

Opening of Accounts, Payments	
CURRENT ACCOUNT	
Opening of current account	Mono-currency account in EUR currency - 150 EUR Multi-currency account – 450 EUR
Verification of company documents	150 EUR (Fee applied in exceptional cases if this would require significant additional labor costs)
Processing of Signature and Seal Samples Card (for legal entities)	Free of charge
Change of Signature and Seal Samples Card (for legal entities)	50 EUR
Maintenance of current account <sup>1</sup> :	
for legal entities EU non-residents <sup>5</sup>	50 EUR per month <sup>5</sup>
Maintenance of inactive customer's account <sup>1,6</sup> :	
for legal entities 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	75 EUR per month <sup>2</sup>
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	300 EUR per month <sup>2</sup>
Remuneration to Citadele banka for the balance of money in the current account of a client or a group of related clients exceeding:	Annual interest rate <sup>6</sup>
100 000 CHF	1.00%
750 000 DKK	1.00%
1 000 000 EUR	0.25%
1 000 000 SEK	1.00%
Renewal of the current account after its closure with the previous IBAN number (as agreed with Citadele Bank)	100 EUR
Closure of account (for non-residents of LR):	
if account is closed according to the customer's initiative and less than 12 months have passed after opening of the account (the fee is applied only to accounts with no payment card attached)	Free of charge <sup>3</sup>
other cases	100 EUR <sup>4</sup>

1 – If currency of the account is not EUR, fee is charged in equivalent.

2 – Till account balance is zero.

3 – If account balance exceeds zero at the moment of the closure of the account, commission fee is charged for the amount of the balance of the account, but not exceeding 100 EUR.

4 – Fee is applied if account balance is less than indicated amount.

5 – 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.

6 – It is calculated from the balance in the current account for each calendar day when the account balance at the end of the day is equal to or exceeds the amounts specified in the Price List, and the total amount calculated in a calendar month is deducted from the account on the last day of the same month.

6.1. Citadele bank shall individually notify the Client about the application of remuneration 14 calendar days in advance, except for cases when the Client fails to meet the conditions set forth in Clause 8.2. below as a result of which the remuneration shall be applied without separate notice.

6.2. The remuneration shall be applied to all clients which are:

- insurance or reinsurance companies and financial institutions (including their branches) controlled by the Bank of Lithuania or other financial institutions whose activities are related to the provision of financial.

<b>PAYMENTS</b>		
<b>Payments within Citadele Bank group <sup>1</sup></b>		
	<b>Electronic Payments</b>	<b>Customer Service Centre/Branch</b>
Between own accounts	Free of charge	3 EUR (or equivalent)
Between accounts of different customers	Non-residents of LR: 2 EUR	3 EUR (or equivalent)

1 - Citadele bank group – AS "Citadele banka" Lithuanian branch, AS „Citadele banka“ Latvia, AS „Citadele banka“ Estonian branch

<b>Euro payments</b>	Customer Service Centre/Branch and electronic payments	
Standard payments to other bank in Lithuania and EU-regulated payments (see Appendix No 1, Sub-chapter 1)	Up to 300 EUR (inclusive)	Over 300 EUR
	0.35 EUR	250 EUR
	SHA (shared) (see Appendix No 3 sub-chapter 1.2.)	OUR (remitter) (see Appendix No 3 sub-chapter 1.2.)
Standard payment to other bank abroad (see Appendix No 1, Sub-chapter 1))	250 EUR	300 EUR
Urgent payment to other bank abroad (see Appendix No 1, Sub-chapter 1))	350 EUR	400 EUR
<b>Payments in foreign currency</b> (see Appendix No. 1 sub-chapter 1)	Customer Service Centre/Branch	
	SHA (shared) (see Appendix No 1 sub-chapter 1.2.)	OUR (remitter) (see Appendix No 1 sub-chapter 1.2.)
Standard EEA payment (to countries of European Economic Area in currencies of these countries ((see Appendix No 1, Sub-chapter 1))	250 EUR	300 EUR
Urgent EEA payment (to countries of European Economic Area in currencies of these countries ((see Appendix No 1, Sub-chapter 1))	350 EUR	400 EUR
Standard payment in USD currency <sup>1</sup>	250 EUR	300 EUR
BYN <sup>1</sup> , RUB <sup>2</sup> , KZT <sup>1</sup> to other bank	Not available	300 EUR
Standard payment in other currencies <sup>1</sup>	250 EUR	300 EUR
Urgent payment in other currencies <sup>1</sup>	350 EUR	400 EUR

