

Schedule of Fees and Charges for

# Private individuals

/Leasing/



**More  
opportunities**

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Citadele**

# Leasing

Service	Fee <sup>1</sup>
<b>1. Financing</b>	
1.1. New / used asset agreement administration fee	from 1%, but not less than 200 EUR from the value of the asset specified in the agreement (including VAT)
1.2. Change of agreement conditions or payment schedule by customers initiative, calculated for every agreement change	1.5% of the outstanding amount, but not less than 150 EUR
1.3. Compensation for early repayment of consumer credit (leasing), if the fixed interest rate and the repayable consumer credit or a part thereof specified in the agreement exceeds 2320 EUR during any twelve-month period (applies to private persons who are considered consumers according to the Law on Consumer Credit of the Republic of Lithuania)	Up to 1% of the amount set earlier, if the period from the date of early repayment to the end of the Leasing Period is longer than 1 (one) year; Up to 0.5% of the previously set repayment amount, if the period from the date of early repayment to the end of the Leasing Period is 1 (one) year or less.
<b>2. Renewal of agreements after termination</b>	
2.1. If the agreements are renewed in the same month as they were terminated	from 150 EUR per agreements (to be considered individually)
2.2. If agreements that have been terminated in the previous or previous month are renewed	from 150 EUR per agreements (to be considered individually)
<b>3. Issuance of copies of documents</b>	
3.1. Copies of other documents (copies of VAT invoices are charged if the invoices were issued earlier than 2 months ago)	1 EUR for every page
3.2. Search for documents in the archive	15 EUR + VAT
3.3. Issuance of documents (powers of registration, consents) during the signing of leasing agreements	Free of charge (first time)
3.4. Issuance of additional documents (authorizations, certificates, consents, copies of agreement documents) at the customer's request	15 EUR
<b>4. Other fees</b>	
4.1. Permission for subleasing, re-renting, lending, issuance of an authorization to go abroad	30 EUR
4.2. Postage (invoices, notifications of non-performance of contractual obligations)	3 EUR for one letter
4.3. Inspection / verification of asset	According to the actual costs, but not less than 100 EUR
4.4. Sending reminders, notifications, claims for late payments or other breaches of contract (starting from the second relevant document) (the fee does not apply to private persons who are considered consumers within the meaning of the Law on Consumer Credit of the Republic of Lithuania)	10 EUR
4.5. Forwarding of administrative penalties, other documents received on behalf of the customer	10 EUR
4.6. Sending repeated invoices (older than 2 months) by e-mail	1,50 EUR per unit
4.7. Sending repeated invoices to customer by postage	10 EUR
4.8. Preparation of a debt reconciliation deed or letter to auditors at the customer's request, other certificates	30 EUR

<sup>1</sup> Fees indicated with VAT.