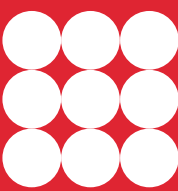
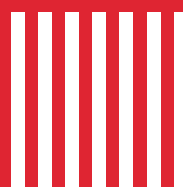


Schedule of Fees and Charges for

private individuals



C



Content

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 - Basic account with Mastercard Debit
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Cards

1. C smart

Service	Fee
1.1. Maintenance of the card and / or supplementary card	2.49 EUR per month/ Free of charge for students ¹
1.2. SEPA, SEPA Instant payments initiated electronically ^{2, 3}	Free of charge
1.3. Payments within Citadele bank, initiated electronically ^{2, 3}	Free of charge
1.4. SMS sent to customer about incoming sum to account	Free of charge
1.5. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance)	Free of charge up to 900 EUR per month, 2% (min. 2 EUR) from amount above ⁴
1.6. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
1.7. Balance review in other bank ATMs	0.50 EUR (VAT included)
1.8. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
1.9. Credit limit interest (annual)	19%
1.10. Late payment (per day)	0.05 %
1.11. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
1.12. Currency exchange mark-up fee	2.75%
1.13. Electronic currency exchange	In accordance with Citadele bank rate
1.14. Account closure	Free of charge
1.15. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)

¹ The schoolchildren and student program is open to individuals with a valid schoolchildren or student certificate.

² Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

³ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

⁴ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

2. C supreme

Service	Fee
2.1. Maintenance of the card and / or supplementary card	4 EUR per month
2.2. SEPA, SEPA Instant payments initiated electronically ^{5, 6}	Free of charge
2.3. Payments within Citadele bank, initiated electronically ^{5, 6}	Free of charge
2.4. SMS sent to customer about incoming sum to account	Free of charge
2.5. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance)	Free of charge up to 1250 EUR per month, 2% (min. 2 EUR) from amount above ⁷
2.6. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
2.7. Balance review in other bank ATMs	0.50 EUR (VAT included)
2.8. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
2.9. Credit limit interest (annual)	19%
2.10. Late payment (per day)	0.05 %
2.11. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
2.12. Currency exchange mark-up fee	2.75%
2.13. Electronic currency exchange	In accordance with Citadele bank rate
2.14. Account closure	Free of charge
2.15. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)

⁵ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.



Schedule of Fees and Charges for Private individuals.
Effective as of 1 January 2026.

⁶ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

⁷ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

3. C prime

Service	Fee
3.1. Maintenance of the card and / or supplementary card c	6 EUR per month/ 7 EUR per month, if allocated credit limit amount is from 5001 EUR to 10000 EUR/ 8 EUR per month, if allocated credit limit amount is from 10001 EUR to 15000 EUR
3.2. SEPA, SEPA Instant payments initiated electronically ^{8, 9}	Free of charge
3.3. Payments within Citadele bank, initiated electronically ^{8, 9}	Free of charge
3.4. SMS sent to customer about incoming sum to account	Free of charge
3.5. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance)	Free of charge up to 1500 EUR per month, 2% (min. 2 EUR) from amount above ¹⁰
3.6. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
3.7. Balance review in other bank ATMs	0.50 EUR (VAT included)
3.8. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
3.9. Credit limit interest (annual)	18%
3.10. Late payment (per day)	0.05 %
3.11. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)
3.12. Currency exchange mark-up fee	2.75%
3.13. Electronic currency exchange	In accordance with Citadele bank rate
3.14. Account closure	Free of charge
3.15. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)

⁸ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

⁹ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁰ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

4. Mastercard Debit bundle

Service	Fee
4.1. Maintenance of the card and / or supplementary card	2.49 EUR per month
4.2. Maintenance of the card and / or supplementary card	0.70 EUR per month for seniors ¹¹
4.3. SEPA, SEPA Instant payments for youth and Seniors, initiated electronically ^{12, 13}	Free of charge
4.4. Payments within Citadele bank for youth and Seniors, initiated electronically ^{12, 13}	Free or charge
4.5. Cash withdrawal in "MEDUS" ATMS, Citadele bank ATMs in Latvia, other banks ATMS and Perlas terminals (service provided by UAB "Perlas Finance")	Free of charge up to 750 EUR per month, 2 % min 2 EUR from amount above ¹⁴
4.6. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
4.7. Balance review in other bank ATMs	0.50 EUR (VAT included)
4.8. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100% of the fees and interest
4.9. Credit limit interest (per annum)	17 %
4.10. Interest for unauthorised negative balance (per day)	0.05%
4.11. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)
4.12. Currency exchange mark-up fee	2.75%
4.13. Electronic currency exchange	In accordance with Citadele bank rate
4.14. Closure of account	Free of charge
4.15. SMS sent to customer about card transactions	0.15 EUR (VAT included)



Schedule of Fees and Charges for Private individuals.
Effective as of 1 January 2026.