1 – Payment in USD currency and in other currencies (except RUB, CHF) is available only to those non-resident customers registered in Estonia or Latvia

2 – BEN type commission is not offered for this payment

<b>Regular payments (Fixed amount regular payment; Minimum balance maintenance; Maximum balance maintenance)</b>		
Registration of regular payment – all types of standing order	Free of charge	
Execution of regular payment – all types of standing order	As for electronic payments from current account	
<b>E-invoice</b>	Electronic Payments	Customer Service Centre/Branch
E-invoice receipt	Free of charge	-
E-invoice one-off payment under a filled out payment form	As for electronic payments from current account	3 EUR
E-invoice automated payment	Free of charge	Free of charge
<b>Incoming transfers to account</b> (see Appendix No. 3 sub-chapter 1.)		
From account in Citadele Bank group, from other bank in Lithuania, EU regulated payments (EUR)	Free of charge	
Other incoming transfers with status BEN and SHA	7 EUR equivalent	
<b>Non-cash currency exchange</b>		
Currency exchange	In accordance with AS Citadele Bank Lithuanian branch rate, without additional commission fee	
<b>Investigation of payments</b> <sup>1</sup>		
Investigation or amendment, or sending of cancellation's request for payment in any currency within Citadele Bank group (int. al. foreign branches), to other banks in Lithuania	10 EUR	
Investigation or amendment of payment or sending of cancellation's request for payment in any currency in other banks outside Lithuania	50 EUR + additional fee <sup>2</sup>	

1 – If the customer's account has already been debited, 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.

2 – 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.

<b>CASH OPERATIONS</b>	
<b>Cash deposit:</b>	
To account in Citadele Bank (deposit currency must accord to account currency) <sup>1</sup>	
EUR, per each deposit up to 10 000 EUR (inclusive)	4 EUR <sup>2</sup>
EUR, per each deposit over 10 000 EUR	0.2 % of amount
USD, GBP, NOK, SEK, DKK	0.7 % of amount (min. 8 EUR)
Other currencies	3 % of amount (min. 8 EUR)
EUR, USD to UAB "Citadele faktoringas ir lizingas" (deposit currency must accord to account currency)	Free of charge
EUR cash deposits through Citadele Bank's ATMs to accounts of payment cards (in any currency) issued by Citadele Bank	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 for private individuals in Citadele bank 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 up to 10 000 EUR 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. The fee is not charged if cash is deposited and then at the same time a payment order is made in any amount at the bank's customer service unit.

2 – Till account balance is zero.

<b>Cash withdrawal from account <sup>1</sup></b>	
EUR, up to 9.99 EUR per day (inclusive)	Free of charge
EUR, over 10 EUR	1 % of amount (min. 3 EUR)
USD, GBP, NOK, SEK, DKK	1 % of amount (min. 8 EUR)
Other currencies	3 % of amount (min. 8 EUR)
<b>Cash withdrawal from term deposit account</b>	
If the deposit has been maintained for at least 12 months or have been deposited in cash in the deposit currency on the deposit start contract day	Free of charge
<b>Other cash operations, coins and banknotes processing</b>	
Currency exchange	1.50 EUR (for a deal)
Advance order for cash <sup>1</sup>	Free of charge
Cancellation of advanced order for cash or delayed collection of ordered cash	0,2 %, max. 300 EUR
Currency exchange if specific nominals provided upon customer's request	2% from deal amount (min. 5 EUR)
Currency exchange if specific nominals provided upon prior order <sup>1</sup>	3% from deal amount (min. 10 EUR)
Check of banknote' authenticity upon customer's request	1 EUR per banknote
Exchange of EUR banknotes to the banknotes of another face value and/ or coins	3% (min. 10 EUR)
Coins processing at cash transactions, int. al. currency cash exchange:	
Additional commission for coin processing, for EUR coins (up to 50 coins (inclusive)) <sup>2</sup>	Free of charge
Additional commission for coin processing, for EUR coins (over 50 coins) <sup>2</sup>	1 EUR per each 50 pcs. (min. 4% of amount) <sup>4</sup>

