

Schedule of Fees and Charges for

# Corporate clients

/Residents of the Republic of Lithuania/



**Citadele**

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# Payment plans

## 1. Payment plans

Payment plans	Fee		
	'Citadele 25'	'Citadele 55'	'Citadele 120'
1.1. Commission fee for the Payment Plan per month	10 EUR	15 EUR	25 EUR
1.2. Electronic payments within Citadele Bank (without limitations) <sup>1</sup>	Free of charge		
1.3. Number of free of charge standard EUR payments within the EU (SEPA) and SEPA Instant payments initiated electronically <sup>2,3</sup>	25 payments	55 payments	120 payments
1.3.1. Number of free of charge current accounts (opening and maintenance)	1 account	3 accounts	
1.3.2. Each next current account <sup>1</sup>	opening – free of charge, maintenance - 4,50 EUR/month		
1.4. Number of free of charge C Business cards (EUR) within 12 months from the moment of drawing up of the Payment Plan <sup>4</sup>	1 card -	2 cards	3 cards
1.5. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass 260/GO3 to one user	Free of charge		

<sup>1</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele bank. Payments which are initiated from current accounts included in Payment Plan.

<sup>2</sup> Payments initiated in Internetbank, MobileApp, regular payment and eInvoice regular payments.

<sup>3</sup> Payments not included in Payment plan subject to a commission fee specified in paragraph 2 "Payments"

<sup>4</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business .

# Payments

Service	Fee	
	Electronically <sup>10</sup>	In branch or SkyBranch <sup>12</sup>
<b>2. Payments<sup>5</sup></b>		
2.1. Payments to own account within Citadele group <sup>6</sup>	Free of charge	10 EUR
2.2. Payment to another customer's account within Citadele group	0,29 EUR	10 EUR
2.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	0,40 EUR	10 EUR
2.4. Payments outside SEPA in any currency <sup>8</sup>	18 EUR	Not offered
2.5. Urgent payments outside SEPA in any currency (SHA and OUR) <sup>8,9</sup>	35 EUR	Not offered
2.6. Salary payment <sup>7</sup>	Free of charge	Not offered
2.7. Incoming payment from account in Citadele Bank incl.from "Citadele banka" Latvia and Estonia branches, SEPA payments	Free of charge	Not offered
2.8. Non-SEPA incoming transfers with commission type BEN and SHA	10 EUR or equivalent	Not offered

## 3. Other payment services

3.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge	10 EUR
3.2. Investigation, amendment of the payment or processing of payment's cancellation's request <sup>13</sup>	50 EUR + other banks commission	
3.3. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR	

<sup>5</sup> In case of inactive Payment Plan, initiated electronically.

<sup>6</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA or SEPA Instant payment.

<sup>7</sup> Payments within Citadele Bank submitted in Internetbank through Salary payment register or through file import as salary payment.

<sup>8</sup> OUR - bank fees are paid by the payer, i.e. y. The fees set by the Lithuanian branch of AS Citadele banka and other banks are paid by the payer. In this case, the payee receives the full amount of the payment (when the payment is made in US dollars, other banks' fees may be deducted from the amount sent). The Lithuanian branch of AS Citadele banka reserves the right to deduct additional fees for OUR payment.

<sup>9</sup> Detailed information is available on webpage [www.citadele.lt](http://www.citadele.lt).

<sup>10</sup> Payments initiated in the Internetbank, MobileApp, regular payments and e-invoice payments.

<sup>11</sup> The fee is taken in addition to the standard fee for incoming and outgoing payments and the fee is charged from the Customer account regardless of payment commission type. List of countries to which additional fee is applied is published in <https://www.citadele.lv/en/private/payments/execution/>

<sup>12</sup> SEPA instant payment not available at Branch, Sky Branch. Information on the maximum amount limit of the payment initiated in Sky Branch is available on the Bank's website and in the customer service units.

<sup>13</sup> If the payment is not sent from the bank, the payment will be canceled free of charge.

## Accounts

### 4. Accounts<sup>14</sup>

Service	Fee
4.1. Opening of current account	Free of charge
4.2. Maintenance of current account	4,50 EUR/month
4.3. Maintenance of current account (electronic money institutions, payment institutions, banks, providers of lending services and other financial sector companies)	Individual
4.4. Verification company documents, changing customer data (including changes in managers, shareholders, or other customer details) when beneficiaries are registered in non EU member state or EEA (Iceland, Liechtenstein, Norway and Switzerland) <sup>15</sup>	Individually, min 100 EUR

<sup>14</sup> In case of inactive Payment Plan.

