

MasterCard and Maestro cards					
	MasterCard Gold	MasterCard Standard	Maestro	MasterCard Virtual	MasterCard Business
Card validity period	Chip card 3 years Magstripe card 2 years	Chip card 3 years Magstripe card 2 years	Chip card 3 years Magstripe card 2 years	3 years	3 years
Card / supplementary card issuance / renewal fee	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Annual fee for handling card / supplementary card account in 1 st card validity year	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Annual fee for handling card / supplementary card account starting from 2 nd card validity year	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Fee for declaring payment card invalid and new card issuance	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Card replacement (if PIN code forgotten, card damaged, etc.)	LTL 55	LTL 55	LTL 14	LTL 55	LTL 55
Credit interest	17%	17%	17%	-	17%
Interest on overdrawn credit	17%	17%	17%	-	30%
Default interest on delayed account deposit (daily)	0,05%	0,05%	0,05%	0,05%	0,099%
Cash withdrawal at the Bank ATMs the JOINT ATM NETWORK*	2% min LTL 5	2% min LTL 5	2% min LTL 5	-	2% min LTL 5
Cash withdrawal at the Bank offices**	2% min LTL 5	2% min LTL 5	2% min LTL 5	-	2% min LTL 5
Cash withdrawal at ATMs of other banks	2% min LTL 9	2% min LTL 9	2% min LTL 9	-	2% min LTL 9
Cash withdrawal at other banks	2% min LTL 9	2% min LTL 9	2% min LTL 9	-	2% min LTL 9
Settlement for goods and services	0.50%	0.50%	0.50%	1%	0.50%
Urgent inclusion of capital	LTL 40	LTL 40	LTL 40	-	LTL 40
Information on account balance	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Daily limit on cash withdrawal	LTL 7.000	LTL 7.000	LTL 7.000	-	LTL 7.000
Permissible daily number of cash operations	10	10	10	-	10
Daily limit on the amount for goods and services	LTL 15.000	LTL 15.000	LTL 15.000	LTL 10.000	LTL 15.000
Permissible daily number of goods' and services' operations	10	10	10	10	10
Mailing of bank statements (inside Lithuania)	LTL 5	LTL 5	LTL 5	LTL 5	LTL 5
Mailing of bank statements (outside Lithuania)	LTL 20	LTL 20	LTL 20	LTL 20	LTL 20
Sending of bank statements by fax (per page)	LTL 20	LTL 20	LTL 10	LTL 20	LTL 20
Receipt of settlement document within Lithuania	LTL 4	LTL 4	LTL 4	LTL 4	LTL 4
Receipt of account copy upon settlement abroad	LTL 16	LTL 16	LTL 16	LTL 16	LTL 16
Receipt of traveller's document upon settlement abroad	LTL 120	LTL 120	LTL 120	-	LTL 120
Closing of card account	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge

* JOINT ATM NETWORK of Nordea, Danske, Ukio bank ir Citadele bank ATMs.

** The maximum limit on the cash withdrawn at the Bank customer service office from Citadele bankas payment card is unlimited, from other banks payment cards - LTL 500 or its equivalent in other currency.

Note: when issuing the payment card, the Bank may request payment and mortgage of security deposit, subject to interest at the Bank fixed rate.

Payment cards accounts can be opened in Euro; fees on these cards are calculated according to official Litas and Euro exchange rate set by Lietuvos bankas.

VISA					
	VISA Gold	VISA Classic	VISA Electron	Virtual VISA	VISA Business
Card validity period	2 years	2 years	2 years	2 years	2 years
Card / supplementary card issuance/ renewal fee	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Annual fee for handling card/ supplementary card account in 1 st card validity year	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Annual fee for handling card/ supplementary card account starting from 2 nd card validity year	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Fee for declaring payment card invalid and new card issuance	LTL 150	LTL 75	LTL 50	LTL 40	LTL 110
Card replacement (if PIN code forgotten, card damaged, etc.)	LTL 55	LTL 55	LTL 14	LTL 55	LTL 55
Credit interest	17%	17%	17%	-	17%
Interest on overdrawn credit	17%	17%	17%	-	30%
Default interest on delayed account deposit (daily)	0,05%	0,05%	0,05%	0,05%	0,099%
Cash withdrawal at the Bank ATMs and the JOINT ATM NETWORK*	2% min LTL 5	2% min LTL 5	2% min LTL 5	-	2% min LTL 5
Cash withdrawal at the Bank offices**	2% min LTL 5	2% min LTL 5	2% min LTL 5	-	2% min LTL 5
Cash withdrawal at ATMs of other banks	2% min LTL 9	2% min LTL 9	2% min LTL 9	-	2% min LTL 9
Cash withdrawal at other banks	2% min LTL 9	2% min LTL 9	2% min LTL 9	-	2% min LTL 9
Settlement for goods and services	0.50%	0.50%	0.50%	1%	0.50%
Urgent inclusion of capital	LTL 40	LTL 40	LTL 40	-	LTL 40
Information on account balance	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Daily limit on cash withdrawal	LTL 7.000	LTL 7.000	LTL 7.000	-	LTL 7.000
Permissible daily number of cash operations	10	10	10	-	10
Daily limit on the amount for goods and services	LTL 15.000	LTL 15.000	LTL 15.000	LTL 10.000	LTL 15.000
Permissible daily number of goods' and services' operations	10	10	10	10	10
Mailing of bank statements (inside Lithuania)	LTL 5	LTL 5	LTL 5	LTL 5	LTL 5
Mailing of bank statements (outside Lithuania)	LTL 20	LTL 20	LTL 20	LTL 20	LTL 20
Sending of bank statements by fax (per page)	LTL 20	LTL 20	LTL 10	LTL 20	LTL 20
Receipt of settlement document within Lithuania	LTL 4	LTL 4	LTL 4	LTL 4	LTL 4
Receipt of account copy upon settlement abroad	LTL 16	LTL 16	LTL 16	LTL 16	LTL 16
Receipt of traveller's document upon settlement abroad	LTL 120	LTL 120	LTL 120	-	LTL 120
Closing of card account	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge

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