1-If disbursing amount of cash exceeds 15.000 EUR or equivalent sum in foreign currency, advance order for cash must be done before one workday until 1:00 p.m.

2-For cash deposit – per day per customer, other instances – per each transaction.

<b>DEPOSITS</b>	
<b>Term Deposit</b>	
Interest rate of Term deposits, per annum	See Appendix No.1 paragraph 1
Cash withdrawal of term deposit's principal amount and interest of from account in Citadele Bank if the deposit has been maintained for at least 12 months, or have been deposited in cash in the deposit currency on the deposit start contract day	Free of charge
Commission fee for premature cancellation of the term deposit agreement <sup>1</sup>	Free of charge

1 – Withdrawing term deposit prematurely, the calculated interest shall not be paid and already paid interest shall be withheld from disburseable principal amount of the term deposit.

<b>REMOTE ACCOUNT MANAGEMENT SYSTEMS</b>	
<b>CITADELE ONLINE BANKING</b>	
Registration	Free of charge
Registration of complicated configuration (for LR non-residents private individuals/legal entities): configuration of multiple users authorisation or connection of user is set, if the user (-s) who is (are) not a customer or if the user is customer's authorized person (for legal entities)	20 EUR
Transaction limits	See Appendix No.3 paragraph 4
<b>Authorization Devices</b>	
Issuing of DIGIPASS DP260	20 EUR
Issuing of Code card	5 EUR
Replacement of Code card upon customer's request	5 EUR
Activation of MobileSCAN within one licence <sup>1,2,3</sup>	Free of charge
The first / the repeated activation of MobileSCAN within the already issued licence <sup>1,2</sup>	Free of charge

1 – Several mobile devices can be attached to the same MobileSCAN licence.

2 – MobileSCAN can be registered at branches and customer service centres in Lithuania as well in Online Banking, if User is Customer in Online Banking Agreement.

3 –Applying for the MobileSCAN licence receiving within Online Banking Agreement, when User is Customer, may be charged a deferred commission fee, which will be charged once, automatically, from Customer account in seventh month from the moment when MobileScan licence was issued.

<b>CITADELE SMS BANK</b>	
Service connection	Free of charge
Citadele Bank's short message sent to customer <sup>1</sup>	0.1 EUR

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

<b>FINANCIAL INSTRUMENTS AND CURRENCY EXCHANGE TRANSACTIONS</b>		
<b>BROKERAGE SERVICES <sup>1</sup> (conditions for commission fee charging see in Appendix No. 3 paragraph 5)</b>		
<b>Currency Exchange transactions and transactions with Gold</b>		
Cash/non-cash currency exchange transactions and transactions with Gold up to 4000 EUR	Citadele Bank's official currency rate	
Cash/Non-cash currency exchange transactions and transactions with Gold over 4000 EUR	Individually, information in Citadele Bank	
Foreign Exchange margin trading	Individually, information in Citadele Bank <sup>2</sup>	
<b>Financial Instruments <sup>3</sup></b>	<b>Fee</b>	<b>Minimum fee <sup>6</sup></b>
Debt securities transactions	0.1%	50 EUR, USD <sup>4</sup>
Stock transactions:		
Stock transaction at Riga, Vilnius and Tallinn stock exchanges	0.35%	4.40 EUR
Transaction with financial instruments traded at the USA stock exchanges (stocks and ETFs)	0.03 USD per stock	25 USD
Transaction with financial instruments traded at Canadian stock exchanges	0.03 CAD per stock	30 CAD
Transaction with options of the USA stock exchanges	15 USD + 2.50 USD for contract	25 USD
Transaction with stocks at European Stock Exchanges <sup>5,7</sup>	0.4%	50 EUR
Transaction with stocks or debt instruments at Moscow Stock Exchange (RUB)	0.25%	1000 RUB
OTC transactions with shares and transactions with other countries shares <sup>5,7</sup>	Individually, information in Citadele Bank	
<b>Fund subscription/redemption deals<sup>6,7</sup></b>		
Purchase of shares of:	<b>Fee</b>	<b>Minimum fee <sup>6</sup></b>
Bond funds	0.5%	5.50 EUR / 20 EUR <sup>7</sup>

