

Schedule of Fees and Charges for **Corporate clients**

/Residents of the Republic of Lithuania/



Approved by Decision No 1/35/2020 of
28 May 2020 of AS Citadele banka's
Management Board

Effective as of 1 July 2020

**More
opportunities**

**=
Citadele**

Payment plans

Service	Fee		
	Payment Plan 'Citadele 25'	Payment Plan 'Citadele 55'	Payment Plan 'Citadele 120'
Commission fee for the Payment Plan per month	7 EUR	10 EUR	18 EUR
Electronic payments within Citadele Bank (without limitations ¹)	Free of charge		
SEPA, SEPA Instant payments initiated electronically ²	25 payments - free of charge	55 payments - free of charge	120 payments - free of charge
	Each next payment 0,40 EUR		
Opening and maintenance of current account	1 account – free of charge	3 accounts – free of charge	3 accounts – free of charge
	Each next current account opening – free of charge Maintenance – 4,50 EUR/month		
Fee for X Business card (EUR) within 12 months from the moment of drawing up of the Payment Plan	1 card - free of charge	2 cards – free of charge	3 cards – free of charge
Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass 260/GO3 to one user	Free of charge		
Payments outside SEPA in any currency (SHA and OUR), initiated electronically	15 EUR		
Urgent payments outside SEPA in any currency (SHA and OUR), initiated electronically ³	35 EUR		
Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR		
Incoming payment from account in Citadele Bank incl. from "Citadele banka" Latvia and Estonia branches, SEPA payments	Free of charge		
Non-SEPA incoming transfers with commission type BEN and SHA	7 EUR		
Maintenance of inactive customer's account ⁴ or account without active card attached (starting from second year after card's expiry) ⁵	7 EUR		
For new corporate clients	Payment Plan for the first 6 months - free of charge		

Payments

(in case of inactive Payment Plan, initiated electronically)

Payment between own accounts ⁶	Free of charge
Payment within Citadele Bank between two customer accounts ⁷	0,29 EUR

¹ Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele bank. Payments which are initiated from current accounts included in Payment Plan.

² Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA or SEPA Instant payment.

³ Detailed information is available on webpage www.citadele.lt.

⁴ Starting from second year since last customer's initiated transaction.

⁵ 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.

⁶ Internetbank, MobileApp within Citadele Bank.

SEPA, SEPA Instant payment ⁸	0,40 EUR
Salary payment ⁹	Free of charge
Payment outside SEPA in any currency (SHA and OUR)	15 EUR
Urgent payments outside SEPA in any currency (SHA and OUR) ¹⁰	35 EUR
Incoming payment from account in Citadele Bank incl. from "Citadele banka" Latvia and Estonia branches, SEPA payments	Free of charge
Incoming transfers with commission type BEN and SHA (non-SEPA)	7 EUR or equivalent
Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR

Accounts

(in case of inactive Payment Plan)

Opening of current account	Free or charge
Maintenance of current account ¹¹	4,50 EUR/month
Verification company documents, changing customer data (including changes in managers, shareholders, or other customer details) when beneficiaries are registered in non EU member state or EEA (Iceland, Liechtenstein, Norway and Switzerland)	500 EUR

Payment cards

X cards

Currency	X Business EUR
Fee for card	3 EUR per month
New card issue (instead of existing)	Free of charge
Commission fee for goods and services purchase	Free of charge
Cash withdrawal in Citadele Bank	As from current account
Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min. 3 EUR
Cash withdrawal in other banks, in ATM's of other banks	2 %, min. 3 EUR
Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
Minimum instalment	100 % of the excess expenditure + 100 % of the excess expenditure
Credit limit amount	Individually
Credit interest (per annum)	17 %
Interest for unauthorised negative balance (per annum)	30 %
Late payment interest (increased credit interest, per annum)	36 %
Payment from account	As from current account

⁷ Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele Bank.

⁸ Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA or SEPA Instant payment.

⁹ Payments within Citadele Bank submitted in Internetbank through Salary payment register or through file import as salary payment.

¹⁰ Detailed information is available on webpage www.citadele.lt.

