

Schedule of Fees and Charges

# Private individuals & Corporate clients

/For international clients/



Effective as of 1 June 2021

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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 entities Latvia, Lithuania, or Estonia non-residents	3 EUR
1.2.2.for legal entities Latvia, Lithuania, or Estonia non-residents	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 <b>or account without active card attached (private individuals and legal entities)</b> <sup>3</sup>	
1.3.1.if there have not been customer's initiated transactions performed on the current account for more than <b>12</b> months and customer has no other contracts concluded with Citadele Bank	<b>75 EUR per month</b>
1.3.2.if there have not been customer's initiated transactions performed on current account for more than <b>2</b> years and customer has no other contracts concluded with Citadele Bank	150 EUR per month
1.3.3.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%
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 <sup>6</sup>

<sup>1</sup> Comission 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.

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

<sup>6</sup> 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 EUR 100.

# 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	3 EUR
2.2. Between accounts of different customers	2 EUR	3 EUR
<b>3. Payments in Euro and in other currencies (EEA payment description in Appendix 2, Sub-chapter 1) <sup>7</sup></b>		
3.1. SEPA payment <sup>8</sup> (see Appendix 2, Sub-chapter 1)		
3.1.1. Private persons		
3.1.1.1. Up to EUR 300 (inclusive)	0,40 EUR	3 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	3 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	350 EUR (SHA) 400 EUR (OUR)	350 EUR (SHA) 400 EUR (OUR)
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)*	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)*	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)
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
3.4.1.3. BEN ( recipient)*	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)*	free of charge	free of charge
3.5. Urgent payment in other currency		
3.5.1. Private person		

<sup>7</sup> Legal persons, non-residents of Latvia and Estonia, has access only to payments in EUR, RUB and CHF currencies.

<sup>8</sup> Available only in Online Banking and mobile app.

\*The beneficiary is charged a fee of 20 EUR for a simple international payment order, 35 EUR for an urgent international payment order

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)*	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)*	free of charge	free of charge
<b>4. Regular payments</b>		
4.1. Registration of regular payment	Free of charge in IB	3 EUR in branch
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, Subchapter 1)	
5.1. From account in Citadele Bank int.al.from AS "Citadele banka" Latvia and Estonia branches, SEPA	Free of charge
5.2. From other LT and other banks in foreign currency and in euros from other countries bank and 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. PLAIS</b>	
Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR

<b>8. Investigation of payments</b> <sup>10, 11</sup>	
8.1. Cancellation of payment to Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks	25 EUR
8.2. Investigation, amendment of payment or sending of cancellation's request – other cases	100 EUR + additional fee

## Cash operations

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

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 if own 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. 10 EUR)
11.3. Advance order for cash	Free of charge
11.4. Cancellation of advanced order for cash or delayed collection of ordered cash	0,2 %, max. EUR 300
11.5. Check of EUR, USD banknote' authenticity upon customer's request	EUR 1 per banknote
11.6. Exchange of EUR banknotes to the banknotes of another face value and/ or coins	3% (min. 10 EUR)
11.7. Additional commission for coin processing, for EUR coins	10% of amount (min. 10 EUR)

<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.it](http://www.citadele.it) and can be changed without prior notice.

# Payment cards

## 12. Debit cards

	Mastercard Debit (for private persons)
	EUR
Fee for card	4 EUR/monthly
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	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)
Cash withdrawal in ATMs of other banks	3% (min. 5 EUR)
Cash withdrawal at Perlas terminals	1% (min. 2 EUR)
Cash in in ATM & Perlas terminals	Free of charge
Credit limit amount	Not available
Minimum instalment	100% of excess expenditure
Credit Interest rate (per annum), for private persons	17%
Interest for unauthorised negative balance (per day)	17%
Payment from account attached to the card	As from current account
Currency mark up fee	2.75%