¹¹ A client who has reached the statutory retirement age in accordance to the Law on Social Insurance Pensions of the Republic of Lithuania, or who submits a copy of the decision of the State Social Insurance administrative institution to grant him/her an early retirement pension.

¹² Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

¹³ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁴ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together.

5. C Infinite bundle

Service	Fee
5.1. Maintenance of the card and / or supplementary card	35 EUR per month (supplementary card – 20 EUR per month)
5.2. New card issue (instead of existing)	50 EUR (VAT included)
5.3. SEPA, SEPA Instant payments initiated electronically ^{15, 16}	Free of charge
5.4. Payments within Citadele bank, initiated electronically ^{15, 16}	Free of charge
5.5. SMS sent to customer about incoming sum to account	Free of charge
5.6. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance)	Free of charge up to 2 000 EUR per month, 2% (min. 2 EUR) from amount above ¹⁷
5.7. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
5.8. Balance review in other bank ATMs	0.50 EUR (VAT included)
5.9. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
5.10. Credit limit interest (annual)	17%
5.11. Late payment (per day)	0.05%
5.12. Priority Pass	Free of charge
5.13. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) ¹⁸
5.14. Concierge service	Free of charge
5.15. Currency exchange mark-up fee	2.75%
5.16. Fast track visit in VNO airport ¹⁹	10 EUR (VAT included)
5.17. Electronic currency exchange	In accordance with Citadele bank rate
5.18. Account closure	Free of charge

¹⁵ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

¹⁶ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁷ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

¹⁸ During the calendar year, 15 visits to the airport Priority Pass VIP lounge are free of charge.

¹⁹ For C Infinite within a calendar year, 8 visits to main user is offered free of charge.

6. Sticker, bracelet, ring

Service	Fee
6.1. Service	
6.2. Fee for sticker, bracelet	0.50 EUR per month ²⁰
6.3. Fee for ring	3 EUR per month
6.4. New sticker, bracelet issue (instead of existing)	5 EUR (VAT included)
6.5. Currency exchange mark-up fee	2.75 %
6.6. Cash out at MEDUS network ATMs and ATMs of other banks	Free of charge up to 1250 EUR per month, 2% (min. 2 EUR) from amount above ²¹
6.7. Other services	According to the price list of the card linked to the sticker or bracelet

²⁰ Free of charge for C Infinite card holders with C Infinite card account.

²¹ The specified amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlo terminals.

7. C prime (USD)²²

Schedule of Fees and Charges for Private individuals.
Effective as of 1 January 2026.

Service	Fee
7.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	10 USD per month
7.2. Cash withdrawal in ATM	3% (min. USD 6)
7.3. Cash withdrawal in Bank	3% (min. USD 6)
7.4. Payment from account	Standard payment fee + 3%
7.5. Electronic currency exchange	In accordance with Citadele bank rate
7.6. Late payment interest (per annum)	18%
7.7. Interest for unauthorised negative balance (per day)	0.05%
7.8. Commission fee for goods and services purchase	0.5%
7.9. Fee for renewed payment card received by post	1.50 EUR (VAT included)
7.10. Fee for renewed/replaced payment card received at the branch	10 EUR (VAT included)
7.11. Priority Pass	Free of charge
7.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included) ²³
7.13. Currency exchange mark-up fee	2.75%
7.14. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
7.15. Balance review in ATMs of other banks	1.20 USD (VAT included)

²² The C prime (USD) is available for order only for Private Banking customers.

²³ Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account.

Basic account with Mastercard Debit

8. Basic Payment account with Mastercard Debit

Service	Fee
8.1. Maintenance of the card and / or supplementary card	1 EUR per month ¹²⁴
8.2. Opening of an account	Free of charge
8.3. Crediting of payments received in EUR	Free of charge
8.4. EUR payment in "Citadele" Online Banking and Mobile App ²⁵	15 payments per month free of charge ²⁶
8.5. Cash withdrawal in "MEDUS" ATMS, Citadele bank ATMs in Latvia, other banks ATMS and Perlas terminals (service provided by UAB "Perlas Finance")	Free of charge up to 800 EUR per month ²⁷ , 2 % (min. 2 EUR) from amount above
8.6. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank	Free of charge
8.7. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
8.8. Balance review in other bank ATMs	0.50 EUR (VAT included)
8.9. Interest for unauthorised negative balance (per day)	0.05%
8.10. Currency exchange mark-up fee	2.75%
8.11. Electronic currency exchange	In accordance with Citadele bank rate
8.12. Connection to „Citadele“ Online Banking and activation of MobileScan	Free of charge
8.13. Closure of account	Free of charge

²⁴ For customers who receive social benefits monthly fee is 0.50 EUR.

