR |
| 7.4. Currency exchange mark-up fee | 2.75 % |
| 7.5. Cash out at MEDUS network ATMs and ATMs of other banks | Free of charge up to 1250 EUR per month, 2% (min. 2 EUR) from amount above |
| 7.6. Other services | According to the price list of the card linked to the sticker or bracelet |

²⁶ Free of charge for C Infinite card holders with C Infinite card account.

²⁷ The specified amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlo terminals.

Other services

8. Other services

| Service | Fee |
|--|--|
| 8.1. Preparation of an account statement at the bank's branch | 10 EUR for one month (min. 20 EUR) |
| 8.2. Preparation of standard reference ²⁹ | 20 EUR |
| 8.3. Preparation of non-standard reference, references for auditors, confirmation of auditor requests ³⁰ | As agreed, min. 45 EUR |
| 8.4. Minimum bank service fee ³² | 2.49 EUR per month |
| 8.5. Minimum bank service fee for customers who are treated as non-residents ^{37,31} | 15 EUR per month |
| 8.6. Fee for verification of private person documents upon account opening for customers who are not legal residents of EU, EEA ^{31,36} | 350 EUR |
| 8.7. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank ³⁵ | Up to 10 000 EUR free of charge / exceeding 10 000 EUR - 0,2 % |
| 8.8. Fee for receiving the renewed/ replaced payment card at the bank's branch | 10 EUR |
| 8.9. Maintenance of inactive customer's account ³³ or account without active card attached (starting from second year after card's expiry) | 10 EUR per month |
| 8.10. Monthly administration commission of funds of the client with whom cooperation has been terminated | 50 EUR |
| 8.11. Maintenance of inactive customer's account or account without active card attached: ³¹ | |
| 8.12. if there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank ³¹ | 75 EUR per month |

| | |
|--|--|
| 8.13. if there have not been customer's initiated transactions performed oncurrent account for more than 2 years and customer has no other contracts concluded with Citadele Bank | 150 EUR per month |
| 8.14. If cooperation with customer is terminated according to the Bank's initiative and customer hasn't performed transfer/ withdrawal of funds from the account within the term specified in the notice | 300 EUR per month |
| 8.15. Administration of the positive balance in case of a closed last account ³⁴ | 10 EUR |
| 8.16. Other fees not mentioned in the price list | Based on mutual agreement between the customer and the Citadele bank |

²⁸ Fee is applied to the following type of documents: power of attorneys, references, certificates of inheritance.

²⁹ The following types of references are considered as standard references: reference about account balance, account existence/credit limit applied to account/active payment cards linked to account, positive account balance, term deposit agreement, account closure (undated), equity capital payment (or increase), outstanding consumer loan balance (private individuals), outstanding balance of a particular debt in accordance with a debt repayment agreement, credit card balance. This fee also applies for preparation of a SWIFT copy of the sent payment order. Reference of declaration of income and wealth - free of charge. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

³⁰ Following types of references are considered as non-standard references: reference stating that customer does not have consumer lending obligations, references about terms of a payment account attached to an account (active/closed), non-existence of credit obligations, account balance and ID document information, information for controllers/auditors, confirmation of auditor requests and reconciliation statements and issuance of a copy of documents from the archive and other references with additional information, that are not mentioned as standard references. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

³¹ Private individuals are classified as International private customers, if they don't meet the private individual - Resident definition. A Resident is a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State has the right to reside in the Republic of Lithuania or in other Member State or meet other criteria under applicable law.

³² One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has any of Citadele cards, Green Savings Account, Savings Account, term deposits, investment products or any type of Citadele lending products. **The exception is not applicable for Piggybank.**

³³ If there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank.

³⁴ The fee shall be applied until the account balance is zero.

³⁵ For basic payment account with Mastercard Debit it is free of charge

³⁶ The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer.

³⁷ One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has Green Savings Account, Savings Account, term deposits, investment products or any type of Citadele lending products. **The exception is not applicable for Piggybank.**

Lending

9. Lending^{38,39}

| Service | Credits for Private Consumptions | Mortgage loan |
|---|--|--|
| 9.1. Execution of credit and additional loan amount | 1,5 % from credit amount (min. 50 EUR) | 0,5 % from credit (additional) amount (min. 200 EUR) |
| 9.2. Execution of amendments: | | |
| 9.2.1. Change of loan repayment date and repayment account | 25 EUR per each document | 0 EUR once in a calendar year; for the next change in the same calendar year, 75 EUR per each document |
| 9.2.2. Processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank | n/a | 75 EUR per each document |
| 9.2.3. Execution of amendments to the other provisions of the agreement | 25 EUR per each document | 200 EUR |
| 9.3. Fee for letting to pledge a collateral for other creditor | n/a | 150 EUR |
| 9.4. Interest rate amendment | n/a | 1% from credit amount (min. 500 EUR) |

³⁸ Early credit repayment - free of charge.

³⁹ Interest for overdue credit and unpaid interest 0,05 % for each day of delay.

Authorization Devices

10. Authorization Devices

| Service | Fee |
|-------------------------------|----------------|
| 10.1. Issuing of MobileSCAN | Free of charge |
| 10.2. Issuing of DIGIPASS 780 | 35 EUR |