

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

Non- core products and services

Products and services that are no longer
offered

/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**

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)
USD	0,8 % of amount (min. 10 EUR)
Cash withdrawal from account²	
EUR	1 % of amount (min. 3 EUR)
USD	1 % of amount (min. 8 EUR)
EUR, up to 9,99 EUR per day (inclusive)	Free of charge
Other cash operations, coins and banknotes processing	
USD exchange ³	3,5 EUR (for a deal) for current customers of Citadele Bank 7 EUR (for a deal) in other cases
Exchange of EUR banknotes to the banknotes of another face value and/or coins	3 % (min. 20 EUR)
Cancellation of advanced order for cash or delayed collection of ordered cash	0,2 % (max. 300 EUR)
Additional commission for coins processing, for EUR coins	1 EUR per each 50 pcs. (min. 4 % of amount)
Advance order for cash	Free of charge

Payments	
Processing of payment within Citadele Bank and SEPA Payment in branch ⁴	7 EUR
Investigation, amendment of payment or sending of cancellation's request (for SEPA payments, only sending of cancellation's) ⁵	50 EUR + other banks commission

¹ Cash deposit in own Savings account, 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 EUR 10 000 in business entity's current account in the day of opening this account – free of charge. Cash deposit in own account (up to 9,99 Eur per day) if there is unauthorised negative balance of the mentioned account – free of charge.

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 Citadele Bank and customer agree individually. Cash limits, which are available in every branch without pre-ordering is set out in Citadele Bank website www.citadele.lt and can be changed without prior notice.

³ The service is valid only for existing customers of Citadele Bank.

⁴ Service available only for customers without possibility to initiate payments electronically.

⁵ If the payment is not sent from the bank, the payment will be canceled free of charge.

Remuneration to Citadele Bank for the balance of money in the current account of a client or a group of related clients exceeding^{6 7}:	Annual interest rate:
CHF 100 000 / DKK 750 000	1 %
SEK 1 000 000	0,2 %
EUR 1 000 000	0,5 %
JPY 10 000 000	0,2 %

Authorization Devices	
Issuing of DIGIPASS 260/ GO3	12 EUR
Unlocking of locked DIGIPASS 260/GO3 (if the device locked due to customer's inattention)	Free of charge
Replacement of DIGIPASS 260/ GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge
Issuing and replacement of Code card upon customer's request	Free of charge

Safe keeping services

Service	Fee
Commission fee for safe-box opening if customer has lost the key of the safe box	150 EUR
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)

Additional services

Service	Fee
Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR
Preparation of SWIFT request copy upon customer's request	10 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
Preparation of a statement on the temporary account funds	Free of charge
Account statement preparation and issuing at Citadele Bank upon customer's request	5 EUR per month (max. 25 EUR)
Issuing of documents from archive	35 EUR per document

⁶ If currency of the account is not EUR, fee is charged in equivalent, till account balance is zero.

⁷ Calculated from the balance amount of the current account for each calendar day on which the balance of the account at the end of the day is equal to or greater than that specified in the Schedule for amounts, and the total amount calculated during the calendar month shall be withheld from the account on the last day of the same month. Remuneration may be applied to Citadele Bank by informing the customer individually 14 calendar days in advance, except where the customer meets the conditions of paragraph a) below and therefore, the remuneration shall be applied without separate information.

a) For financial institutions that are considered to be banks, credit unions and other credit institutions, payment institutions, electronic money institutions, insurance companies and insurance brokers, financial brokerage companies, investment companies, collective investment undertakings, including without limitation, pension funds, etc.

Products and services that are no longer offered

Payment cards

Business card Mastercard Business ⁸

Currency	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 in other banks, in ATMs of other banks	2 %, min. 3 EUR
Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min. 3 EUR
Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
Credit limit amount	Individually
Minimum instalment	100 % of the used credit limit amount + 100 % of excess expenditure
Credit interest (per annum)	17 %
Late payment interest (per annum)	36 %
Interest for unauthorised negative balance (per annum)	30 %
Payment from account	As from current account
Currency exchange mark-up fee	2,75 %

Maestro Business cards⁹

	Payment card EUR
Fee for card	2 EUR per month

⁸ As per 20.03.2019 are issued as X Business

¹² As per 01.07.2019 are issued as Mastercard Business Debit

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 ATMs 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
Late payment interest (increased credit interest, per annum)	30 %
Late payment interest (per annum)	36 %
Payment from account	As from current account
Currency exchange mark-up fee	2,75 %