

Schedule of Fees and Charges for

Corporate clients

/Residents of the Republic of Lithuania/



**Daugiau
galimybių**

**=
Citadele**

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Payment plans

1. Payment plans

Payment plans	Fee		
	Payment Plan 'Citadele 25'	Payment Plan 'Citadele 55'	Payment Plan 'Citadele 120'
1.1. Commission fee for the Payment Plan per month	7 EUR	10 EUR	18 EUR
1.2. Electronic payments within Citadele Bank (without limitations) ¹	Free of charge		
1.3. SEPA, SEPA Instant payments initiated electronically ²	25 payments - free of charge	55 payments - free of charge	120 payments - free of charge
1.3.1. Each next payment	0,40 EUR		
1.3.2. Opening and maintenance of current account	1 account – free of charge	3 accounts – free of charge	3 accounts – free of charge
1.3.3. Each next current account ¹	opening – free of charge, maintenance - 4,50 EUR/month		
1.4. Fee for X Business card (EUR) within 12 months from the moment of drawing up of the Payment Plan	1 card - free of charge	2 cards – free of charge	3 cards – free of charge
1.5. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass 260/GO3 to one user	Free of charge		
1.6. Payments outside SEPA in any currency (SHA and OUR), initiated electronically ⁶	15 EUR		
1.7. Urgent payments outside SEPA in any currency (SHA and OUR), initiated electronically ^{3,6}	35 EUR		
1.8. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR		
1.9. Incoming payment from account in Citadele Bank incl.from "Citadele banka" Latvia and Estonia branches, SEPA payments	Free of charge		
1.10. Non-SEPA incoming transfers with commission type BEN and SHA	7 EUR		
1.11. Maintenance of inactive customer's account ⁴ or account without active card attached (starting from second year after card's expiry) ⁵	7 EUR		
1.12. For new corporate clients	Payment Plan for the first 6 months - free of charge		

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

² Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA or SEPA Instant payment.

³ Detailed information is available on webpage www.citadele.lt.

⁴ Starting from second year since last customer's initiated transaction.

⁵ 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.

⁶ 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.

Payments

2. Payments⁷

Service	Fee
2.1. Payment between own accounts ⁸	Free of charge
2.2. Payment within Citadele Bank between two customer accounts ⁹	0,29 EUR
2.3. SEPA, SEPA Instant payment ¹⁰	0,40 EUR
2.4. Salary payment ¹¹	Free of charge
2.5. Payment outside SEPA in any currency (SHA and OUR) ¹²	15 EUR
2.6. Urgent payments outside SEPA in any currency (SHA and OUR) ^{12,13}	35 EUR
2.7. Incoming payment from account in Citadele Bank incl.from "Citadele banka" Latvia and Estonia branches, SEPA payments	Free of charge
2.8. Incoming transfers with commission type BEN and SHA (non-SEPA)	10 EUR or equivalent

2.9. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR
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⁷ In case of inactive Payment Plan, initiated electronically.

⁸ Internetbank, MobileApp within Citadele Bank.

⁹ Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele Bank.

¹⁰ Internetbank, MobileApp, regular payment, eInvoice regular payment processed as SEPA or SEPA Instant payment.

¹¹ Payments within Citadele Bank submitted in Internetbank through Salary payment register or through file import as salary payment.

¹² 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.

¹³ Detailed information is available on webpage www.citadele.lt.

Accounts

3. Accounts¹⁴

Service	Fee
3.1. Opening of current account	Free of charge
3.2. Maintenance of current account ¹⁵	4,50 EUR/month
3.3. Maintenance of current account (electronic money institutions, payment institutions, banks, providers of lending services and other financial sector companies)	500 EUR per month
3.4. 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) ¹⁶	500 EUR

¹⁴ In case of inactive Payment Plan.

¹⁵ Fee is not applied if the account's average monthly balance is equal to or exceeds EUR 150 000.

¹⁶ Fee can be applied also to companies where Enhanced due diligence is required during account opening process.

Payment cards

4. X cards

X Business	
Currency	EUR
4.1. Fee for card	3 EUR per month
4.2. New card issue (instead of existing)	Free of charge
4.3. Commission fee for goods and services purchase	Free of charge
4.4. Cash withdrawal in Citadele Bank	As from current account
4.5. Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min. 3 EUR
4.6. Cash withdrawal in other banks, in ATM's of other banks	2 %, min. 3 EUR
4.7. Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
4.8. Minimum instalment	100 % of the excess expenditure + 100 % of the excess expenditure
4.9. Credit limit amount	Individually
4.10. Credit interest (per annum)	17 %
4.11. Interest for unauthorised negative balance (per annum)	30 %
4.12. Late payment interest (increased credit interest, per annum)	36 %
4.13. Payment from account	As from current account
4.14. Currency exchange mark-up fee	2,75 %

5. Mastercard Business Debit cards

Currency	EUR
5.1. Fee for card	2 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 in Citadele Bank	As from current account
5.5. Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min 3 EUR
5.6. Cash withdrawal in other banks, in ATM's of other banks	2 %, min 3 EUR
5.7. Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
5.8. Credit limit amount	Not available
5.9. Payment from account	As from current account
5.10. Interest for unauthorised negative balance (per annum)	30 %
5.11. Late payment interest (per annum)	36 %
5.12. Currency exchange mark-up fee	2,75 %

Lending

6. Credit, Credit Line, Overdraft - Fees and charges related to lending services shall be determined by mutual agreement of the parties.

Remote account management systems

Service	Fee
7. Authorization Devices	
7.1. Issuing and replacement of DIGIPASS 780	35 EUR
7.2. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence ^{17,18}	Free of charge
8. Citadele Gateway service	
8.1. Registration	50 EUR (VAT included)
8.2. Subscription fee per month for Informative mode	20 EUR (VAT included)
8.3. Subscription fee per month for Transactions mode	40 EUR (VAT included)

¹⁷ Several mobile devices can be attached to the same MobileSCAN licence.

¹⁸ 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.

Other Services

Service	Fee
9.1. Commission fee for preparation of bank references, letters and other documents	10 EUR per page (min 20 EUR) ¹⁹
9.2. Balance review in the MEDUS network ATM's and Citadele Group ATM's in Latvia	Free of charge
9.3. Balance review in other bank ATM's	0,50 EUR

9.4. Daily limit for one payment card for cash withdrawal at ATM's and POS terminals: using Maestro Business, Mastercard Business Debit, X Business, Mastercard Business	2 200 EUR
9.5. 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
9.6. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals: using Maestro Business, Mastercard Business Debit, X Business, Mastercard Business	15 000 EUR
9.7. Change of card's PIN code in mobile application	Free of charge
9.8. 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
9.9. SMS sent to customer about card transactions ²⁰	0,15 EUR
9.10. Issuance of a renewed payment card at bank branch	5 EUR
9.11. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

¹⁹ If a document must be notarized, customer pay actual expenses of notary service additionally.

²⁰ Commission fee for messages sent by Citadele Bank is charged from customer's account once per month.