



**SC „Citadele” bankas fees
for payment card holders**
(payment cards issued until 3rd April 2011)
Non-residents of the Republic of Lithuania

	VISA Gold / MasterCard Gold	VISA Classic / MasterCard Standard	VISA Electron / Maestro	Virtual VISA	VISA Business
Card type	Magstripe	Magstripe	Magstripe	-	Magstripe
Card validity period	2 years	2 years	2 years	2 years	2 years
CARD FEES	VISA Gold / MasterCard Gold	VISA Classic / MasterCard Standard	VISA Electron / Maestro	Virtual VISA	VISA Business
Main card issuance fee	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Main card renewal fee	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Supplementary card issuance fee	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Supplementary card renewal fee	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Card annual fee for the 1st card validity year	LTL 0	LTL 0	LTL 0	LTL 0	LTL 0
Card annual fee starting from the 2nd card validity year	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Card replacement fee (if lost, damaged, PIN forgotten, etc.)	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Fee for declaring card as invalid	LTL 0	LTL 0	LTL 0	LTL 0	LTL 0
Settlement of purchase of goods and services	0,50%	0,50%	0,50%	1%	0,50%
Urgent inclusion of capital	LTL 40	LTL 40	LTL 40	-	LTL 40
Interest on overdrawn account balance	30%	30%	30%	30%	30%
Cash withdrawal fees:					
Cash withdrawal at the joint ATM network of „Nordea”, „Danske”, „Ūkio” bank and “Citadele” bank (Lithuania)	2%, min. LTL 5	2%, min. LTL 5	2%, min. LTL 5	-	2%, min. LTL 5
Cash withdrawal at the branches of SC “Citadele” bankas	2%, min. LTL 5	2%, min. LTL 5	2%, min. LTL 5	-	2%, min. LTL 5
Cash withdrawal at ATMs and branches of other banks	2%, min. LTL 9	2%, min. LTL 9	2%, min. LTL 9	-	2%, min. LTL 9
Fees for other services:					
Mailing of account statement inside Lithuania	LTL 5	LTL 5	LTL 5	LTL 5	LTL 5
Mailing of account statement outside Lithuania	LTL 20	LTL 20	LTL 20	LTL 20	LTL 20
Sending of account statement by fax (fee per page)	LTL 20	LTL 20	LTL 20	LTL 20	LTL 20
Receipt of settlement document copy within Lithuania	LTL 4	LTL 4	LTL 4	LTL 4	LTL 4
Receipt of settlement document copy upon settlement abroad	LTL 16	LTL 16	LTL 16	LTL 16	LTL 16
CARD OPERATIONS STANDARD DAILY LIMITS	VISA Gold / MasterCard Gold	VISA Classic / MasterCard Standard	VISA Electron / Maestro	Virtual VISA	VISA Business
Amount limit of cash withdrawals	LTL 7.000	LTL 7.000	LTL 7.000	-	LTL 7.000
Operations volume limit of cash withdrawal	10	10	10	-	10
Amount limit of purchase transactions	LTL 15.000	LTL 15.000	LTL 15.000	LTL 10.000	LTL 15.000
Operations volume limit of purchase transactions	10	10	10	10	10

Valid from 11th of April 2011

Amount of cash withdrawn at the bank's customer service branches is unlimited.

The bank has a right to change terms and conditions of the agreement and payment card fees and shall inform about the change on bank's website www.citadele.lt and at bank's branches.

When issuing a payment card, the bank may request payment and mortgage of security deposit, subject to interest at the bank's fixed rate.
In case the card account is opened in other currency than Litas (LTL), the fees are assessed according to official exchange rate set by the Bank of Lithuania.

Additional information on card issuing and servicing terms and conditions and applicable fees: toll free domestic tel. 8 800 72739, abroad +370 5 2664600.