

# Schedule of fees and charges for **Private** **individuals**

/Residents of Lithuania/



**More  
opportunities**

**=  
Citadele**

## Mastercard Debit bundle

Service	Fee
Maintenance of the card and / or supplementary card	1 EUR per month / 0,70 EUR per month <sup>1</sup> for Seniors / 1,5 EUR per month with basic account <sup>2/</sup> free of charge for Students from 7 till 16 y.o. <sup>3</sup>
SEPA, SEPA Instant payments initiated electronically <sup>4</sup> ,	0,40 EUR/ For free or charge for Seniors, basic account and students
Payments within Citadele bank, initiated electronically <sup>5</sup> ,	0,20 EUR / For free or charge for Seniors, basic account and students
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 <sup>6</sup> , 2 % min 2 EUR from amount above
Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100% of the fees and interest
Credit limit interest (per annum)	17 %
Interest for unauthorised negative balance (per day)	0,175 %
Currency exchange mark-up fee	2,75 %
Electronic currency exchange	In accordance with Citadele bank rate
Payments outside SEPA in any currency (SHA and OUR) initiated electronically	15 EUR
Urgent payments outside SEPA in any currency <sup>7</sup> (SHA and OUR) initiated electronically	35 EUR
SEPA and Payment within Citadele bank via Sky Branch	7 EUR
Closure of account	Free of charge

## X smart account bundle

Service	Fee
Maintenance of the card and / or supplementary card	1,49 EUR per month / 1,1 EUR if transfer salary / Free of charge for Students <sup>8</sup>
SEPA, SEPA Instant payments initiated electronically <sup>9</sup>	Free of charge
Payments within Citadele bank, initiated electronically <sup>10</sup> , bill payment in ATM	Free of charge
SMS sent to customer about incoming sum to account	Free of charge
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 1 000 EUR <sup>4</sup> per month, 1 % min 3 EUR from amount above
Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100% of the fees and interest
Credit limit interest (per annum)	19 %
Interest for unauthorised negative balance (per day)	0,175 %
Currency exchange mark-up fee	2,75 %
Electronic currency exchange	In accordance with Citadele bank rate
Payments outside SEPA in any currency (SHA and OUR) initiated electronically	15 EUR

<sup>1</sup> Seniors program available for customers from 60 y.o.

<sup>2</sup> For customers who receive social benefits 50 % discount for monthly fee applies

<sup>3</sup> Students program available for customers from 7 to 16 y.o. if they have valid students ID

<sup>4</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA

<sup>5</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payments within Citadele bank

<sup>6</sup> EUR 800 or EUR 1 000 is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together

<sup>7</sup> Detailed information is found on webpage [www.citadele.lt](http://www.citadele.lt)

<sup>8</sup> Students program available for customers from 7 to 21 y.o. if they have valid students ID

<sup>9</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA

<sup>10</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payments within Citadele bank

Urgent payments outside SEPA in any currency <sup>11</sup> (SHA and OUR) initiated electronically	35 EUR
SEPA and Payment within Citadele bank via Sky Branch	7 EUR
Closure of account	Free of charge

## X Credit cards

	X hero	X Platinum	X Infinite
Maintenance of the card and / or supplementary card	2 EUR per month	4 EUR per month	430 EUR per year (supplementary card 140 EUR)
New card issue (instead of existing)	Free of charge		50 EUR
Cash withdrawal in "MEDUS" ATMs, Citadele bank ATMs in Latvia, other banks ATMs and Perlas terminals (service provided by UAB "Perlas Finance")	3 % (min. EUR 3,50)		
Payment from card account	As from Mastercard Debit bundle + 2 % for payments from credit limit <sup>12</sup>		
Minimum instalment	5 % of the used credit limit amount + 100 % of the fees and interest		
Credit interest (per annum)	19 %	18 %	17 %
Interest for unauthorised negative balance (per day)	0,175 %		
Priority Pass	Not offered	Free of charge	
Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR <sup>13</sup>	
Fast track visit in VNO airport	Not offered	Not offered	10 EUR <sup>14</sup>
Concierge service	Not offered	200 EUR per year per each card	Free of charge
Currency exchange mark-up fee	2,75 %		

## Stickers and bracelets

Service	Fee
Fee for sticker, bracelet	EUR 0,50 per month <sup>15</sup>
Currency exchange mark-up fee	2,75 %
Other services	According to the price list of the card linked to the sticker or bracelet

## Lending

Service	Credits for Private Consumptions	Mortgage credit
Execution of credit	1,5 % from credit amount (min. 50 EUR)	0,5 % from credit amount (min. 200 EUR); 1 % from credit amount (min. 200 EUR) for loan with real estate
Execution of amendments: additional credit amount granting, credit maturity term extension, credit currency change, loan security owner change, loan security change	n/a	1 % from credit amount (min 150 EUR) regarding which amendments are made
Processing of the documents in case of the refinancing from other creditor or in case of the sale of a real estate that is mortgaged in favor of Citadele	n/a	150 EUR

<sup>11</sup> Detailed information is found on webpage [www.citadele.lt](http://www.citadele.lt)

<sup>12</sup> The additional commission of 2% is not applied, if payment is executed within the terms of "Concierge service".

<sup>13</sup> Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account. For Priority Pass cards issued with X Infinite, 5 visits within a calendar year is free of charge.

<sup>14</sup> For X Infinite within a calendar year, 8 visits are offered free of charge

<sup>15</sup> Free of charge for X Infinite card holders with X Infinite card account.

bank in case the transaction will be financed by other creditor		
Execution of amendments (incl. payment date change)	25 EUR per each document	50 EUR per each document
Credit resources reservation	n/a	0,4 % annual for unused but reserved credit sum

\*Early repayment – free of charge

\*\*Interest for overdue credit and unpaid interest 0,05 % for each day of delay

## Authorization Devices

Service	Fee
Issuing of MobileSCAN	Free of charge
Issuing of DIGIPASS 780	35 EUR

## Other services

Service	Fee
Commission fee for preparation of bank references, letters and other documents	10 EUR per page (min 20 EUR) <sup>16</sup>
Renewed cards issuing in branches	5 EUR
Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
Balance review in other bank ATMs	0,50 EUR
EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank	Up to 10 000 EUR free of charge per month, exceeding - 0,2 %
SMS sent to customer about card transactions	0,11 EUR
Maintenance of inactive customer's account <sup>17</sup> or account without active card attached (starting from second year after card's expiry) <sup>18</sup>	7 EUR per month
Administration of the positive balance in case of a closed last account <sup>19</sup>	10 EUR
Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

<sup>16</sup> Reference of declaration of income and wealth - free of charge

<sup>17</sup> Starting from second year since last customer's initiated transaction

<sup>18</sup> 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

<sup>19</sup> The fee shall be applied until the account balance is zero