Balanced funds and fund of funds	0.75 %	5.50 EUR / 20 EUR <sup>7</sup>
Stock funds and alternative investment funds (incl. hedge)	1.5 %	5.50 EUR / 20 EUR <sup>7</sup>
Sale of fund shares	20 EUR / 3 EUR <sup>7</sup>	
Fund exchange transactions	25 EUR	
<b>Financing against Financial instruments pledge - products</b>		
Transaction 50 000 EUR and over 50 000 EUR, or the equivalent in another currency	Free of charge	
Transaction up to 50 000 EUR, or the equivalent in another currency	300 EUR <sup>7</sup>	
Amendments to the terms of Repo transaction	Individually, information in Citadele Bank	
<b>Monthly fee for use of electronic trading platforms</b>		
e-Broker	12.10 EUR	
US equities	15 USD	
Quik	Free of charge	

1 – 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.

2 – Transaction commission fee or Citadele Bank's mark-up is included in price of the transaction. Information in Citadele Bank.

3 – 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).

4 – Commission fee in appropriate currency if the transaction is EUR and USD. If transaction is performed in another currency the commission is determined in EUR and calculated in the currency of the respective transaction, according to Citadele Bank's currency rate at the moment of conversion.

5 - Additional commission fee for the processing of purchase / sale transaction is applied for transactions (information in Citadele Bank).

6 – To the investment funds managed by IPAS "CBL Asset Management" (including Latvian Central Depository transaction fee) is applied fee - 3 EUR, to other funds – 20 EUR.

7 – If transaction is not performed in EUR currency, commission fee is calculated in the currency of the transaction by converting fee (set in EUR) into currency of respective transaction, according to Citadele Bank's currency rate at the moment of conversion.

General provisions for application of commission fee

- Commission fee for services not stated in the Pricelist is independently set by Citadele banka or is set upon agreement with a customer. Transaction commission fees are charged in the currency of transaction, if necessary, recalculating from the currency indicated in the Pricelist according to Bank's currency rate on the moment of the recalculation.

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

- Commission fee for transactions with options traded in USA exchanges consists of commission fee for the transaction and commission fee for each contract in the transaction.

<b>DEPOSITORY SERVICES</b>	
<b>Financial Instruments Accounts Administration, Financial Instruments Custody and Transaction Settlements<sup>1,6</sup></b>	
<b>Opening of a financial instruments account</b>	In Customer Service Centre /Branch - 10 EUR; Using online banking – Free of charge
<b>Financial instruments safekeeping commissions (per month):<sup>2</sup></b>	
Financial instruments of LR domestic market	0.01%
Financial instruments of EU countries, USA and Canada domestic markets, foreign investment funds and international financial instruments registered in Euroclear/Clearstream depositories	0.02%
Safekeeping of financial instruments of other countries' domestic markets	0.03%
Minimum fee for financial instruments safekeeping	1 EUR
<b>Reception of financial instruments<sup>3</sup>:</b>	
Reception of financial instruments of Latvia, Lithuania, Estonia domestic markets	Free of charge
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
Reception of financial instruments of other countries' domestic markets	Information in Citadele Bank
<b>Transfer of financial instruments<sup>3</sup>:</b>	
Transfer of financial instruments of Latvia, Lithuania, Estonia domestic markets	10 EUR

