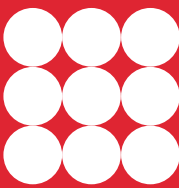
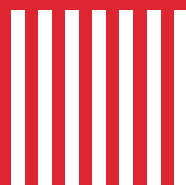


Schedule of Fees and Charges for

private individuals



C



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Cards

1. C lite (Virtual card)¹

| 1.1. Service | Fee |
|--|---|
| 1.2. Maintenance of the card | Free of charge |
| 1.3. New card issue (instead of existing) | Free of charge |
| 1.4. Opening and maintenance of current 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 200 EUR per month, 2% (min. 2 EUR) from amount above ^{2, 3} |
| 1.6. Payments within Citadele group, initiated electronically from C lite account ^{4, 5} | Free of charge |
| 1.7. Other payments | Subject to fees in the "Payments" section |
| 1.8. SMS sent to customer about incoming sum to account | 0.15 EUR (VAT included) |
| 1.9. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs | Free of charge |
| 1.10. Balance review in other bank ATMs | 0.50 EUR (VAT included) |
| 1.11. Credit limit interest (per annum) | 20% |
| 1.12. Credit limit repayment (at the end of the month) | 5% of the used credit limit amount + 100% of the fees and interest |
| 1.13. Late payment (per day) | 0.05% |
| 1.14. Currency exchange mark-up fee | 2.75% |
| 1.15. Account closure | Free of charge |

¹ The card can only be ordered by new customers during the digital onboarding process.

² If the ATM provides contactless functionality.

³ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

⁴ Payments initiated in Internetbank, MobileApp, regular payments, e-Invoice regular payments.

⁵ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

2. C smart

| Service | Fee |
|--|--|
| 2.1. Maintenance of the card and / or supplementary card | 2.49 EUR per month/Free of charge for students ⁶ |
| 2.2. SEPA, SEPA Instant payments initiated electronically ^{7, 8} | Free of charge |
| 2.3. Payments within Citadele bank, initiated electronically ^{7, 8} | 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 900 EUR per month, 2% (min. 2 EUR) from amount above ⁹ |
| 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. Account closure | Free of charge |
| 2.14. Fee for receiving the renewed/ replaced payment card at the bank's branch | 10 EUR (VAT included) |

⁶ The schoolchildren and student program is open to individuals with a valid schoolchildren or student certificate.

⁷ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

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⁸ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

⁹ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

3. C supreme

| Service | Fee |
|--|--|
| 3.1. Maintenance of the card and / or supplementary card | 4.99 EUR per month |
| 3.2. SEPA, SEPA Instant payments initiated electronically ^{10, 11} | Free of charge |
| 3.3. Payments within Citadele bank, initiated electronically ^{10, 11} | 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 1250 EUR per month, 2% (min. 2 EUR) from amount above ¹² |
| 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) | 19% |
| 3.10. Late payment (per day) | 0.05 % |
| 3.11. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | Not offered |
| 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) |

¹⁰ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

¹¹ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹² Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

4. C prime

| Service | Fee |
|--|--|
| 4.1. Maintenance of the card and / or supplementary card c | 6.99 EUR per month |
| 4.2. SEPA, SEPA Instant payments initiated electronically ^{13, 14} | Free of charge |
| 4.3. Payments within Citadele bank, initiated electronically ^{13, 14} | Free of charge |
| 4.4. SMS sent to customer about incoming sum to account | Free of charge |
| 4.5. 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 ¹⁵ |
| 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. Minimum instalment | 5% of the used credit limit amount + 100% of the fees and interest |
| 4.9. Credit limit interest (annual) | 18% |
| 4.10. Late payment (per day) | 0.05 % |
| 4.11. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | 30 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. Account closure | Free of charge |
| 4.15. Fee for receiving the renewed/ replaced payment card at the bank's branch | 10 EUR (VAT included) |

¹³ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

¹⁴ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".



¹⁵ Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

5. Mastercard Debit bundle

| Service | Fee |
|--|---|
| 5.1. Maintenance of the card and / or supplementary card | 2.49 EUR per month |
| 5.2. Maintenance of the card and / or supplementary card | 0.70 EUR per month for seniors ¹⁶ |
| 5.3. SEPA, SEPA Instant payments for youth and Seniors, initiated electronically ^{17, 18} | Free of charge |
| 5.4. Payments within Citadele bank for youth and Seniors, initiated electronically ^{17, 18} | Free or charge |
| 5.5. SMS sent to customer about card transactions | 0.15 EUR (VAT included) |
| 5.6. 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 ¹⁹ |
| 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. Credit limit repayment (at the end of the month) | 5 % of the used credit limit amount + 100% of the fees and interest |
| 5.10. Credit limit interest (per annum) | 17 % |
| 5.11. Interest for unauthorised negative balance (per day) | 0.05% |
| 5.12. Fee for receiving the renewed/ replaced payment card at the bank's branch | 10 EUR (VAT included) |
| 5.13. Currency exchange mark-up fee | 2.75% |
| 5.14. Closure of account | Free of charge |

¹⁶ 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.

