

# Schedule of Fees and Charges **International clients, non-residents of Lithuania**



Approved by Decision No 12/47/2019  
of 6 November 2019 of AS Citadele  
banka's Management Board

Effective as of 15 January 2020

**More  
opportunities**

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# Accounts

Service	Fee
<b>1. Current Account</b>	
1.1. Opening and maintainance of current account	
1.1.1.for private individuals	150 EUR
1.1.2.for legal entities	500 EUR
1.1.3.Verification of authority on representing of the legal entity, current customer of Citadele Bank in connection with account servicing and new services providing in connection with or amendments in the current services, on the basis of the documents presented by customer	200 EUR
1.1.4.Verification of company documents. (Fee applied inexceptional cases if this would require significant additional labor costs)	150 EUR
1.2. Maintainance of current account <sup>1</sup>	
1.2.1.for private individuals	3 EUR
1.2.2.for legal entities, non-residents of Lithuania, Latvia, and Estonia	20 EUR per month <sup>2</sup>
1.2.3.if a payment card attached to account has expired, new card has not been issued to the customer	25 EUR per month
1.3. Maintenance of inactive customer's account <sup>3</sup>	
1.3.1.for private individuals if there have not been customer's initiated transactions performed on the current account for more than 6 months and customer has no other contracts concluded with Citadele Bank	25 EUR per month
1.3.2.for legal entities if there have not been customer's initiated transactions performed on the current account for more than 6 months and customer has no other contracts concluded with Citadele Bank	75 EUR per month
1.3.3.for private individuals and legal entities if there have not been customer's initiated transactions performed on current account for more than 3 years and customer has no other contracts concluded with Citadele Bank	150 EUR per month
1.3.4.if cooperation with customer is terminated according to the Bank's initiative and customer hasn't performed transfer/ withdrawal of funds from the account within the term specified in the notice	EUR 300 per month
1.4. Remuneration to Citadele banka for the balance of money in the current account <sup>4</sup> of a client - legal entity or a group of related clients exceeding:	Annual interest rate
1.4.1.CHF 100 000	1%
1.4.2.DKK 750 000	1%

<sup>1</sup> Commission for Maintenance of current account is not applied, if commission for Maintenance of inactive customer's account is applied

<sup>2</sup> If there isn't enough funds for commission application in current account, than commission is accumulated and transferred to the next month. If client has several current accounts, than commission is applied for one current account by Bank views.

<sup>3</sup> Till account balance is zero.

<sup>4</sup> It is calculated from the current account balance amount for each calendar day on which the account balance at the end of the day equals or exceeds the amounts specified in the Pricelist, and the total amount calculated during the calendar month is deducted from the account on the last day of the same month. Remuneration may be applied to Citadele Bank individually informing the customer 14 calendar days in advance, unless the customer fulfills the conditions set out in Clause 1 below and therefore the remuneration is applied without any separate notification. 1. Remuneration shall be applied to all customers who are: insurance or reinsurance undertakings and financial institutions (including their subsidiaries) supervised by the FCMC or other financial market supervisory authorities of other countries, the principal activity of which is related to the provision of financial services; Other credit and leasing providers.

1.4.3.EUR 1 000 000 <sup>5</sup>	0.25%
1.4.4.SEK 1 000 000	1%
1.5. Closure of account	Free of charge
1.6. Administration of the positive balance in case of a closed last account <sup>3</sup>	100 EUR

## Payments (see Appendix No 2, Sub-chapter 1)

Service	Fee	
	Online Banking and mobile app	Branch
<b>2. Payments within Citadele bank int.al.to AS "Citadele banka" Latvia and Estonia branch</b>		
2.1. Between own accounts	Free of charge	5 EUR
2.2. Between accounts of different customers	2 EUR	5 EUR
<b>3. Payments in Euro and in other currencies (EEA payment description in Appendix 2, Sub-chapter 1)<sup>6</sup></b>		
3.1. SEPA payment <sup>7</sup> (see Appendix 2, Sub-chapter 1)		
3.1.1. Private persons		
3.1.1.1. Up to EUR 300 (inclusive)	0.40 EUR	5 EUR
3.1.1.2. Over EUR 300	21 EUR	24 EUR
3.1.2. Legal persons		
3.1.2.1. Up to EUR 300 (inclusive)	0.40 EUR	5 EUR
3.1.2.2. Over EUR 300	250 EUR	250 EUR
3.2. Urgent payment in EUR		
3.2.1. Private persons	0,2 %, min. 24 EUR, max. 75 EUR) + 12 EUR	0,3 %, min. 36 EUR, max. 95 EUR) + 12 EUR
3.2.2. Legal persons		
3.2.2.1. SHA (shared)	350 EUR	350 EUR
3.2.2.2. OUR (remmitter)	400 EUR	400 EUR
3.3. Standard payment in USD currency		
3.3.1. Private person		
3.3.1.1. SHA (shared)	0.50% (min. 110 USD, max. EUR 170USD)	0.70% (min. 150 USD, max. 220 USD)
3.3.1.2. OUR (remmitter)	0.50% (min. 110 USD, max. 170 ) + 50 USD	0.70% (min. 150 USD, max. 220 EUR) + 50 USD
3.3.1.3. BEN (recipient) <sup>9</sup>	Free of charge	Free of charge
3.3.2. Legal person		
3.3.2.1. SHA (shared)	250 EUR	250 EUR
3.3.2.2. OUR (remmitter)	300 EUR	300 EUR
3.3.2.3. BEN (recipient) <sup>9</sup>	Free of charge	Free of charge
3.4. Standard payment in EUR to other banks registered abroad and in other currency		
3.4.1. Private person		
3.4.1.1. SHA (shared)	0.1% (min. 18 EUR, max. 50 EUR)	0.2% (min. 24 EUR, max. 75 EUR)