## 13. X cards for private individuals

	X hero EUR	X Platinum EUR	X Infinite EUR
Card currency			
Fee for card (per annum)	80 EUR	200 EUR	500 EUR
Fee for supplementary card (per annum)			250 EUR
New card issue (instead of existing)	Free of charge		
Commission fee for goods and services purchase	0.5% (min EUR 0.15)		
Cash withdrawal in Citadele Bank	3% (min EUR 5)		
Cash withdrawal in the ATM network of Citadele and Šiaulių bankas and AS Citadele Bank ATMs in Latvia	3% (min EUR 5)		
Cash withdrawal in ATMs of other banks	3% (min. 5 EUR)		
Cash withdrawal at Perlas terminals	3% (min. 5 EUR)		
Cash in in ATM & Perlas terminals	Free of charge		
Credit limit amount	Not available		
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure		
Credit interest (per annum)	19%	18%	18%
Interest for unauthorised negative balance (per day)	0.05%		
Payment from account	As from current account		
Annual fee for Priority Pass	Not available	Free of charge	

Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>15</sup>	Not available	30 EUR (VAT included)	30 EUR (VAT included) <sup>16</sup>	
Fast track visit	Not available		EUR 10 (VAT included) <sup>17</sup>	
Concierge service <sup>18</sup>	Not available	EUR 150 per annum	USD 150 per annum	Free of a charge

#### 14. Sticker, Bracelet <sup>19</sup>

Service	Price
14.1. Fee for sticker, bracelet	EUR 0.50 <sup>20</sup> per month
14.2. Other services	According to the price list of the card linked to the sticker or bracelet

#### 15. Other payment card services

Service	Fee EUR
15.1. Balance review in ATMs:	
15.1.1. in 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, MasterCard Business, Maestro Business	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, Mastercard Business, Maestro Business	4 500 EUR
15.4.2. using X Infinite	14 500 Eur
15.5. Change of card's PIN-code in Citadele ATM or mobile application	Free of charge

## 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/unlocking/change of DIGIPASS 780 / MobileSCAN	70 EUR

<sup>15</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>16</sup> For Priority Pass cards 5 (five) visits to airport's VIP lounge to card user is offered free of charge.

<sup>17</sup> Within a calendar year, 8 (eight) visits to main card user is offered free of charge.

<sup>18</sup> Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.

<sup>19</sup> Issued to card holders and linked to the relevant card account: for private persons - X Card, X Platinum, X Infinite, MasterCard Standard, MasterCard Gold.

<sup>20</sup> Free of charge for X Infinite card holders with X Infinite card account.



17.2. Issuing of DIGIPASS 260	20 EUR
17.3. Issuing and replacement of Code card Code card	10 EUR
17.4. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence <sup>21,22</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>23</sup>	0.15 EUR

## 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>24</sup>	Free of charge

<sup>21</sup> Several mobile devices can be attached to the same MobileSCAN licence.

<sup>22</sup> MobileSCAN can be registered at branches in Lithuania as well in Online Banking, if User is Customer in Online Banking Agreement.

<sup>23</sup> Commission fee for messages sent by Citadele Bank's is charged from customer's account once per month.

<sup>24</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.

## Additional services

20. Attorneys	
20.1. Issuing of power of attorney (int. al. for transactions with safe-box)	10 EUR (for legal entities – only for transactions with safe-box)
20.2. Servicing on the basis of the power of attorney for private persons:	
20.2.1. with power of attorney issued by Citadele Bank	Free of charge
20.2.2. verification of power of attorney issued outside Citadele Bank	30 EUR

21. Additional Services	
21.1. Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR <sup>25</sup>
21.2. Preparation of SWIFT request copy upon customer's request	10 EUR
21.3. Issue of dispatched payment order SWIFT copy by SWIFT	10 EUR
21.4. Usage of the courier post upon customer's request for documents and other values sending	As agreed (10 EUR+actual expenses)
21.5. Statement of transactions in account <sup>26, 27</sup> :	
21.5.1. Account statement preparation and issuing at Citadele Bank upon customer's request	EUR 1 per page (min. EUR 6) <sup>28, 29</sup>
21.6. Issuing of documents from archive	30 EUR per document
21.7. Preparation of standard reference <sup>30, 31</sup>	50 EUR
21.8. Preparation of non-standard reference <sup>32, 33</sup>	As agreed, min. 75 EUR
21.9. Additional fee for urgent reference preparation upon customer's request (within 2 Citadele Bank central office working hours)	15 EUR
21.10. Additional fee for reference preparation in English or Russian <sup>31</sup>	15 EUR