²⁵ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

²⁶ EUR payments within Citadele bank group, to other bank in Lithuania or other SEPA member state, including e-invoice payments and regular payments.

²⁷ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together.

Accounts



9. Account opening

Service	Fee
9.1. Basic account opening and servicing	See the service "Basic account with Mastercard Debit"
9.2. Fee for verification of private person documents upon account opening for customers who are not legal residents of EU, EEA ^{28, 29}	350 EUR

²⁸ Private individuals are classified as International private customers, if they don't meet the private individual - Resident definition. A Resident is a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State has the right to reside in the Republic of Lithuania or in other Member State or meet other criteria under applicable law.

²⁹ The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer.

10. Account servicing

Service	Fee
10.1. Minimum bank service fee ³⁰	2.49 EUR per month
10.2. Minimum bank service fee for customers who are treated as non-residents ^{31, 32}	15 EUR per month
10.3. Preparation of an account statement at the bank's branch	10 EUR (VAT included) for one month (min. 20 EUR)
10.4. Maintenance of inactive customer's account ³³ or account without active card attached (starting from second year after card's expiry)	10 EUR per month
10.5. Maintenance of inactive customer's account or account without active card attached for international customers: ³²	
10.5.1. 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 ³²	75 EUR per month
10.5.2. if there have not been customer's initiated transactions performed on current account for more than 2 years and customer has no other contracts concluded with Citadele Bank ³²	150 EUR per month
10.6. Monthly administration commission of funds of the client with whom cooperation has been terminated	50 EUR
10.7. If cooperation with International customer is terminated according to the Bank's initiative and customer hasn't performed transfer/ withdrawal of funds from the account within the term specified in the notice ³²	300 EUR per month
10.8. Administration of the positive balance in case of a closed last account ³⁴	10 EUR

³⁰ One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has any of Citadele cards, Green Savings Account, Savings Account, term deposits, investment products or any type of Citadele lending products. The exception is not applicable for Piggybank.

³¹ One fee is applied for all accounts held by the customer. The fee is not applicable in case customer has any type of Citadele lending products.

³² Private individuals are classified as International private customers, if they don't meet the private individual - Resident definition. A Resident is a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State has the right to reside in the Republic of Lithuania or in other Member State or meet other criteria under applicable law.

³³ 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.

³⁴ The fee shall be applied until the account balance is zero.

11. Customer servicing

Service	Fee
11.1. Preparation of standard reference ³⁵	20 EUR (VAT included)
11.2. Preparation of non-standard reference, references for auditors, confirmation of auditor requests ³⁶	As agreed, min. 45 EUR (VAT included) ³⁷
11.3. Document sending by post (courier post) in Lithuania and abroad	25 EUR (VAT included) + the actual costs
11.4. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR
11.5. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)
11.6. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank ³⁸	Up to 10 000 EUR free of charge / exceeding 10 000 EUR - 0.2 %
11.7. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

Schedule of Fees and Charges for Private individuals.
Effective as of 1 January 2026.

³⁵ The following types of references are considered as standard references: reference about account balance, account existence/credit limit applied to account/active payment cards linked to account, positive account balance, term deposit agreement, account closure (undated), equity capital payment (or increase), outstanding consumer loan balance (private individuals), outstanding balance of a particular debt in accordance with a debt repayment agreement, credit card balance. This fee also applies for preparation of a SWIFT copy of the sent payment order. Reference of declaration of income and wealth - free of charge. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

³⁶ Following types of references are considered as non-standard references: reference stating that customer does not have consumer lending obligations, references about terms of a payment account attached to an account (active/closed), non-existence of credit obligations, account balance and ID document information, information for controllers/auditors, confirmation of auditor requests and reconciliation statements and issuance of a copy of documents from the archive and other references with additional information, that are not mentioned as standard references. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

³⁷ VAT included.

³⁸ For basic payment account with Mastercard Debit it is free of charge.