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
Transfer between two Citadele Bank customers' financial instruments accounts (commission charged from financial instruments' transferor)	2 EUR
Transfers of financial instruments of other domestic markets	Information in Citadele Bank
Receipt / transfer of financial instruments against payment (RVP/ DVP) <sup>3</sup>	50 EUR
<b>Purchase-redemption transaction settlements<sup>4</sup>:</b>	
Settlements of transactions with international financial instruments in Euroclear/ Clearstream depositories	7 EUR
Settlements of transactions with financial instruments of Sweden, Finland, Denmark, Norway, Poland, Germany, UK domestic markets and with bonds of USA domestic market	14 EUR
Settlements of Repo transactions	10 EUR
Settlements of transactions with financial instruments of domestic markets of countries which are not stated in Pricelist	Information in Citadele Bank
<b>Other services:</b>	
Deregistration of financial instruments	10 EUR
Settlements of conversion, restructuring, split/merger, etc. financial instruments' corporate actions transactions <sup>5</sup>	20 EUR + actual expenses
Financial instruments blocking	7 EUR
Standard statements of account: Financial instrument's portfolio statement, Statement of movement of financial instruments and money for previous and actual calendar year, Financial instrument's portfolio statement, Confirmation of transaction execution	Free of charge
References and statements not mentioned in 23.6.4.	50 EUR (including VAT)
Delivery of documents by post in Lithuania (in registered letter)	7 EUR + actual expenses (including VAT)
Preparation or submission of tax certification documents to local and foreign depositories <sup>5</sup>	35 EUR+ actual expenses
Commission fee for negative balance of customer's money funds accounts for performing financial instruments transactions (percent per annum) <sup>6</sup>	24%
Purchase and renewal of LEI code through the Bank's cooperation partner (for customers – legal entities)	Information in Citadele Bank

1 – 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).

2 – 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.

3 – 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.

4 - 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.

5 – 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.

6 – Commission fee is calculated for each day and is charged at the first day of the month, if customer has not concluded supplementary agreement.

<b>TRUST OPERATIONS</b>	
Consultations and opening of trust account	Free of charge
Revision of transaction, preparation of the documents	1000 EUR <sup>1</sup>
Trust fund management per annum	Under the arrangement (commission is charged as % per annum from the sum of funds transferred on a trust management, minimum for the period of 12 months)

1 – When a transaction is concluded, withheld Citadele Bank's commission for trust fund management is reduced for this amount.



## ADDITIONAL SERVICES

Preparation of document copy upon the customer's request	2 EUR per sheet/ за лист	2 EUR per page
Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR	1 EUR
Preparation of SWIFT request copy upon customer's request	10 EUR	10 EUR
Usage of the courier post upon customer's request for documents and other values sending	10 EUR + actual expenses (VAT included)	10 EUR + actual expenses (VAT included)
Statement of transactions in account:		
Account statement preparation and issuing at Citadele Bank upon customer's request if account statement includes period up to 12 months from request		1 EUR per page (min. 6 EUR)
Account statement preparation and issuing at Citadele Bank upon customer's request if account statement includes period exceeding 12 months from request		2 EUR per page (min. 7 EUR)
Issuing of documents from archive		30 EUR
Preparation of standard reference <sup>1</sup>		10 EUR
Preparation of non-standard reference <sup>2,3,4</sup>	50 EUR	50 EUR
Additional fee for urgent reference preparation upon customer's request (within 2 Citadele Bank central office working hours)	1 EUR per page/ за лист, min.5 EUR	15 EUR
Additional fee for reference preparation in English or Russian		15 EUR

1 – 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".

2 – Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

3 – Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page.