<sup>5</sup> If currency of the account is not EUR, fee is charged in equivalent.

<sup>6</sup> Legal persons, non-residents of Latvia and Estonia, has access only to payments in EUR, RUB and CHF currencies.

<sup>7</sup> Available only in Online Banking and mobile app.

3.4.1.2. OUR (remmitter)	0.1% (min. 18 EUR, max. 50 EUR) + 12 EUR	0.2% (min. 24 EUR, max. 75 EUR) + 12 EUR
4.4.1.3 BEN ( recipient) <sup>8</sup>	free of charge	free of charge
3.4.2. Legal person		
3.4.2.1. SHA (shared)	250 EUR	250 EUR
3.4.2.2. OUR (remmitter)	300 EUR	300 EUR
3.4.2.3. BEN (recipient) <sup>9</sup>	free of charge	free of charge
3.5. Urgent payment in other currency		
3.5.1. Private person		
3.5.1.1. SHA (shared)	0.2% (min. 24 EUR, max. 75 EUR)	0.3% (min. 36 EUR, max. 95 EUR)
3.5.1.2. OUR (remmitter)	0.2% (min. 24 EUR, max. 50 EUR) + 12 EUR	0.3% (min. 36 EUR, max. 95 EUR) + 12 EUR
3.5.1.3. BEN (recipient) <sup>9</sup>	free of charge	free of charge
3.5.2. Legal person		
3.5.2.1. SHA (shared)	350 EUR	350 EUR
3.5.2.2. OUR (remmitter)	400 EUR	400 EUR
3.5.2.3. BEN (recipient) <sup>9</sup>	free of charge	free of charge
<b>4. Regular payments</b>		
4.1. Registration of regular payment	Free of charge	
4.2. Execution of regular payment	As for electronic payments from current account	

<b>5. Incoming transfer to account</b> <sup>9</sup> (see Appendix No 2, Sub-chapter 1)	
5.1. From account in Citadele Bank incl. from "Citadele banka" Latvia and Estonia branches, SEPA payments	Free of charge
5.2. Other incoming transfers with commission type BEN and SHA	7 EUR equivalent

<b>6. Non-cash currency exchange</b>	In accordance with Citadele Bank rate, without additional commission fee
<b>7. Investigation of payments</b> <sup>10, 11</sup>	
7.1. Cancellation of payment to Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks	25 EUR
7.2. Investigation, amendment of payment or sending of cancellation's request – other cases	100 EUR + additional fee
<b>8. PLAIS</b>	
Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR

## Cash operations

Service	Fee
<b>9. Cash deposit</b>	
9.1. To account in Citadele Bank (deposit currency must correspond with account currency) <sup>12</sup> :	

<sup>8</sup> BEN – all the charges for the international payment order - both AS Citadele Bank charges and the charges applied by the foreign bank - are paid by the beneficiary. Charges are debited from payment amount and therefore the beneficiary does not receive the full amount transferred. The beneficiary is charged a fee of 20 EUR for a standard payment in foreign currency, 35 EUR for an urgent payment in foreign currency.

<sup>9</sup> The commission fee is not charged, if the payment is made to the account of investment fund in Citadele Bank, which is in management of IPAS 'CBL Asset Management'.

<sup>10</sup> If the customer's account has already been debited, Citadele Bank does not guarantee that the payment amount will be refunded. The Bank releases funds to its customer only if the payment amount is recovered from the correspondent bank and recipient bank.

<sup>11</sup> 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.

<sup>12</sup> Cash deposit in own 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

9.1.1. EUR, per each deposit	0.2% of amount (min.5 EUR)
9.1.2. Other currencies	0.8% of amount (min.10 EUR)
9.2. EUR cash deposits through Citadele Bank's ATMs to accounts of payment cards (in any currency) issued by Citadele Bank	Free of charge
9.3. EUR, USD to UAB "Citadele faktoringas ir lizingas" (deposit currency must accord to account currency)	Free of charge

<b>10. Cash withdrawal from account</b> <sup>13</sup>	
10.1. EUR	1 % of amount (min. 3 EUR)
10.2. Other currencies	1% of amount (min. 8 EUR)
10.3. EUR, up to EUR 9.99 per day (inclusive)	Free of charge

