

Schedule of Fees and Charges for

# Corporate clients

Non-core products and services Products and services  
that are no longer offered

**Citadele**



## Non-core products and services

1. Account balance fee <sup>1,2</sup>	Annual interest rate
Service	Fee
1.1. 100 000 CHF	SNB Rate minus 0.3%/ 360
1.2. 750 000 DKK	Certificates of deposit rate minus 1.5%/ 360
1.3. 1 000 000 SEK	Repo Rate minus 1.6%/ 360
1.4. 5 000 000 EUR	ECB deposit facility rate/ 360
1.5. 10 000 000 JPY	Key policy Rate minus 30 basis points/ 360
1.6. 1 000 000 NOK	Key policy Rate minus 30 basis points/ 360

2. Authorization Devices	
Service	Fee
2.1. Issuance of a code card	Free of charge
2.2. Changing the code card at the customer's request	4 EUR
2.3. Issuing of DIGIPASS 260/ GO3	12 EUR
2.4. Unlocking of locked DIGIPASS 260/GO3 (if the device locked due to customer's inattention)	Free of charge
2.5. Replacement of DIGIPASS 260/ 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 safe-box opening if customer has lost the key of the safe box	150 EUR
3.2. 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. Additional services	
Service	Fee
4.1. Document sending by post (courier post) in Lithuania and abroad	25 EUR + the actual costs
4.2. Account statement preparation and issuing at Citadele Bank upon customer's request	5 EUR per month (max. 25 EUR)

<sup>1</sup> Account balance fee is charged on the funds of the customer or group of related customers. The Bank does not calculate or pay interest on the customer's account balance. The account balance fee is not applied if the central bank has set an annual deposit interest rate of 0% or higher for the respective currency. The fee is applied to and calculated on the current account balances specified in the pricelist per each calendar day as of the end of day and the total amount of the fee calculated shall be debited to the account on the last day of each month. The account balance fee may be applied individually by notifying the customer 14 calendar days in advance, unless the customer meets the criteria set below. In such case the account balance fee is applied without a notification - the account balance fee is applied to all insurance or reinsurance companies or other financial institutions (including their branches), whose core business is the provision of financial services and who are subject to financial supervision by a competent authority.

<sup>2</sup> If currency of the account is not EUR, fee is charged in equivalent, till account balance is zero.

## Products and services that are no longer offered

5. Business card Mastercard Business <sup>3</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 in Citadele Bank	As from current account
5.5. Cash withdrawal in other banks, in ATMs of other banks	2 %, min. 3 EUR

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5.6. Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	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	Individually
5.9. Minimum instalment	100 % of the used credit limit amount + 100 % of excess expenditure
5.10. Credit interest (per annum)	17 %
5.11. Late payment interest (per annum)	36 %
5.12. Interest for unauthorised negative balance (per annum)	30 %
5.13. Payment from account	As from current account
5.14. Currency exchange mark-up fee	2,75 %

## 6. Maestro Business cards<sup>4</sup>

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 ATMs 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. Late payment interest (increased credit interest, per annum)	30 %
6.10. Late payment interest (per annum)	36 %
6.11. Payment from account	As from current account
6.12. Currency exchange mark-up fee	2,75 %

<sup>3</sup> As per 20.03.2019 are issued as X Business

<sup>4</sup> As per 01.07.2019 are issued as Mastercard Business Debit