

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

Non- core products and services
Products and services that are no
longer offered

/Residents of Lithuania/



**More
opportunities**

**=
Citadele**

Non- core products and services

Cash operations

Service	Fee
Cash deposit	
To account in Citadele bank (deposit currency must accord to account currency ¹ : EUR, per each deposit	0,2 % of amount (min.5 EUR)
Other currencies	0,8 % of amount (min.10 EUR)
Cash withdrawal from account	
EUR	1 % of amount (min. 3 EUR)
Other currencies	1 % of amount (min. 8 EUR)
EUR, up to EUR 9,99 per day (inclusive)	Free of charge
Other cash operations, coins and banknotes processing	
Currency exchange	3,50 EUR (for a deal) for customers of Citadele bank who can provide personal identification document 7 EUR (for a deal) in other cases
Currency exchange if specific nominals provided upon prior order ²	3 % of deal amount (min. 20 EUR)
Exchange of EUR banknotes to the banknotes of another face value and/ or coins	3 % (min. 20 EUR)
Additional commission for coin processing, for EUR coins	1 EUR per each 50 pcs. (min. 4 % of amount)
Cancellation of advanced order for cash or delayed collection of ordered cash	0,2 %, max. 300 EUR
Advance order for cash	Free of charge

Payments

Service	Fee
Cancellation of payment to Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks	10 EUR
Investigation, amendment of payment or sending of cancellation's request – other cases	50 EUR + additional fee ³
Payments within Citadele bank incl.to Latvia and Estonia branch (make in branch)	7 EUR
SEPA payments (make in branch)	7 EUR
Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR

Authorization Devices

Service	Fee
Issuing of Code card and replacement upon customer's request	Free of charge
Issuing of DIGIPASS GO3/ 260	12 EUR
Unlocking of DIGIPASS GO3/ 260, if it is locked for use in Online banking	Free of charge
Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

¹ Cash deposit in own Savings account+, Maxi Savings account, current account for term-deposit opening, only in the day of term-deposit opening and simultaneously making order for depositing of these funds into term-deposit's account – free of charge. Cash deposit up to 500 EUR is for free, if this is first client's initiated transaction in bank to the client's own current account with payment card. Cash deposit in own account (up to EUR 9.99 per day) if there is unauthorised negative balance of the mentioned account – free of charge. Cash deposit EUR, USD in Mortgage credit repayment account.

² Commission fee is charged during ordering. Cash order must be performed at least one Citadele Bank working day before. Ordered nominals are available in customer service centre till the end of the day of deal, agreed between customer and Citadele Bank. About time of order execution Bank Citadele and customer agree individually. Cash limits, which are available in every branch without pre-ordering is set out in Bank Citadele website www.citadele.lt and can be changed without prior notice

³ If bank – intermediate and/or bank – receiver requests commission fee during the investigation of the payment, mentioned extra fee is charged from customer's account.

Safe keeping services

Service	Fee
Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box after expired safe-box rent (per day)	5 EUR (VAT included)

Other services

Service	Fee
Issuing of account statements for period indicated by a customer	5 EUR per month, max 25 EUR ⁴
Preparation of SWIFT request copy upon customer's request	10 EUR
Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR
Documents and other values sending:	
In Lithuania	3 EUR, by registered mail – 5 EUR
Abroad	10 EUR
by courier post	10 EUR + actual expenses
Issuing of documents from archive	35 EUR
Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR

⁴ Issuing of account statements for the current month - free of charge

Products and services that are no longer offered

Citadele payment card

Service	Fee
Maintenance of the payment card and / or supplementary card	1,49 EUR per month / for Students free of charge ⁵
SEPA, SEPA Instant payments initiated electronically from card 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 ⁶ per month, 1 % min 3 EUR from amount above / for students free of charge up to 250 EUR per month, 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)	28 %
Interest for unauthorised negative balance (per day)	0,175 %
Currency exchange mark-up fee	2,75 %

X credit cards (issued till 2019.01.01)