<sup>25</sup> Commission fee not applied if the printout is prepared at the arrangement of Citadele Bank's customer invitation to Latvia.

<sup>26</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>27</sup> Fox X Infinite card holders written standard reference, statement of transactions in account – free of charge.

<sup>28</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 into 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>29</sup> It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

<sup>30</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>31</sup> Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page

<sup>32</sup> Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

<sup>33</sup> The processing of requests from data subjects who have been re-submitted without sufficient reason within one calendar year

## Appendix 2 Fees appliance conditions

### 1. Payments

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

	Order submission time <sup>34</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>35</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, HUF, 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, HUF, 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, HUF, PLN,	before 16:30		on the same bank day if the bank has received information on transfer of EEA <sup>35</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

<sup>34</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>35</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.

amount). If the recipient bank or intermediary mediator bank requests Citadele Bank to pay its commission fee, then Citadele Bank shall withhold 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. **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

- 3.1. Limit of one transaction, daily debit turnover and several payments batch for operations with Code card is EUR 3 000 (or equivalent amount in other currency).
- 3.2. Limit of one transaction, daily debit turnover and several payments batch for operations with DIGIPASS 260 is EUR 60 000 (or equivalent amount in other currency).
- 3.3. Limit of one transaction for operations with DIGIPASS 780/MobileSCAN is EUR 5 000 000 (or equivalent amount in other currency).
- 3.4. Limit of daily debit turnover for operations with DIGIPASS 780/MobileSCAN is EUR 10 000 000 (or equivalent amount in other currency).
- 3.5. Transaction turnover, daily debit turnover and several payment limits for operations with DIGIPASS (500, 550, 700) is EUR 500 000 (or equivalent amount in other currency).
- 3.6. Limit of several payments approval with single authorisation code of DIGIPASS 780/MobileSCAN is EUR 2 000 000 (or equivalent amount in other currency).
- 3.7. Limit of one transaction for operations with MobileSCAN is EUR 100 000 (or equivalent amount in other currency).
- 3.8. Limit of daily debit turnover and several payments batch for operations with MobileSCAN is EUR 250 000 (or equivalent amount in other currency).
- 3.9. Limit of one transaction turnover, daily debit turnover and several payment limits for operations with potentially insecure MobileSCAN devices is EUR 3 000 (or equivalent amount in other currency).
- 3.10. Limit of one transaction turnover, daily debit turnover and several payment limits for operations with MobileSCAN, activated in Online Banking with TAN card, is EUR 3 000 (or equivalent amount in other currency).
- 3.11. Limit of one transaction turnover, daily debit turnover and several payments for operations with MobileSCAN, activated in Online Banking with DIGIPASS 260, on secure device is EUR 60 000 (or equivalent amount in other currency). Adjusted while limits for payments are the same. Included everything in one sentence.
- 3.12. Limit of one transaction turnover for operations with MobileSCAN, activated in Online Banking with DIGIPASS (500, 550, 700, 780) and Mobile signature, on secure device is EUR 100 000 (or equivalent amount in other currency).
- 3.13. Limit of daily debit turnover and several payments for operations with MobileSCAN, activated in Online Banking with DIGIPASS (500, 550, 700, 780) and Mobile signature, on secure device is EUR 250 000 (or equivalent amount in other currency).
- 3.14. No limit for one transaction, several payments or daily debit turnover for operations with Mobile signature, which is listed in Internet banking contract<sup>36</sup>

<sup>36</sup> If Mobile signature is not in contract, then limits is according contract device limit.