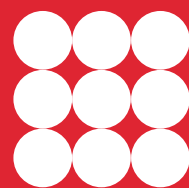


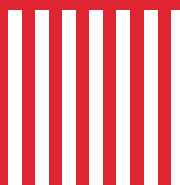
Schedule of Fees and Charges for

private individuals

Leasing



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Content

Leasing

Leasing

1. Financing

Service	Fee ¹
1.1. New / used asset agreement administration fee	From 1% of the value of the asset specified in the agreement, but not less than 200 EUR
1.2. Change of agreement conditions or payment schedule by customers initiative, calculated for every agreement change	1.5% of the outstanding property value, 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
1.4. Agreement termination fee	1.5% of the outstanding property value, but not less than 150 EUR

¹ VAT will be added to the prices according to the law.

2. Renewal of agreements after termination

Service	Fee ²
2.1. Renewal fee of the agreement that has been terminated	From 150 EUR per agreement (to be considered individually)

² VAT will be added to the prices according to the law.

3. Issuance of copies of documents

Service	Fee ³
3.1. Copies of other documents (copies of VAT invoices are charged if the invoices were issued earlier than 2 months ago)	1.25 EUR per unit
3.2. Sending repeated invoices to customer by postage	8.26 EUR
3.3. Search for documents in the archive	15 EUR
3.4. Issuance of documents (powers of registration, consents) during the signing of leasing agreements	Free of charge (first time)
3.5. Issuance of additional documents (authorizations, certificates, consents, copies of agreement documents) at the customer's request	15 EUR

³ VAT will be added to the prices according to the law.

4. Other fees

Service	Fee ⁴
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
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. Preparation of a debt reconciliation deed or letter to auditors at the customer's request, other certificates	40 EUR
4.7. Third-party checks for accepting payment in case of buyout	85 EUR ⁵
4.8. Sale of property to a third party in Lithuania	1.5% of the residual value, but at least 250 EUR ⁵
4.9. Sale of property to a third party in ES	1.5% of residual value, but at least 415 EUR ⁵

Schedule of Fees and Charges for private individuals.
Effective as of 1 January 2025, for SIA „Citadele Leasing“ Lithuanian branch and UAB „Citadele Factoring“ clients.

4.10. Fee for insurance premium administration - inclusion of partial insurance premiums in the leasing payment schedule	1.65 EUR per month ⁵
4.11. Fee for removing insurance premiums from the leasing payment schedule, if the insurance contract is terminated at the initiative of the lessee within the first 90 calendar days from the effective date of the insurance contract	41 EUR per agreement ⁵

⁴ VAT will be added to the prices according to the law.

⁵ Effective as of 1 January 2025.