¹¹ Fee is not applied if the account's average monthly balance is equal to or exceeds EUR 150 000

Currency exchange mark-up fee	2,75 %
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Mastercard Business Debit cards

Currency	Payment card
	EUR
Fee for card	2 EUR per month
New card issue (instead of existing)	Free of charge
Commission fee for goods and services purchase	Free of charge
Cash withdrawal in Citadele Bank	As from current account
Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min 3 EUR
Cash withdrawal in other banks, in ATM's of other banks	2 %, min. 3 EUR
Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min 3 EUR
Credit limit amount	Not available
Payment from account	As from current account
Interest for unauthorised negative balance (per annum)	30 %
Late payment interest (per annum)	36 %
Currency exchange mark-up fee	2,75 %

Lending

Credit, Credit Line

Service	Fee
Execution of a new credit, credit line ^{12,13}	From 1 % of the credit total amount/increase of amount (min. 300 EUR)
Execution of amendments:	
changes of repayment schedule with term extension and/or interest payment conditions amendments without changing of credit maturity term (except change of payment date), change of currency set in credit or credit line or overdraft agreement, change of interest rate type, change of transaction type, int.al. transfer of credit line to credit or vice versa	From 1 % of issued and unpaid credit or credit line (min. 300 EUR)
changes of loan collateral registered in public registers, int. al. change of pledgor, change of one collateral to another and others	For real estate 0,1 % of issued and unpaid credit amount or credit line/for other types of loan security 150 EUR per each loan security object for which changes are made
Full or partial premature repayment of credit/reduction of credit line limit, overdraft limit, int .al. in instances of refinancing	2 % of prematurely repayable/ limit reduction amount (min. 750 EUR) ¹⁴
Fee for credit resources reservation	Individually, min. 1 % per annum of not issued credit amount/ undrawn credit line limit

¹² Commission fee can be increased in specific or non-standard instances

¹³ If a document must be notarized, customer pay actual expenses of notary service additionally

¹⁴ Execution of mutual agreement or escrow account agreement about escrow account in other bank has a fee of 0,5 % of transaction amount (min. 500 EUR). Commission fee can be increased in specific or non-standard instances

Remote account management systems

Authorization Devices	
Issuing and replacement of DIGIPASS 780	35 EUR
Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence ^{15,16}	Free of charge

Bank link service	
Registration	Free of charge
Subscription fee per month	Free of charge
Commission fee for each received payment	1,3 % of the payment amount (min. 0,07 EUR, max 2,50 EUR)
Authentication ¹⁷ service per month	15 EUR (VAT included)

Citadele Gateway service	
Registration	50 EUR (VAT included)
Subscription fee per month for Informative mode	20 EUR (VAT included)
Subscription fee per month for Transactions mode	40 EUR (VAT included)

Other Services

Commission fee for preparation of bank references, letters and other documents	10 EUR per page (min 20 EUR) ¹⁸
Balance review in the MEDUS network ATM's and Citadele Group ATM's in Latvia	Free of charge
Balance review in other bank ATM's	0,50 EUR
Daily limit for one payment card for cash withdrawal at ATM's and POS terminals: using Maestro Business, Mastercard Business Debit, X Business, Mastercard Business	2 200 EUR
Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR or equivalent which is deducted from customer's account upon receipt of customer's application and limit increase
Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals: using Maestro Business, Mastercard Business Debit, X Business, Mastercard Business	15 000 EUR
Change of card's PIN code in mobile application	Free of charge
Cash in at MEDUS ATM's and Perlas terminals (service provided by UAB Perlas Finance)	Up to 10 000 EUR free of charge/exceeding 10 000 EUR - 0,2 % of amount
SMS sent to customer about card transactions ¹⁹	0,11 EUR
Issuance of a renewed payment card at bank branch	5 EUR
Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

¹⁵ Several mobile devices can be attached to the same MobileSCAN licence

¹⁶ MobileSCAN can be registered at branches and customer service centres in Latvia as well in Online Banking, if User is Customer in Online Banking Agreement

¹⁷ Authentication – demand of service provider for automatic identification of customer

¹⁸ If a document must be notarized, customer pay actual expenses of notary service additionally

¹⁹ Commission fee for messages sent by Citadele Bank is charged from customer's account once per month.