<b>11. Other cash operations, coins and banknotes processing</b>	
11.1. Currency exchange	3.5 EUR (for a deal) for current customers of Citadele bank who can provide personal identification document 7 EUR (for a deal) in other cases
11.2. Currency exchange if specific nominals provided upon prior order <sup>14</sup>	3% of deal amount (min. 20 EUR)
11.3. Cancellation of advanced order for cash or delayed collection of ordered cash	0.2 %, max. EUR 300
11.4. Exchange of EUR banknotes to the banknotes of another face value and/ or coins	3% (min. 20 EUR)
11.5. Additional commission for coin processing, for EUR coins	10% of amount (min. 10 EUR)

## Payment cards

### 12. Mastercard Debit cards

Currency	EUR
12.1. Fee for card and supplementary card	4 EUR per month
12.2. New card issue (instead of existing)	Free of charge
12.3. Fee for goods and services purchase	0.5% (min. 0.15 EUR)
12.4. Cash withdrawal in Citadele Bank	As from current account
12.5. Cash withdrawal in Cash withdrawal in the ATM network of Citadele and Šiaulių bankas and AS Citadele Bank ATMs in Latvia	1% (min. 2 EUR)
12.6. Cash withdrawal in ATMs of other banks	3% (min. 5 EUR)
12.7. Cash withdrawal at Perlas terminals	1% (min. 2 EUR)
12.8. Cash in in ATM & Perlas terminals	Free of charge
12.9. Credit limit amount	Not available
12.10. Minimum instalment	100% of excess expenditure
12.11. Interest for unauthorised negative balance (per annum)	17%
12.12. Late payment interest (increased credit interest, per day)	0.05%
12.13. Payment from account attached to the card	As from current account

unauthorised negative balance of the mentioned account – free of charge. Cash deposit EUR, USD in Mortgage credit repayment account, (Contract on dept repayment or contract on Credit for Private consumption)-free of charge.

<sup>13</sup> Cash withdrawal of principal amount and interest of term deposit from bank account within 14 days starting from the day the principal amount and/or interest is credited to account

<sup>14</sup>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](http://www.citadele.lt) and can be changed without prior notice.

12.14. Currency exchange mark-up fee	2.75%
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### 13.X cards for private individuals

	X hero <sup>15</sup>	X Platinum	X Infinite
Card currency	EUR	EUR	EUR
13.1. Fee for card (per annum)	80 EUR	200 EUR	500 EUR
13.2. Fee for supplementary card (per annum)			250 EUR
13.3. New card issue (instead of existing)	Free of charge		50 EUR
13.4. Fee for goods and services purchase	0.5% (min EUR 0.15)		
13.5. Cash withdrawal in Citadele Bank	3% (min EUR 5)		
13.6. Cash withdrawal in the ATM network of Citadele and Šiaulių bankas and AS Citadele Bank ATMs in Latvia	3% (min EUR 5)		
13.7. Cash withdrawal in ATMs of other banks	3% (min. 5 EUR)		
13.8. Cash withdrawal at Perlas terminals	3% (min. 5 EUR)		
13.9. Cash in in ATM & Perlas terminals	Free of charge		
13.10. Credit limit amount	Not available		
13.11. Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure		
13.12. Credit interest (per annum)	19%	18%	17%
13.13. Interest for unauthorised negative balance (per day)	19%	18%	17%
13.14. Late payment (per day)	0.05%		
13.15. Payment from account	As from current account		
13.16. Annual fee for Priority Pass	Not offered	Free of charge	
13.17. Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>16</sup>	Not offered	30 EUR	30 EUR <sup>17</sup>
13.18. Fast track visit in VNO airport	Not available		4 EUR <sup>18</sup>
13.19. Concierge service <sup>19</sup>	Not offered	EUR 150 per annum	Free of a charge
13.20. Currency exchange mark-up fee	2.75%	2.75%	2.75%

### 14. Sticker, Bracelet<sup>20</sup>

Service	Price
14.1. Fee for sticker, bracelet	EUR 0.50 <sup>21</sup> per month
14.2. Other services	According to the price list of the card linked to the sticker or bracelet

<sup>15</sup> Till 2019.09.01 product's name was X card.

<sup>16</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.

<sup>17</sup> Within a calendar year, 5 (five) visits to airport's VIP lounge to card user are offered free of charge.

<sup>18</sup> Within a calendar year, 8 (eight) visits to card user are offered free of charge.

<sup>19</sup> Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.

<sup>20</sup> Issued to card holders and linked to the relevant card account.

<sup>21</sup> Free of charge for X Infinite card holders with X Infinite card account.