	X hero	X Platinum	X Infinite
Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	3 EUR per month	5 EUR per month	430 EUR per year (supplementary card 140 EUR)
Cash withdrawal in ATM	Free of charge up to 1 000 EUR per month ⁷ , 3 %, min 3,50 EUR from amount above	Free of charge up to 1 500 EUR per month ⁸ , 3 %, min 3,50 EUR from amount above	Free of charge up to 1 500 EUR per month ⁹ , 3 %, min 3,50 EUR from amount above
Payment from account	Free of charge SEPA payments + 2 % for payments from credit limit		
Minimum instalment	5 % of the used credit limit amount + 100 % of the fees and interest		
Credit limit 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 ¹⁰	
Fast track visit in VNO airport	Not offered	Not offered	10 EUR ¹¹
Concierge service	Not offered	USD 200 per year per each card	Free of charge
Currency exchange mark-up fee	2,75 %		

⁵ Students program available for customers from 7 to 21 y.o. if they have valid students ID.

⁶ EUR 1 000 is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad together and Perlas terminals.

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¹⁰ For Priority Pass cards, issued with X Infinite, five visits to airport's VIP lounge is offered free of charge.

¹¹ For X Infinite within a calendar year, 8 visits is offered free of charge

Maestro

Service	EUR
Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	1 EUR per month / 0,70 EUR per month for Seniors ¹² / free of charge for Students ¹³ / 1,50 EUR ¹⁴ for basic account
SEPA payments from account	As from Mastercard Debit bundle / free of charge for seniors, students and basic account
Cash withdrawal in "MEDUS" ATMs and 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 ¹⁵ , 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)	28 %
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

Maxi Savings Account card

Service	Fee
Maintenance of Maxi account card and / or supplementary card	1,49 EUR per month
Cash withdrawal in MEDUS ATMS and AS Citadele Bank ATMs in Latvia	1 % (min. 3 EUR)
Cash withdrawal in ATMs of other banks and Perlas terminals (service provided by UAB "Perlas Finance")	2 % (min. 3,50 EUR)
Currency exchange mark-up fee	2,75 %
Payment from account	As from Mastercard bundle ¹⁶

Mastercard Standard

Currency	EUR
Fee for card and/or supplementary card	1,50 EUR per month
Payment from account	As for Mastercard Debit + 2 % for payments from credit limit
Commission fee for goods and services purchase	Free of charge
Cash withdrawal in ATMs and Perlas terminals, service provided by UAB "Perlas Finance"	3 % (min. 3,50 EUR)
Minimum instalment	5 % of the spent credit limit amount + 100 % of excess expenditure
Interest for unauthorised negative balance (per day)	0,175 %
Credit limit interest (per annum)	17 %

¹² Seniors program available for customers from 60 y.o.

¹³ Students program available for customers from 7 to 21 y.o. if they have valid students ID.

¹⁴ For customers who receive social benefits 50% discount for monthly fee applies

¹⁵ EUR 800 is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

¹⁶ With prior 7 calendar days notice to Citadele Bank. Without prior notice 1 % + fee as from current account

Currency exchange mark-up fee	2,75 %
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Mastercard Gold

	EUR
Fee for card and/or supplementary card	3,50 EUR per month
Cash withdrawal in ATMs	3 % (min. 3,50 EUR)
Minimum instalment	5 % of the spent credit limit amount + 100 % of excess expenditure
Interest for unauthorised negative balance (per day)	0,175 %
Credit limit interest (per annum)	16 %
Currency exchange mark-up fee	2,75 %
Payment from account	As from Mastercard bundle + 2 % for payments from credit limit

Current account¹⁷

	EUR
Payment within Citadele bank (incl.to Latvia and Estonia brach, in Online Banking and mobile app:	
Between own accounts	Free of charge
Between accounts of different customer	0,20 EUR
SEPA Instant payments initiated electronically	0,40 EUR
Payments outside SEPA in any currency (SHA and OUR) initiated electronically	15 EUR
Urgent payments outside SEPA in any currency ¹⁸ (SHA and OUR) initiated electronically	35 EUR
SEPA and Payment within Citadele bank via Sky Branch	7 EUR
Closure of account	Free of charge
Maintainance of inactive customer's account ¹⁹ or account without active card attached (starting from second year after card's expiry)	7 EUR

¹⁷ Current account can be open if customer has any active card in Citadele bank. Customer can have maximum 3 current accounts

¹⁹ Detailed information is found on webpage www.citadele.lt

²⁰ Starting from second year since last customer's initiated transaction