

Terms and conditions of the term deposit special offer "Get up to 5 %* deposit interest"

* The annual interest rate is applied to 6 months Term deposits in EUR, subject to additional conditions and using the promo code TAUPAU. The interest consists of: a fixed interest rate of 3,5% + additional variable interest, which is set at the end of the deposit period (+1% additional interest applies if the client uses any C card and transfers income of at least 500 EUR/month to the Citadele bank account for at least 3 months, or +1,5% additional interest applies if, in addition to the above conditions, the client additionally submits an application for home loan refinancing during the campaign period and signs the agreement by 31 08 2026). Interest is paid at the end of the term. The offer applies to new funds transferred from another credit institution. The minimum deposit amount is 2,000 EUR, the maximum is 50,000 EUR. Deposits up to 100,000 EUR are insured in accordance with the Law on Deposit Guarantees of the Republic of Latvia. The offer is valid for private customers from 03 04 2026 to 06 05 2026.

Organizer:

The offer is submitted by AS Citadele banka's Lithuanian branch, branch code No. 304940934, registered office address: Konstitucijos pr. 18B, Vilnius, 09308, e-mail: info@citadele.lt (hereinafter referred to as Citadele).

Period:

The offer is valid from 3 April 2026 to 6 May 2026 (inclusive).

When and to whom do the terms of the offer apply?

1. These special terms and conditions apply to private clients of Citadele bank who enter into a Term Deposit Agreement during the period from 3 April 2026 to 6 May 2026 (inclusive), when the Term Deposit (hereinafter referred to as "Term Deposit" and "Deposit" have the same meaning) is formed from new funds transferred to Citadele bank from another credit institution, and if all of the following conditions are met:
 - 1.1. Term deposit currency – EUR,
 - 1.2. the selected periodicity of interest payment – at the end of term;
 - 1.3. deposit term 6 months;
 - 1.4. minimum deposit amount 2 000 EUR - maximum 50,000 EUR;
 - 1.5. the deposit is made without renewal;
 - 1.6. offer code used: **TAUPAU**.

The special terms and conditions of the offer do not apply in cases where the Term Deposit consists of the client's funds already held with Citadele bank, regardless of whether the above deposit conditions are met.

What interest will be applied to the concluded deposit?

2. Term deposits created in accordance with the conditions listed in point 1 will be subject to a fixed annual interest rate of 3,5% + additional variable interest**, which will be determined at the end of the deposit period.
3. The additional variable interest** will be added to the fixed interest rate (3,5%) at the end of the term deposit period and will be applied for the entire deposit period, if the client meets the following conditions no later than 31 08 2026:

Additional variable interest**	Additional variable interest Conditions
+1%	<ul style="list-style-type: none"> ✓ The client uses any C card and transfers income of at least 500 EUR/month to an account opened with Citadele bank for at least 3 months (during the period from the start of the campaign until 31 08 2026)
or	
+1,5%	<ul style="list-style-type: none"> ✓ The client uses any C card and transfers income of at least 500 EUR/month to an account opened with Citadele bank for at least 3 months. (during the period from the start of the campaign until 31 08 2026), and ✓ Submits an application for Housing Refinancing during the validity of the deposit campaign and signs the Housing Refinancing Agreement with Citadele Bank no later than by 31 08 2026.

4. In case of non-fulfilment of the terms of the offer, the additional variable interest** will not be added and only a fixed interest rate (3,5%) will be applied at the end of the period of the Term Deposit.
5. In case of early termination of the Term Deposit Agreement, the accrued interest is not paid.

How to conclude a deposit agreement on the terms of the offer?

6. A fixed-term deposit agreement can be concluded in 2 ways:
 - 6.1. In the Internet Bank, select "New deposit" in the "Savings" section and fill in the application to make a deposit in accordance with the conditions specified in clause 1 and enter the offer code in the "Information to the Bank" field: **TAUPAU**, *or*
 - 6.2. Inform the employee at the bank's branch that they want to make a deposit under the terms of the offer and tell the employee the offer code before concluding the agreement: **TAUPAU**.
7. The deposit agreement will be approved by the bank within 3 working days.
8. If the Term Deposit Agreement is concluded under the above conditions, the interest on the deposit will be paid at the end of the term without the possibility to extend the deposit.

Are my deposits with Citadele bank insured?

9. Deposits with Citadele bank are insured up to 100 000 EUR in accordance with [the Law on Deposit Guarantees of the Republic of Latvia](#). For more information, see the [information for depositors](#).

Personal data and their protection

The Client is informed that Citadele bank processes personal data within the limits of the offer in order to verify whether the conditions of the offer have been met, to administer fees, to examine claims and to protect legitimate interests, ensuring that the rights are implemented in accordance with the Principles of Personal Data Processing of the Lithuanian branch of AS Citadele banka, which can be found [here](#).

What else should be taken into account?

The Client must comply with the terms and conditions of the offer set out above, as well as the Terms of Service applicable by Citadele Bank ([here](#)). By participating in this Offer, the Client agrees to these Terms and Conditions of the Offer.

Citadele bank reserves the right to change the terms of the offer, suspend or terminate this offer by informing the Client thereof 3 (three) days in advance by e-mail and/or SMS.

Citadele bank has the right to check whether the Client meets the conditions for using the offer.

If the Bank believes that the Client is engaging in fraud or has acted in bad faith, Citadele bank reserves the right to take the measures it deems necessary under the circumstances.

Citadele bank shall not be liable for any direct or indirect loss (damage) of the Client in connection with the offer, modification of the terms of the offer or cancellation of the offer.

For dispute resolution or answers to questions related to this offer, please contact Citadele bank by phone +370 5 221 9091, by writing to AS Citadele banka Lithuanian branch, Konstitucijos pr. 18B, Vilnius, or by e-mail info@citadele.lt. We will respond to inquiries as soon as possible. The claims will be examined and a written response will be submitted no later than within 30 (thirty) days.

The terms of this offer are subject to the legal acts in force in the Republic of Lithuania.