

Schedule of Fees and Charges for

# Private individuals

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



**Daugiau  
galimybių**

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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. Payments

Service	Fee
1.1. Cancellation of payment to Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks	10 EUR
1.2. Investigation, amendment of payment or sending of cancellation's request – other cases <sup>1</sup>	50 EUR + additional fee <sup>2</sup>
1.3. Payments within Citadele bank incl.to Latvia and Estonia branch (make in branch)	7 EUR
1.4. SEPA payments (make in branch)	7 EUR
1.5. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR
1.6.	

### 2. Authorization Devices

Service	Fee
2.1. Issuing of Code card and replacement upon customer's request	Free of charge
2.2. Issuing of DIGIPASS GO3/ 260	12 EUR
2.3. Unlocking of DIGIPASS GO3/ 260, if it is locked for use in Online banking	Free of charge
2.4. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

### 3. Safe keeping services

Service	Fee
3.1. 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)

### 4. Other services

Service	Fee
4.1. Issuing of account statements for period indicated by a customer	5 EUR per month, max 25 EUR <sup>3</sup>
4.2. Preparation of SWIFT request copy upon customer's request	10 EUR
4.3. Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR
4.4. Document sending by post (courier post) in Lithuania and abroad	12 EUR + actual expenses (VAT included)
4.5. Issuing of documents from archive	35 EUR
4.6. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR

<sup>1</sup> 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.

<sup>2</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>3</sup> Issuing of account statements for the current month - free of charge.

<sup>4</sup>

## Products and services that are no longer offered

### 5. Citadele payment card

Service	Fee
5.1. Maintenance of the payment card and / or supplementary card	1,49 EUR per month / for students free of charge <sup>5</sup>

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5.2. SEPA, SEPA Instant payments initiated electronically from card account	Free of charge
5.3. 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 <sup>13</sup> 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
5.4. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100 % of the fees and interest
5.5. Credit limit interest (per annum)	28 %
5.6. Interest for unauthorised negative balance (per day)	0,05 %
5.7. Currency exchange mark-up fee	2,75 %

## 6. X credit cards (issued till 2019.01.01)

	X hero	X Platinum	X Infinite
6.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	3 EUR per month	5 EUR per month	430 EUR per year (supplementary card 140 EUR)
6.2. Cash withdrawal in ATM	Free of charge up to 1 000 EUR per month <sup>6</sup> , 3 %, min 3,50 EUR from amount above	Free of charge up to 1 500 EUR per month <sup>7</sup> , 3 %, min 3,50 EUR from amount above	Free of charge up to 1 500 EUR per month <sup>7</sup> , 3 %, min 3,50 EUR from amount above
6.3. Payment from account	Free of charge SEPA payments + 2 % for payments from credit limit		
6.4. Minimum instalment	5 % of the used credit limit amount + 100 % of the fees and interest		
6.5. Credit limit interest (per annum)	19 %	18 %	17 %
6.6. Interest for unauthorised negative balance (per day)	0,175 %		
6.7. Priority Pass	Not offered	Free of charge	
6.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) <sup>8</sup>	
6.9. Fast track visit in VNO airport	Not offered		EUR 10 (VAT included) <sup>9</sup>
6.10. Concierge service	Not offered	EUR 200 per year per each card	Free of charge
6.11. Currency exchange mark-up fee	2,75 %		

## 7. Mastercard Debit payment card for youth<sup>5</sup>

Service	Fee
7.1. Maintenance of the card and / or supplementary card	Free of charge
7.2. SEPA, SEPA Instant payments initiated electronically	Free of charge
7.3. Payments within Citadele bank, initiated electronically	Free of charge
7.4. 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
7.5. Interest on unauthorized negative balance (days)	0.05%
7.6. Currency exchange mark-up fee	2,75%
7.7. Electronic currency exchange	In accordance with Citadele bank rate

## 8. Maestro

Service	Fee
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8.1. Maintenance of the card and / or supplementary card	1 EUR per month / 0,70 EUR per month for Seniors <sup>10</sup> / free of charge - for students <sup>11</sup> / 1,50 EUR <sup>12</sup> for basic account
8.2. SEPA payments from account	As from Mastercard Debit bundle / free of charge for seniors, students and basic account
8.3. Cash withdrawal in "MEDUS" ATMs and Citadele bank ATMs in Latvia, other banks ATMs and Perlas terminals, service provided by UAB "Perlas Finance"	Free of charge up to 750 EUR per month <sup>13</sup> , 2 % min 2 EUR from amount above
8.4. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100 % of the fees and interest
8.5. Credit limit interest (per annum)	17 %
8.6. Interest for unauthorised negative balance (per day)	0,175 %
8.7. Currency exchange mark-up fee	2,75 %
8.8. Electronic currency exchange	In accordance with Citadele bank rate