## 15. Other payment card services

Service	Fee EUR
15.1. Balance review in ATMs:	
15.1.1. In the ATM network of Šiaulių bankas and Citadele Bank (Lithuania) ATMs	Free of charge
15.1.2. in ATMs of other banks in Lithuania and abroad	0.30 EUR
15.2. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:	
15.2.1. using Mastercard Debit, Maestro, X hero, MasterCard Standard,	2 200 EUR
15.2.2. using X Platinum, MasterCard Gold, X Infinite	3 000 EUR
15.3. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	Free of charge
15.4. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:	
15.4.1. using X hero, Mastercard Debit, X Platinum, Maestro, Mastercard Standard, Mastercard Gold	15 000 EUR
15.4.2. using X Infinite	30 000 EUR
15.5. Change of card's PIN-code in Citadele ATM or mobile application	Free of charge
15.6. Payment card dispatching by regular post in Lithuania <sup>22</sup>	Free of charge
15.7. Payment card dispatching by courier in Lithuania <sup>21</sup>	3 EUR
15.8. Payment card dispatching by regular post abroad <sup>21</sup>	5 EUR

## Remote account management systems

Service	Fee
<b>16. Citadele Online Banking</b>	
16.1. Registration, servicing, refusal from service (closure)	Free of charge
16.2. Transaction limits	See Appendix No 2 paragraph 3
16.3. Connection of complicated configuration (international customers private persons/legal entities): configuration of multiple users authorisation or connection of user, if the user (-s) is (are) not a customer or if the user is customer's authorized person (for legal entities)	20 EUR

<b>17. Authorization Devices</b>	
17.1. Issuing and change of DIGIPASS 780	35 EUR
17.2. Issuing of DIGIPASS 260	20 EUR
17.3. Issuing and replacement of Code card upon customer's request	10 EUR
17.4. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence <sup>23,24</sup>	Free of charge

<b>18. Citadele SMS bank</b>	
18.1. Service connection	Free of charge
18.2. Citadele Bank's short message sent to customer <sup>25</sup>	0.10 EUR

<sup>22</sup> Service is provided for private individuals' new payment cards without credit limit, new supplementary cards, renewed, replaced cards.

<sup>23</sup> Several mobile devices can be attached to the same MobileSCAN licence.

<sup>24</sup> MobileSCAN can be registered at branches in Lithuania as well in Online Banking, if User is Customer in Online Banking Agreement.

<sup>25</sup> Commission fee for messages sent by Citadele Bank's is charged from customer's account once per month.



## Deposits

Service	Fee
<b>19. Term Deposit</b>	
19.1. Cash withdrawal of term deposit's principal amount and interest of from account in Citadele Bank within 14 days starting from the day the principal amount and/or interest is credited to account	Free of charge
19.2. Commission fee for premature cancellation of the term deposit agreement <sup>26</sup>	Free of charge

## Financial Instruments and currency exchange transactions (for private individuals)

Service	Fee
<b>20. Brokerage Services</b>	
20.1. Currency Exchange transactions and transactions with Gold	
20.1.1. Cash/non-cash currency exchange transactions and transactions with Gold up to EUR 4000	Citadele Bank's official currency rate
20.1.2. Cash/Non-cash currency exchange transactions and transactions with Gold over EUR 4000	Individually, information in Citadele Bank
20.1.3. Foreign Exchange margin trading	Individually, information in Citadele Bank <sup>27</sup>
20.2. Financial Instruments <sup>28</sup>	
20.2.1. Debt securities transactions: <sup>29</sup>	0.1% (min. 50 EUR) <sup>30</sup>
20.2.2. Stock transactions (incl. ETF, ADR, GDR) <sup>31</sup> :	
20.2.2.1. At Riga, Vilnius and Tallinn stock exchanges	0.35% (min. 10 EUR)
20.2.2.2. At European, Scandinavian, Russian stock exchanges <sup>32</sup>	0.4% (min.50 EUR) <sup>30</sup>
20.2.2.3. Transaction at USA and Canadian stock exchanges, if the share price is less than 15 USD, CAD	0.04 USD, CAD per stock (min. 40 USD, CAD) <sup>33</sup>
20.2.2.4. Transaction at USA and Canadian stock exchanges if the share price is over 15 USD, CAD	0.3% (min. 40 USD, CAD) <sup>33</sup>
20.2.3. Transaction with options of the USA stock	2.50 USD for contract (min. 25 USD)

<sup>26</sup> Withdrawing term deposit prematurely, the calculated interest shall not be paid and already paid interest shall be withheld from disbursable principal amount of the term deposit.

<sup>27</sup> Transaction commission fee or Citadele Bank's mark-up is included in price of the transaction. Information in Citadele Bank.

<sup>28</sup> In particular stock exchanges/countries a duty on trade of financial instruments can be levied in correspondence with the legislation of this country (for example –Stamp Duty in Great Britain. More detailed information in Citadele Bank).

<sup>29</sup> By executing an over-the-counter (OTC) securities transaction at more favorable price for the client rather price specified in the limit order, the bank compensates the client 50% of the mark-up, which is formed from the difference between the price specified in the limit order and the actual execution price.

<sup>30</sup> If transaction is not performed in EUR currency, commission fee is calculated in the currency of the transaction. Minimum fee (set in EUR) equivalent in currency of respective transaction, is calculated according to Citadele Bank's currency rate at the moment of transaction.