4 – The processing of requests from data subjects who have been re-submitted without sufficient reason within one calendar year.

## PAYMENT CARDS

Payment	Maestro Business	Mastercard BUSINESS CARD
Fee for card	50 Eur/yearly	150 EUR per Year
Fee for supplementary card	50 Eur/yearly	150 EUR per Year
New card issue (instead of existing)	Free of charge	Free of charge
Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.15 EUR)
Cash withdrawal in Citadele Bank	As from current account	3% (min. 5 EUR)
Cash withdrawal in other banks	3% (min 5 EUR)	3%, min (3 EUR)
Cash withdrawal in the ATM network of Citadele, Danske Bank, Nordea and Šiaulių bankas and AS Citadele banka ATMs in Latvia	1.5% (min. 3 EUR)	3%, min (3 EUR)
Cash withdrawal in ATMs of other banks	3% (min 5 EUR)	3%, min (3 EUR)
Cash withdrawal at Perlas terminals	1.5% (min. 3 EUR)	3%, min (3 EUR)
Cash in in ATMs	Free of charge	Free of charge
Cash in in Perlas terminals	0.5 Eur for 1 trx	0.5 Eur per 1 trx
Credit limit amount	Not available	Individually

Minimum instalment	-	100% of the used credit limit amount + 100% of excess expenditure
Credit interest (per annum)	-	17%
Late payment interest (increased credit interest, per annum)	-	60%
Interest for unauthorized negative balance (per annum)	17%	30%
Payment from account	As from current account	As from current account + 3%
<b>Other payment card services</b>		
Balance review:		
in the ATM network of Citadele, Danske Bank, Nordea and Šiaulių bankas and AS Citadele banka ATMs in Latvia using VISA, MasterCard and Maestro cards		Free of charge
in ATMs of other banks in Lithuania and abroad using VISA, MasterCard and Maestro cards		0.3 EUR
Daily limit for one payment card for cash withdrawal at ATMs:		
using X Business		2 500 EUR
using Mastercard Business, Maestro Business		2 000 EUR / 10 trx
Cash and POS operations daily or monthly limit increase above limit set in Pricelist, for one payment card		7 EUR 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:		
using X Business		4 500 EUR
using Mastercard Business, Maestro Business		4 500 EUR
Payment card dispatching by:		
by regular post (in country)		Free of charge
by registered post (in country)		2 EUR
by courier (in country)		3 EUR
by regular post (foreign)		5 EUR
by registered post (foreign)		10 EUR
Resending of payment card to other customer service/branch upon customer's request		Free of charge
Currency exchange mark-up fee:		
for X Business Business, Mastercard Business		2.75%
Unblocking of card's PIN code at Citadele Bank customer service centre/branch (if card was blocked three times entering incorrect PIN code in POS terminal)		3 EUR
Unblocking of card's PIN code at Citadele Bank ATM (if card was blocked three times entering incorrect PIN code in POS terminal)		Free of charge
Change of card's PIN-code (service is available in Citadele Bank ATMs)		Free of charge
Unblocking of card according customer's request using Citadele Online Banking or calling to Call Centre, if card was blocked three times entering incorrect PIN code)		Free of charge
Receiving renewed payment cards (for private individuals) in branches		Free of charge
Urgent cards extraction from ATM network of Citadele, Danske Bank, Nordea and Šiaulių bankas		50 Eur

## Appendix No.1 FEES APPLIANCE CONDITIONS

### 1. PAYMENTS

#### 1.1. Terms for submission and execution of payments:

	Order submission time <sup>1</sup>	Execution day
<b>Payments within Citadele Bank group</b>	before 16.30	the same banking day
<b>Standard payment to another bank:</b>		
EUR: EU regulated payments (SEPA)	before 16:00	the same banking day
EUR: other payments	before 14:30	the same banking day
USD, CNY		individually, information in Citadele bank Lithuania
BYN, RUB	before 16:30	next banking day
GBP, DKK, NOK, SEK, HUF, PLN, CAD, CHF, AUD, JPY, KZT	before 16:30	day after the next banking day
NZD, SGD, MXN	before 14:00	day after the next banking day
<b>Urgent payment to another bank:</b>		