Payments

12. Payments

Service	Fee			
Type of payment	From C cards account , electronically ^{39, 40, 41}	From other accounts, electronically ⁴⁰	In branch or SkyBranch	International customers, electronically ⁴²
12.1. Payments to own account within Citadele group	Free of charge	Free of charge	10 EUR	As for residents
12.2. Payment to another customer's account within the Citadele group	Free of charge	0.20 EUR ⁴³	10 EUR	As for residents
12.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.40 EUR ⁴³	10 EUR	As for residents
12.4. Payments outside SEPA in any currency ^{44, 45}	18 EUR	18 EUR	Not offered	75 EUR
12.5. Urgent payments outside SEPA in any currency ^{44, 45}	35 EUR	35 EUR	Not offered	100 EUR
12.6. Non-SEPA incoming transfers with commission type BEN and SHA	10 EUR or equivalent	10 EUR or equivalent	Not offered	10 EUR

³⁹ Special conditions apply to payments initiated from C smart, C Supreme, C prime, C Infinite accounts.

⁴⁰ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoices payments.

⁴¹ Until 2 April 2024 the card was called X card.

⁴² Private individuals are classified as International private customers, if they don't meet the private individual - Resident definition. A Resident is a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State has the right to reside in the Republic of Lithuania or in other Member State or meet other criteria under applicable law.

⁴³ Free of charge for Mastercard Debit card for youth and Seniors.

⁴⁴ Same fee is applied regardless of payment charge type (SHA or OUR). In case of charge type OUR all fees related to payment processing are covered by the payer. Citadele bank is not liable if the correspondent bank or the beneficiary bank has not followed the instructions given in the payment order or beneficiary has not been received in full due to other reasons. The Lithuanian branch of AS Citadele banka reserves the right to withhold the commission fees claimed by the recipient bank or otherwise related to the payment from the Customer's account without additional acceptance.

⁴⁵ Detailed information about currencies available for payments and information on payment submission and execution cut-off times, can be found on webpage <https://www.citadele.lt/lt/private/payments/execution/>.

13. Other payments services

13.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge (Electronically); 10 EUR (VAT included) (In branch or SkyBranch)
13.2. Processing of cancellation request of the payment within Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks ^{46, 47}	10 EUR
13.3. Processing of payment investigation, amendment or cancellation's request – other cases	50 EUR + additional fee ⁴⁸
13.4. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR

⁴⁶ Payment is cancelled free of charge if it has not been credited to the beneficiary's account or sent to the beneficiary's bank. The fee is applied regardless of whether the funds have been refunded. If the funds have already been credited to the beneficiary's account, they will be returned only with the recipient's consent.

⁴⁷ The fee is taken in addition to the standard fee for incoming and outgoing payments and the fee is charged from the Customer account regardless of payment commission type. List of countries to which additional fee is applied is published in <https://www.citadele.lt/en//private/payments/execution/>.

Authorization Devices

14. Authorization Devices

Service	Fee
14.1. Issuing of MobileSCAN	Free of charge
14.2. Issuing of DIGIPASS 780	35 EUR
14.3. Issuing of DIGIPASS GO3	12 EUR
14.4. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking	Free of charge
14.5. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

Loans

15. Consumer loan

Service	Fee
15.1. Agreement fee	1.5 % from credit amount (min. 50 EUR)
15.2. Early credit repayment	Free of charge
15.3. Interest for overdue credit and unpaid interest	0.05 % for each day of delay
15.4. Execution of amendments:	
15.4.1. Change of loan repayment date and repayment account	25 EUR per each document
15.4.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

16. Consumer loan for home renovation, Home energy efficiency consumer loan

Service	Fee
16.1. Agreement fee	1.5 % from credit amount (min. 50 EUR)
16.2. Early credit repayment	Free of charge
16.3. Interest for overdue credit and unpaid interest	0.05 % for each day of delay
16.4. Execution of amendments:	
16.4.1. Change of loan repayment date and repayment account	25 EUR per each document
16.4.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

17. Home loan, Green home loan and flexible mortgage loan

Service	Fee
17.1. New loan agreement fee or loan amount increase agreement fee	0.5 % from credit (additional) amount (min. 200 EUR)
17.2. Early credit repayment	Free of charge
17.3. Interest for overdue credit and unpaid interest	0.05 % for each day of delay
17.4. Execution of amendments:	
17.4.1. Change of loan repayment date and repayment account	0 EUR once in a calendar year; for the next change in the same calendar year, 75 EUR per each document
17.4.2. Processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	75 EUR per each document
17.4.3. Execution of amendments to the other provisions of the agreement	200 EUR
17.5. Fee for letting to pledge a collateral for other creditor	150 EUR

17.6. Interest rate amendment	1% from credit amount (min. 500 EUR)
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