<sup>31</sup> If customer's order for transactions with financial instruments is executed partially, commission fee usually is charged once within one transaction day.

<sup>32</sup> Additional commission fee for settlement transactions is applied according to the Pricelist.

<sup>33</sup> Commission fee in currency of transaction.

exchanges	
20.3. Transactions with funds <sup>30,34</sup>	
20.3.1. Purchase of shares of :	
20.3.1.1. Bond funds	0.5% (min. EUR 5.50 / 20 EUR)
20.3.1.2. Balanced funds and fund of funds	0.75% (min. EUR 5.50 / 20 EUR)
20.3.1.3. Stock funds and alternative investment funds (incl. hedge)	1.5 % (min. 5.50 EUR / 20 EUR)
20.3.2. Sale of fund shares	20 EUR / 5.50 EUR
20.4. Financing against Financial instruments pledge – products:	
31.5.1. Transaction up to EUR 50 000, or the equivalent in another currency	300 EUR
31.5.2. Transaction EUR 50 000 and over EUR 50 000, or the equivalent in another currency	Free of charge
31.5.3. Amendments to the terms of Repo transaction	Individually, information in Citadele Bank
31.6. Brokerage services not included in tariffs	Individually, information in Citadele Bank

## Depository services

Service	Fee
<b>32. Financial Instruments Accounts Administration, Financial Instruments Custody and Transaction Settlements<sup>35</sup></b>	
32.1. Opening of a financial instruments account	50 EUR
32.2. Financial instruments safekeeping commissions (per month): <sup>36</sup>	
32.2.1. CBL Opportunities Funds	Free of charge
32.2.2. Financial instruments of LR domestic market	0.01%
32.2.3. Financial instruments of EU countries, USA and Canada domestic markets, foreign investment funds and international financial instruments registered in Euroclear/Clearstream depositories	0.02%
32.2.4. Safekeeping of financial instruments of other countries' domestic markets	0.03%
32.2.5. Minimum fee for financial instruments safekeeping	1 EUR
Reception of financial instruments <sup>37</sup> :	
32.3.1. Reception of financial instruments of Latvia, Lithuania, Estonia domestic markets	Free of charge
32.3.2. Reception of financial instruments of Sweden, Finland, Denmark, Norway, Poland, Germany, UK, USA, Canada domestic markets and international financial instruments registered in Euroclear/Clearstream depositories	21 EUR
32.3.3. Reception of financial instruments of other countries' domestic markets	Information in Citadele Bank
Transfer of financial instruments <sup>37</sup> :	
32.4.1. Transfer of financial instruments of Latvia, Lithuania, Estonia domestic markets	10 EUR

<sup>34</sup> To the investment funds managed by IPAS "CBL Asset Management" (including Latvian Central Depository transaction fee ) is applied fee - EUR 5.50, to other funds – EUR 20.

<sup>35</sup> Commission fee for services not stated in Pricelist is independently set by Citadele Bank or is set upon agreement with a customer. All commission fees are charged in the aggregate currency of customer's financial instruments portfolio (recalculating from the currency stated in Pricelist if necessary), excluding commission fees for transaction settlements which are withheld in the currency of transaction (recalculating from the currency stated in Pricelist if necessary).

<sup>36</sup> Commission fee is calculated from the financial instruments market value at the last day of the month, or from nominal for non-liquid financial instruments.

<sup>37</sup> Commission fee is applied per each financial instrument mentioned in the customer's order, if it is accepted for execution in the Bank and sent to the depository/counterparty.

32.4.2. Transfer of financial instruments of Sweden, Finland, Denmark, Norway, Poland, Germany, UK, USA, Canada domestic markets and international financial instruments registered in Euroclear/Clearstream, depositories	30 EUR
32.4.3. Receipt / transfer of financial instruments against payment (RVP/ DVP) <sup>37</sup>	50 EUR
32.4.4. Transfer between two Citadele Bank customers' financial instruments accounts (commission charged from financial instruments' transferor)	10 EUR
32.4.5. Transfers of financial instruments of other domestic markets	Information in Citadele Bank
32.5. Purchase-redemption transaction settlements <sup>38</sup> :	
32.5.1. Settlements of transactions with international financial instruments excluding transactions in fund shares, financial instruments traded on the Baltic and Russian stock exchanges and stocks and ETFs traded on USA, Canadian stock exchanges	10 EUR
32.6. Other services:	
32.6.1. Processing of financial instruments corporate actions orders <sup>39</sup>	35 EUR + actual expenses
32.6.2. Standard statements of account: Financial instruments portfolio statement, Statement of movement of financial instruments and money for previous and actual calendar year, Confirmation of transaction execution	Free of charge
32.6.3. References and statements not mentioned in 32.6.2.	50 EUR (VAT included)
32.6.4. Preparation or submission of tax certification documents to local and foreign depositories <sup>39</sup>	35 EUR + actual expenses
32.6.5. Commission fee for negative balance of customer's money funds accounts for performing financial instruments transactions (percent per annum) <sup>40</sup>	24%