<sup>15</sup> The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer

## Payment cards

### 5. C cards<sup>16</sup>

C Business <sup>16</sup>	
Currency	EUR
5.1. Fee for card	3 EUR per month
5.2. New card issue (instead of existing)	Free of charge
5.3. Commission fee for goods and services purchase	Free of charge
5.4. Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min. 3 EUR
5.5. Cash withdrawal in other banks, in ATM's of other banks	2 %, min. 3 EUR
5.6. Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
5.7. Minimum instalment	100 % of the excess expenditure + 100 % of the excess expenditure
5.8. Credit limit amount	Individually
5.9. Credit interest (per annum)	17 %
5.10. Interest for unauthorised negative balance (per annum)	30 %
5.11. Late payment interest (increased credit interest, per annum)	36 %
5.12. Payment from account	As from current account
5.13. Currency exchange mark-up fee	2,75 %

### 6. Mastercard Business Debit cards

Currency	EUR
6.1. Fee for card	2 EUR per month
6.2. New card issue (instead of existing)	Free of charge
6.3. Commission fee for goods and services purchase	Free of charge
6.4. Cash withdrawal in Citadele Bank	As from current account

6.5. Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min 3 EUR
6.6. Cash withdrawal in other banks, in ATM's of other banks	2 %, min 3 EUR
6.7. Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
6.8. Credit limit amount	Not available
6.9. Payment from account	As from current account
6.10. Interest for unauthorised negative balance (per annum)	30 %
6.11. Late payment interest (per annum)	36 %
6.12. Currency exchange mark-up fee	2,75 %

<sup>16</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

## Lending

### 7. Credit, Credit Line, Overdraft <sup>17</sup>

7.1. Credit, Credit Line, Overdraft	Fees and charges related to lending services shall be determined by mutual agreement of the parties
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### 8. Microloan for legal entities without pledge <sup>18</sup>

8.1. New Microcredit Processing	2% of amount
8.2. Full or partial premature repayment of credit	1% of unpaid credit amount (min. 100 EUR)

<sup>17</sup> <https://www.citadele.lt/en/business/credit/>

<sup>18</sup> <https://www.citadele.lt/en/business/microloan/>

## Other Services

### 9. Other Services

Service	Fee
9.1. Commission fee for processing and verification of the received document <sup>22</sup>	10 EUR per page (min 20 EUR)
9.2. Preparation of an account statement at the bank's branch	10 EUR per page (min 20 EUR)
9.3. Preparation of standard reference <sup>24,26</sup>	20 EUR
9.4. Preparation of non-standard reference, references for auditors, confirmation of auditor requests <sup>25</sup>	Individually, (min. 55 EUR)
9.5. Balance review in the MEDUS network ATM's and Citadele Group ATM's in Latvia	Free of charge
9.6. Balance review in other bank ATM's	0,50 EUR
9.7. Daily limit for one payment card for cash withdrawal at ATM's and POS terminals: using Maestro Business, Mastercard Business Debit, C Business, Mastercard Business <sup>27</sup>	2 200 EUR
9.8. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR or equivalent which is deducted from customer's account upon receipt of customer's application and limit increase
9.9. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals: using Maestro Business, Mastercard Business Debit, C Business, Mastercard Business <sup>27</sup>	15 000 EUR
9.10. Change of card's PIN code in mobile application	Free of charge
9.11. Cash in at MEDUS ATM's and Perlas terminals (service provided by UAB Perlas Finance)	Up to 10 000 EUR free of charge/exceeding 10 000 EUR - 0,2 % of amount



9.12. SMS sent to customer about card transactions <sup>19</sup>	0,15 EUR
9.13. Issuance of a renewed payment card at bank branch	10 EUR
9.14. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank
9.15. Maintenance of inactive customer's account <sup>20</sup> or account without active card attached (starting from second year after card's expiry) <sup>21</sup>	10 EUR

<sup>19</sup> Commission fee for messages sent by Citadele Bank is charged from customer's account once per month.

<sup>20</sup> Starting from second year since last customer's initiated transaction.

<sup>21</sup> 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.

<sup>22</sup> Fee is applied to the following type of documents: attorneys, references, certificates of inheritance.

<sup>23</sup> If the payment is not sent from the bank, the payment will be canceled free of charge.

<sup>24</sup> The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer.

<sup>25</sup> Following types of references are considered as non-standard references: reference stating that customer does not have consumer lending obligations, references about terms of a payment account attached to an account (active/closed), non-existence of credit obligations, account balance and ID document information, information for controllers/auditors, confirmation of auditor requests and reconciliation statements and issuance of a copy of documents from the archive and other references with additional information, that are not mentioned as standard references. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

<sup>26</sup> The following types of references considered as standard references: reference about account balance, account existence/credit limit applied to account/active payment cards linked to account, positive account balance, term deposit agreement, account closure (undated), equity capital payment (or increase), outstanding consumer loan balance (private individuals), outstanding balance of a particular debt in accordance with a debt repayment agreement, credit card balance. This fee also applies for preparation of a SWIFT copy of the sent payment order. Preparation of a statement on the temporary account funds - Free of charge. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

<sup>27</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

## Remote account management systems

Service	Fee
<b>10. Authorization Devices</b>	
10.1. Issuing and replacement of DIGIPASS 780	35 EUR
10.2. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence <sup>28,29</sup>	Free of charge
<b>11. Citadele Gateway service</b>	
11.1. Registration	50 EUR (VAT included)
11.2. Subscription fee per month for Informative mode	20 EUR (VAT included)
11.3. Subscription fee per month for Transactions mode	40 EUR (VAT included)

<sup>28</sup> Several mobile devices can be attached to the same MobileSCAN licence.

<sup>29</sup> MobileSCAN can be registered at branches and customer service centres in Latvia as well in Online Banking, if User is Customer in Online Banking Agreement.