EUR	before 16:00	the same banking day
CAD, CHF	before 12:00	the same banking day
GBP, DKK, NOK, SEK, JPY, AUD, HUF, PLN	before 14:00	next banking day
NZD, SGD, ZAR, MXN	before 16:00	day after the next banking day
<b>Incoming payments into account</b>		
EUR, GBP, DKK, NOK, SEK, CZK, HUF, PLN, BGN, ISK	before 16:30	on the same bank day if the bank has received information on transfer of EEA <sup>2</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

Banking day – workday (Monday, Tuesday, Wednesday, Thursday, Friday) from 8:00 to 16:30

1 – If a payment order is submitted after the specified time before the end of a banking day (16:30), 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.

2 – EEA countries are Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Hungary, Germany, Greece, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

## 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.

## 1.3 EU regulated payments are payments in EUR currency within the European Union (as well as Iceland, Switzerland, Liechtenstein and Norway). Payment should contain following preconditions to be processed as EU Regulated payment:

Recipient's account number -IBAN

Commission type - SHA;

Payment type - standard.

Beneficiary bank is SEPA reachable

Citadele Bank shall not be responsible for any consequences if the recipient bank has not performed the instructions of Citadele Bank and the payment is not executes as EU regulated payment for the reasons beyond the control of Citadele Bank.

## 1.4 Additional fee for international payments which currency is USD and which is made to customers with residence country Principality of the Valleys of Andorra, Anguilla (United Kingdom of Great Britain and Northern Ireland), Antigua and Barbuda, Aruba (Kingdom of the Netherlands), Bailiwick of Guernsey (United Kingdom of Great Britain and Northern Ireland), Barbados, Belize, Bolivarian Republic of Venezuela, British Virgin Islands, Brunei Darussalam, Cayman Islands (United Kingdom of Great Britain and Northern Ireland), Commonwealth of Dominica, Commonwealth of the Bahamas, Cook Islands (New Zealand), Curacao (Netherlands), Cyprus, Democratic Republic of São Tomé and Príncipe, Federation of Saint Christopher and Nevis, Gibraltar (United Kingdom of Great Britain and Northern Ireland), Grenada, Guam (United States), Hashemite Kingdom of Jordan, Hong Kong (People's Republic of China), Independent State of Samoa, Isle of Man (United Kingdom of Great Britain and Northern Ireland), Jamaica, Jersey (United Kingdom of Great Britain and Northern Ireland), Kingdom of Bahrain, Kingdom of Tonga, Labuan (Malaysia), Lebanese Republic, Macau (People's Republic of China), Monaco, Montserrat (United Kingdom of Great Britain and Northern Ireland), New Caledonia (French Republic), New Zealand, Niue (New Zealand), Oriental Republic of Uruguay, Principality of Liechtenstein, Republic of Costa Rica, Republic of Djibouti, Republic of Ecuador, Republic of Guatemala, Republic of Kenya, Republic of Liberia, Republic of Maldives, Republic of Mauritius, Republic of Nauru, Republic of Panama, Republic of Seychelles, Republic of the Marshall Islands, Republic of Vanuatu, Saint Lucia, Saint Maarten (Netherlands), Saint Martin (United Kingdom of Great Britain and Northern Ireland), Saint Pierre and Miquelon (French Republic), Saint Vincent and the Grenadines, San Marino, State of Kuwait, State of Qatar, Tahiti (French Polynesia), The Islands of Bermuda (United Kingdom of Great Britain and Northern Ireland), Turks and Caicos Islands (United Kingdom of Great Britain and Northern Ireland), U.S. Virgin Islands, United Arab Emirates, United Kingdom of Great Britain and Northern Ireland, Zanzibar Island (United Republic of Tanzania) – is USD 200.