## Safe keeping services

<b>21. Safe-box Rent</b>	
21.1. Safe-box rent	See Appendix No 1
21.2. Commission fee for safe-box opening if customer has lost the key of the safe box	200 EUR
21.3. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box <sup>41</sup>	18 EUR per month
21.4. Increased fee for renting a non-released safe deposit box after the end of the rental period (per day	3 EUR

3.14

## Additional services

<b>22. Attorneys</b>	
22.1. Issuing of power of attorney (int. al. for transactions with safe-box)	10 EUR (for legal entities – only for transactions with safe-box)
22.2. Servicing on the basis of the power of attorney for private persons:	
22.2.1. with power of attorney issued by Citadele Bank	Free of charge

<sup>38</sup> Commission fee is applied when concluding transaction with Citadele Bank using Citadele Bank's brokerage service. To all other transactions, concluded not using Citadele Bank's brokerage service, the commission fee for receipt and/or transfer against payment (RVP/DVP) of financial instruments is applied.

<sup>39</sup> Amount of actual expenses depends on execution place of the application and other terms of the application and can be withheld within 4 months from the date of execution of corporate action or the date of submission of tax certification.

<sup>40</sup> The commission fee is calculated on a daily basis and is charged on the first day of the month if the client has no additional agreement.

<sup>41</sup> Commission fee is applied if customer's safe box content is placed and being stored in Citadele Bank joint safe-box according to Safe-box Rent Conditions.

22.2.2. verification of power of attorney issued outside Citadele Bank	30 EUR
<b>23. Additional Services</b>	
23.1. Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR
23.2. Preparation of SWIFT request copy upon customer's request, issue of dispatched payment order SWIFT copy by SWIFT	10 EUR
23.3. Issue of dispatched payment order SWIFT copy by SWIFT	10 EUR
23.4. Usage of the courier post upon customer's request for documents and other values sending	As agreed (10 EUR+actual expenses)
23.5. Statement of transactions in account <sup>42, 43</sup> :	
23.5.1. Account statement preparation and issuing at Citadele Bank upon customer's request	EUR 1 per page (min. EUR 6) <sup>44,45</sup>
23.6. Issuing of documents from archive	30 EUR per document
23.7. Preparation of standard reference <sup>46, 47</sup>	50 EUR
23.8. Preparation of non-standard reference <sup>48, 49</sup>	As agreed, min. 75 EUR
23.9. Additional fee for urgent reference preparation upon customer's request (within 2 working hours of the Citadele Bank central office)	15 EUR
23.10. Additional fee for reference preparation in English or Russian <sup>49</sup> Error! Bookmark not defined.	15 EUR

<sup>42</sup> If a weekly account statement is prepared at the turn of the months, customer receives 2 statements – before and after the end of month. Each statement is charged for as for separate statement.

<sup>43</sup> Fox X Infinite card holders written standard reference, statement of transactions in account – free of charge.

<sup>44</sup> If account statement is requested for several months, including calendar month (months) with no turnover in the account, fee for appropriate calendar month (without account turnover) is not applied, taking in account that commission fee shall not be less than minimal fee for account statement, set in Pricelist. If account statement is requested for period with no turnover in account, only minimal fee for account statement shall be applied as set in Pricelist.

<sup>45</sup> It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

<sup>46</sup> The following types of references considered as standard references:

reference on account condition and/or account balance (balance or available balance) at the moment of reference request or preparation, condition of payment cards attached to account (active/closed), and/or on credit limit granted to account at the moment of request or preparation of the reference;

reference on deposit of equity capital in account of new-founded enterprise or increasing of basic capital of an enterprise, indicating requisites of the respective cash deposit or the respective payment received into account;

- reference on outstanding balance of the for the loan issued according to Loan for Private Consumption, Contract on Consumer Loan, Contract of Debt Payment for moment of request.

The reference with additional information, requested by customer or customer's representative, is considered as non-standard reference.

Reference stating that customer does not have consumer lending obligations is considered as non-standard reference.

For reference stating that customer does not have lending obligations the fees are applied according to Pricelist chapter 'Additional services related to lending and trade finance'.

<sup>47</sup> Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page

<sup>48</sup> Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

<sup>49</sup> The processing of requests from data subjects who have been re-submitted without sufficient reason within one calendar year

# Appendix 1. Safe-box depositary

## SAFE BOX RENT FEES

<b>Branch Vilnius(K. Kalinausko g. 13)</b>		
Box sizes	Fees, incl.VAT	
	Per month	Per annum
XS, 13 x 26 x 50	46 EUR	258 EUR
S, 20 x 26 x 50	54 EUR	344 EUR
M, 16 x 40 x 50	70 EUR	390EUR
L, 26 x 40 x 50	78 EUR	430 EUR

<b>Branch Kaunas ( Savanorių pr. 68, Kaunas)</b>		
Box sizes (width x height x depth)	Fees, incl.VAT	
	Per month	Per annum
XS, 30 x 13 x 50	43 EUR	302 EUR
S, 20 x 20 x 50	43 EUR	302 EUR
M, 20 x 30 x 50	50 EUR	338 EUR
L, 40 x 18 x 50	57 EUR	338 EUR
XL, 30 x 40 x 50	64 EUR	374 EUR

<b>Branch Klaipėda (Danės g. 15, Klaipėda)</b>		
Box sizes (width x height x depth)	Fees, incl.VAT	
	Per month	Per annum
XS, 14 x 30 x 50	39 EUR	273 EUR
M, 20 x 30 x 50	46 EUR	306 EUR
XL, 40 x 30 x 50	58 EUR	338 EUR

1. Fee for safe-box rent is withheld for full period of rental agreement (term of safe-box renting), during processing of rental agreement or its (term of safe-box renting) maturity term prolonging.