## 9. Maxi Savings Account card

Service	Fee
9.1. Maintenance of Maxi account card and / or supplementary card	1,49 EUR per month
9.2. Cash withdrawal in MEDUS ATMS and AS Citadele Bank ATMs in Latvia	1 % (min. 3 EUR)
9.3. Cash withdrawal in ATMs of other banks and Perlas terminals (service provided by UAB "Perlas Finance")	2 % (min. 3,50 EUR)
9.4. Currency exchange mark-up fee	2,75 %
9.5. Payment from account	As from Mastercard Debit bundle <sup>14</sup>

## 10. Mastercard Standard

Service	Fee
10.1. Fee for card and/or supplementary card	1,50 EUR per month
10.2. Payment from account	As for Mastercard Debit + 2 % for payments from credit limit
10.3. Cash withdrawal in ATMs and Perlas terminals, service provided by UAB "Perlas Finance"	3 % (min. 3,50 EUR)
10.4. Minimum instalment	5 % of the spent credit limit amount + 100 % of excess expenditure
10.5. Interest for unauthorised negative balance (per day)	0,175 %
10.6. Credit limit interest (per annum)	17 %
10.7. Currency exchange mark-up fee	

## 11. Mastercard Gold

Service	Fee
11.1. Fee for card and/or supplementary card	3,50 EUR per month
11.2. Payment from account	As for Mastercard Debit + 2 % for payments from credit limit
11.3. 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)
11.4. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100 % of the fees and interest
11.5. Interest for unauthorised negative balance (per day)	0,175 %
11.6. Credit limit interest (per annum)	16 %
11.7. Currency exchange mark-up fee	2,75 %

## 12. Current account<sup>15</sup>

	EUR
12.1. Payment within Citadele bank (incl.to Latvia and Estonia branch, in Online Banking and mobile app:	
12.1.1. Between own accounts	Free of charge
12.1.2. Between accounts of different customer	0,20 EUR
12.1.3. SEPA Instant payments initiated electronically	0,40 EUR
12.2. Payments outside SEPA in any currency (SHA and OUR) initiated electronically	15 EUR
12.3. Urgent payments outside SEPA in any currency <sup>16</sup> (SHA and OUR) initiated electronically	35 EUR
12.4. SEPA and Payment within Citadele bank via Sky Branch	7 EUR
12.5. Closure of account	Free of charge
12.6. Maintenance of inactive customer's account <sup>17</sup> or account without active card attached (starting from second year after card's expiry)	7 EUR

<sup>5</sup> The student program is available to individuals between the ages of 7 till 21 (inclusive) with a valid student certificate.

<sup>6</sup> The indicated amount is the total maximum amount of cash withdrawals per month at all ATMs in Lithuania and abroad and at Perlo terminals.

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

<sup>8</sup> With Priority Pass cards issued together with X Infinite cards, VIP lounges can be visited 5 times per year - free of charge.

<sup>9</sup> For X Infinite within a calendar year, 8 visits is offered free of charge.

<sup>10</sup> The offer is valid for seniors aged over 60.

<sup>11</sup> The student program is available to individuals between the ages of 7 till 21 (inclusive) with a valid student certificate.

<sup>12</sup> For customers who receive social benefits 50% discount for monthly fee applies.

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

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

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

<sup>16</sup> Detailed information is found on webpage [www.citadele.lt](http://www.citadele.lt)

<sup>17</sup> Starting from second year since last customer's initiated transaction.

<sup>18</sup> Internetbank, MobileApp, regular payment, einvoice regular payment processed as SEPA.

## X hero (not offered)

### 13. X hero

Service	Fee
13.1. Maintenance of the card and / or supplementary card	3 EUR per month
13.2. 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)
13.3. 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
13.4. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
13.5. Credit limit interest (per annum)	19 %
13.6. Interest for unauthorised negative balance (per day)	0,05 %
13.7. Priority Pass	Not offered
13.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
13.9. Concierge service	Not offered
13.10. Currency exchange mark-up fee	2,75 %

## X Platinum (not offered)

## 14. X Platinum

Service	Fee
14.1. Maintenance of the card and / or supplementary card	5 EUR per month
14.2. 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)
14.3. 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
14.4. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
14.5. Credit limit interest (per annum)	18 %
14.6. Interest for unauthorised negative balance (per day)	0,05 %
14.7. Priority Pass	Free of charge
14.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR
14.9. Concierge service	EUR 200 per year per each card
14.10. Currency exchange mark-up fee	2,75 %