

Schedule of Fees and Charges for

Private individuals

Non-core products and services, Products and services
that are no longer offered /Residents of Lithuania/

Citadele



Content

Non- core products and services

Products and services that are no longer offered

X hero (not offered)

X Platinum (not offered)

Non- core products and services

1. Authorization Devices

Service	Fee
1.1. Changing the code card at the customer's request	4 EUR
1.2. Issuing of DIGIPASS GO3/ 260	12 EUR
1.3. Unlocking of DIGIPASS GO3/ 260, if it is locked for use in Online banking	Free of charge
1.4. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

2. Safe keeping services

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

3. Other services

Service	Fee
3.1. Document sending by post (courier post) in Lithuania and abroad	25 EUR + the actual costs
3.2. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR

¹ The fee applies regardless of whether the funds have been refunded. If the funds have already been debited from the bank's correspondent account and / or sent to the beneficiary's bank notification, the funds will only be refunded if the beneficiary agrees.

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.

³ Issuing of account statements for the current month - free of charge.

⁴ Euro Payments within bank, to Lithuania and to other Single Euro Payments Area member states, including payments for services, regular payments and payment of all-type e-invoices

⁵ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together.

Products and services that are no longer offered

4. Citadele payment card

Service	Fee
4.1. Maintenance of the payment card and / or supplementary card	1,99 EUR per month / for students free of charge ⁶
4.2. SEPA, SEPA Instant payments initiated electronically from card account	Free of charge
4.3. Cash withdrawal in MEDUS ATMs, Citadele bank ATMs in Latvia, other banks ATMs and Perlas terminals (service provided by UAB "Perlas Finance")	Free of charge up to 750 EUR ¹³ per month, 1 % min 3 EUR from amount above / for students free of charge up to 250 EUR per month, 2 % min 2 EUR from amount above
4.4. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100 % of the fees and interest
4.5. Credit limit interest (per annum)	28 %
4.6. Interest for unauthorised negative balance (per day)	0,05 %
4.7. Currency exchange mark-up fee	2,75 %

5. X credit cards (issued till 2019.01.01)

	X hero	X Platinum
5.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	3 EUR per month	5 EUR per month

5.2. Cash withdrawal in ATM	Free of charge up to 1 000 EUR per month ⁷ , 3 %, min 3,50 EUR from amount above	Free of charge up to 1 500 EUR per month ⁸ , 3 %, min 3,50 EUR from amount above
5.3. Payment from account	Free of charge SEPA payments + 2 % for payments from credit limit	
5.4. Minimum instalment	5 % of the used credit limit amount + 100 % of the fees and interest	
5.5. Credit limit interest (per annum)	19 %	18 %
5.6. Interest for unauthorised negative balance (per day)	0,175 %	
5.7. Priority Pass	Not offered	Free of charge
5.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) ⁹
5.9. Concierge service	Not offered	EUR 200 per year per each card
5.10. Currency exchange mark-up fee	2,75 %	

6. Mastercard Debit payment card for youth⁶

Service	Fee
6.1. Maintenance of the card and / or supplementary card	Free of charge
6.2. SEPA, SEPA Instant payments initiated electronically	Free of charge
6.3. Payments within Citadele bank, initiated electronically	Free of charge
6.4. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlo terminals (service provided by UAB Perlas Finance)	Free of charge up to 750 EUR per month, 2% (min. 2 EUR) from amount above
6.5. Interest on unauthorized negative balance (days)	0.05%
6.6. Currency exchange mark-up fee	2,75%
6.7. Electronic currency exchange	In accordance with Citadele bank rate

7. Maestro

8. Mastercard Standard

Service	Fee
8.1. Fee for card and/or supplementary card	1,50 EUR per month
8.2. Payment from account	Standard payment fee + 2 % for payments from credit limit
8.3. Cash withdrawal in ATMs and Perlas terminals, service provided by UAB "Perlas Finance"	3 % (min. 3,50 EUR)
8.4. Minimum instalment	5 % of the spent credit limit amount + 100 % of excess expenditure
8.5. Interest for unauthorised negative balance (per day)	0,175 %
8.6. Credit limit interest (per annum)	17 %
8.7. Currency exchange mark-up fee	

9. Mastercard Gold

Service	Fee
9.1. Fee for card and/or supplementary card	3,50 EUR per month
9.2. Payment from account	Standard payment fee + 2 % for payments from credit limit
9.3. Cash withdrawal in "MEDUS" ATMs and Citadele bank ATMs in Latvia, other banks ATMs and Perlas terminals, service provided by UAB "Perlas Finance"	3 % (min. 3,50 EUR)
9.4. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100 % of the fees and interest
9.5. Interest for unauthorised negative balance (per day)	0,175 %
9.6. Credit limit interest (per annum)	16 %
9.7. Currency exchange mark-up fee	2,75 %

10. Current account¹⁵

10.1. Payment from account	Standard payment fee
10.2. Closure of account	Free of charge
10.3. Maintenance of inactive customer's account ¹⁶ or account without active card attached (starting from second year after card's expiry)	10 EUR

⁶ The student program is available to individuals between the ages of 7 till 21 (inclusive) with a valid student certificate.

⁷ The indicated amount is the total maximum amount of cash withdrawals per month at all ATMs in Lithuania and abroad and at Perlo terminals.

⁸ The indicated amount is the total maximum amount of cash withdrawals per month at all ATMs in Lithuania and abroad and at Perlo terminals.

⁹ With Priority Pass cards issued together with X Infinite cards, VIP lounges can be visited 5 times per year - free of charge.

¹⁰ For X Infinite within a calendar year, 8 visits is offered free of charge.

¹¹ The offer is valid for seniors aged over 60.

¹² The student program is available to individuals between the ages of 7 till 21 (inclusive) with a valid student certificate.

¹³ The indicated amount is the total maximum amount of cash withdrawals per month at all ATMs in Lithuania and abroad and at Perlo terminals.

¹⁴ With prior 7 calendar days notice to Citadele Bank. Without prior notice 1 % + fee as from current account.

¹⁵ Current account can be open if customer has any active card in Citadele bank. Customer can have maximum 3 current accounts.

¹⁶ Starting from second year since last customer's initiated transaction.

¹⁷ Payments initiated in Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA. The price is apply as for X cards account bundle owners.

X hero (not offered)

11. X hero

Service	Fee
11.1. Maintenance of the card and / or supplementary card	3 EUR per month
11.2. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlo terminals (service provided by UAB Perlas Finance)	3 % (min. 3,50 EUR)
11.3. Payments from the card account	As from Mastercard Debit bundle, if a credit limit is used to make a payment + 2% fee will be charged on the amount of the credit limit used
11.4. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
11.5. Credit limit interest (per annum)	19 %
11.6. Interest for unauthorised negative balance (per day)	0,05 %
11.7. Priority Pass	Not offered
11.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
11.9. Concierge service	Not offered
11.10. Currency exchange mark-up fee	2,75 %

X Platinum (not offered)

12. X Platinum

Service	Fee
12.1. Maintenance of the card and / or supplementary card	5 EUR per month
12.2. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlo terminals (service provided by UAB Perlas Finance)	3 % (min. 3,50 EUR)
12.3. Payments from the card account	As from Mastercard Debit bundle, if a credit limit is used to make a payment + 2% fee will be charged on the amount of the credit limit used
12.4. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest

12.5. Credit limit interest (per annum)	18 %
12.6. Interest for unauthorised negative balance (per day)	0,05 %
12.7. Priority Pass	Free of charge
12.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR
12.9. Concierge service	EUR 200 per year per each card
12.10. Currency exchange mark-up fee	2,75 %