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## Appendix 2 Fees appliance conditions

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### 1. Payments

- 1.1. Terms for submission and execution of payments, special conditions:

	Order submission time <sup>50</sup> (Latvia time)	Special conditions	Execution day
<b>Payments within Citadele Bank</b>	before 16:30		the same working day
<b>Standard payment to another bank:</b>			
EUR: SEPA	before 16:00	For EEA <sup>51</sup> payments only SHA allowed.	the same working day
EUR: other payments	before 14:30		
USD, CNY	individually, information in Citadele bank		
BYN, RUB	before 16:30	RUB – only OUR is allowed	next working day
GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT	before 16:30		day after the next working day
NZD, SGD, MXN, AUD	before 14:00		day after the next working day
<b>Urgent payment to another bank:</b>			
EUR	before 16:00		the same working day
CAD, CHF	before 12:00		the same working day
GBP, DKK, NOK, SEK, JPY, AUD, PLN	before 14:00		next working day
NZD, SGD, MXN	before 16:00		day after the next working day
AUD	before 11:00		next working day
<b>Incoming payments into account</b>			
EUR	before 18:00		on the same banking day if the funds come from LT / EU / EEA banks
EUR, GBP, DKK, NOK, SEK, PLN	before 16:30		on the same bank day if the bank has received information on transfer of EEA <sup>51</sup> payment into the correspondent account of Citadele Bank
In other foreign currency	before 16:30		on the next bank day after transferring funds into correspondent account of Citadele Bank

Working day – workday (Monday, Tuesday, Wednesday, Thursday, Friday) from 8:00 to 16:30, excluding official holidays of Republic of Lithuania.

## 1.2. Types of commissions:

**SHA** – commission fee is paid by the sender (separately from the transfer amount), but the recipient's account is credited by the payment amount minus commission fees of the correspondent bank and intermediary banks.

In case of SHA, recipient bank ensures delivery of full amount of PSL payment into recipient's account, excepting when recipient bank has agreed with the recipient that a commission may withheld from the incoming amount.

**OUR** – banks' commission fee is paid by the sender. Citadele Bank withholds commission fees of Citadele bank and correspondent bank at the moment of payment from the sender's account (separately from the transfer amount). If the recipient bank or intermediary mediator bank requests Citadele Bank to pay its commission fee, then Citadele Bank shall withholds it from the customer's account under the acceptance-free procedure.

**BEN** – banks' commission fee is paid by the receiver. EEA payments with BEN commission type are not executed.

<sup>50</sup> If a payment order is submitted after the specified time before the end of a banking day (17:30), then value date of the payment will be one banking day later. If a payment order is received in the bank/payment execution day is a holiday, then the payment's is executed on the next workday of the bank.

<sup>51</sup> EEA payment - payments in EUR, BGN, CZK, DKK, GBP, HUF, ISK, NOK, PLN, SEK currencies are executed from the account or without opening an account at a payment institution within the EU (European) and EEA (European Economic Area) with the purpose of delivering them to an account opened for the recipient at a payment institution of EEA. EEA payments are executed only with SHA type of commission (commission is paid by payer (separately from the payment amount), recipient bank receives full amount). If the payment involves currency conversion, OUR commission type can be specified.



1.3. **SEPA (payments regulated by the EU)** are payments in EUR currency within the European Union (as well as Iceland, Switzerland, Liechtenstein and Norway). In order for such payment type to be performed, one must specify the following details in the payment order:

- Recipient's IBAN account number,
- Commission type – SHA (shared)
- Payment type - standard.
- Beneficiary bank is SEPA reachable

Citadele Bank shall not be responsible if the recipient bank has not performed the instructions of Citadele Bank that are necessary to execute a payment regulated by the EU for the reasons beyond the control of Citadele Bank.

Funds to the Beneficiary's Account AS Citadele banka Lithuania's Branch is credited only according to the Beneficiary's account number in IBAN format, ie the Bank does not check whether the account indicated in the payment belongs to the Beneficiary, therefore if the account number is incorrectly indicated, the funds may be credited to the account of another Customer the name and surname (name) of the beneficiary

## 2. Remote account management systems

### CITADELE ON-LINE BANKING

All authorisation devices are grouped into following authorisation device categories:

Authorisation device category	Daily debit turnover, EUR
LOW	3 000,00 EUR (three thousand EUR)
MEDIUM	60 000,00 EUR (sixty thousand EUR)
HIGH	250 000,00 EUR (two hundred fifty thousand EUR)
INDIVIDUAL	10 000 000,00 EUR (ten million EUR)

All authorisation devices are grouped into following authorisation device categories:

Authorisation device category	Authorisation device
LOW	TAN card MobileSCAN Low (Mobile SCAN activated in Online Banking with TAN card or in Mobile App with SMS, or MobileSCAN activated on potentially unsecure device) TouchID, FaceID with MobileScan Low
MEDIUM	DIGIPASS 260 MobileSCAN Medium (MobileSCAN activated in Online Banking with DIGIPASS 260 on secure device)
HIGH	MobileSCAN Full (Mobile SCAN activated on secure device)
INDIVIDUAL	DIGIPASS 780 DIGIPASS 320 (and older DIGIPASS models) Mobile signature, listed in Online banking contract <sup>1</sup>

Following batch limits (limit of several payments approval with single authorization code) are set for authorization device categories:

Authorisation device category	Batch limit	
	(number of payments)	(total amount of payments)
LOW <sup>2</sup>	50 (fifty)	3 000,00 EUR (three thousand EUR)
MEDIUM <sup>2</sup>	50 (fifty)	60 000,00 EUR (sixty thousand EUR)
HIGH <sup>2</sup>	500 (five hundred)	250 000,00 EUR (two hundred fifty thousand EUR)
INDIVIDUAL <sup>2,3</sup>	500 (five hundred)	2 000 000,00 EUR (two millions EUR)

<sup>1</sup> If Mobile signature is not listed in Online banking contract, then Mobile signature has limits of respective authorization device listed in contract

<sup>2</sup> Number of payments for any MobileSCAN and DIGIPASS 780 is 500 (five hundred)

<sup>3</sup> Number of payments for Digipass 320 and older devices is 50 (fifty)

Additionally following limits are set for FaceID and Touch ID with MobileScan Full:

1. one transaction limit is equal to daily turnover limit and is set to 10 000 EUR (ten thousand EUR);
2. batch limit is set to 10 000 EUR (ten thousand EUR).

Appendix 3 to Decision No 12/47/2019 of the Management Board  
Schedule of Fees and Charges for international clients  
Effective as of 1 November 2019.





## APPENDIX 3. Products and services, that are no longer offered to international clients

### Payment cards

#### 1. Maestro

	Maestro	Maestro for Business	Mastercard-Business
Currency	EUR	EUR	
Fee for card	4 EUR per month	50 EUR per year	150 EUR per year
Fee for supplementary card			
New card issue (instead of existing)	Free of charge	Not offered	Not offered
Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.15 EUR)	0.5% (min. 0.15 EUR)
Cash withdrawal in Citadele Bank	As from current account	As from current account	As from current account
Cash withdrawal in Cash withdrawal in the ATM network of Citadele and Šiaulių bankas and AS Citadele Bank ATMs in Latvia	1% (min. 2 EUR)	1.5% (min 3 Eur)	2% (min 3 Eur)
Cash withdrawal in ATMs of other banks	3% (min. 5 EUR)	3% (min. 5 EUR)	2% (min. EUR 5)
Cash withdrawal at Perlas terminals	1% (min. 2 EUR)	1.5% (min 3 Eur)	3% (min EUR 3)
Cash in in ATM & Perlas terminals	Free of charge	Free of charge in ATM / 0.50 EUR per trx in Perlas terminals	Free of charge in ATM / 0.50 EUR per trx in Perlas terminals
Credit limit amount	Not available	Not available	Not available
Minimum instalment	100% of excess expenditure	100% of excess expenditure	100% of the excess expenditure
Credit Interest rate (per annum), for private persons	17%	17%	17%
Interest for unauthorised negative balance (per day)	17%	17%	30%
Late payment interest (increased credit interest, per day)	0.05%		
Payment from account attached to the card	As from current account	As from current account	As from current account
Currency exchange mark up fee	2.75%	2.75%	2.75%

#### 2. Mastercard credit cards

Currency	Mastercard Standard	Mastercard Gold
	EUR	EUR
Fee for card	6.6 EUR per month	15 EUR per month
Fee for supplementary card		
New card issue (instead of existing)	Free of charge	
Commission fee for goods and services purchase	0.5% (min 0.15 EUR)	
Cash withdrawal in Citadele Bank	3% (min 5 EUR)	

Cash withdrawal in Cash withdrawal in the ATM network of Citadele and Šiaulių bankas and AS Citadele Bank ATMs in Latvia	3% (min EUR 3)
Cash withdrawal in ATMs of other banks	3% (min EUR 5)
Cash withdrawal at Perlas terminals	3% (min EUR 3)
Cash in in ATM & Perlas terminals	Free of charge
Credit limit amount	Not available
Late payment interest (increased credit interest, per day)	0.05%
Interest for unauthorised negative balance	17%
Payment from account	As from current account