¹⁷ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

¹⁸ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

¹⁹ Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together.

6. C Infinite

| Service | Fee |
|--|---|
| 6.1. Maintenance of the card and / or supplementary card | 35 EUR per month (supplementary card – 20 EUR per month) |
| 6.2. New card issue (instead of existing) | 50 EUR (VAT included) |
| 6.3. SEPA, SEPA Instant payments initiated electronically ^{20, 21} | Free of charge |
| 6.4. Payments within Citadele bank, initiated electronically ^{20, 21} | Free of charge |
| 6.5. SMS sent to customer about incoming sum to account | Free of charge |
| 6.6. 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 ²² |
| 6.7. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs | Free of charge |
| 6.8. Balance review in other bank ATMs | 0.50 EUR (VAT included) |
| 6.9. Minimum instalment | 5% of the used credit limit amount + 100% of the fees and interest |
| 6.10. Credit limit interest (annual) | 17% |
| 6.11. Late payment (per day) | 0.05% |
| 6.12. Priority Pass | Free of charge |
| 6.13. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | 30 EUR (VAT included) ²³ |
| 6.14. Concierge service | Free of charge |
| 6.15. Currency exchange mark-up fee | 2.75% |
| 6.16. Fast track visit in VNO airport ²⁴ | 10 EUR (VAT included) |
| 6.17. Electronic currency exchange | In accordance with Citadele bank rate |

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| | |
|-----------------------|----------------|
| 6.18. Account closure | Free of charge |
|-----------------------|----------------|

²⁰ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoice payments.

²¹ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

²² Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

²³ During the calendar year, 15 visits to the airport Priority Pass VIP lounge are free of charge.

²⁴ For C Infinite within a calendar year, 8 visits to main user is offered free of charge.

7. Sticker, bracelet, ring

| 7.1. Service | Fee |
|---|---|
| 7.2. Fee for sticker, bracelet | 0.50 EUR per month ²⁵ |
| 7.3. Fee for ring | 3 EUR per month |
| 7.4. New sticker, bracelet issue (instead of existing) | 5 EUR (VAT included) |
| 7.5. Currency exchange mark-up fee | 2.75 % |
| 7.6. 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 ²⁶ |
| 7.7. Other services | According to the price list of the card linked to the sticker or bracelet or payment ring |

²⁵ Free of charge for C Infinite card holders with C Infinite card account.

²⁶ The specified amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlo terminals.

8. C prime (USD)²⁷

| Service | Fee |
|---|---------------------------------------|
| 8.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card | 10 USD per month |
| 8.2. Cash withdrawal in ATM | 3% (min. USD 6) |
| 8.3. Cash withdrawal in Bank | 3% (min. USD 6) |
| 8.4. Payment from account | Standard payment fee + 3% |
| 8.5. Electronic currency exchange | In accordance with Citadele bank rate |
| 8.6. Late payment interest (per annum) | 18% |
| 8.7. Interest for unauthorised negative balance (per day) | 0.05% |
| 8.8. Commission fee for goods and services purchase | 0.5% |
| 8.9. Fee for renewed payment card received by post | 1.50 EUR (VAT included) |
| 8.10. Fee for renewed/replaced payment card received at the branch | 10 EUR (VAT included) |
| 8.11. Priority Pass | Free of charge |
| 8.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport | 30 EUR (VAT included) ²⁸ |
| 8.13. Currency exchange mark-up fee | 2.75% |
| 8.14. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs | Free of charge |
| 8.15. Balance review in ATMs of other banks | 1.20 USD (VAT included) |

²⁷ The C prime (USD) is available for order only for Private Banking customers.

²⁸ 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

9. Basic Payment account with Mastercard Debit

| Service | Fee |
|--|--------------------------------|
| 9.1. Maintenance of the card and / or supplementary card | 1 EUR per month ¹²⁹ |



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| | |
|--|---|
| 9.2. Opening of an account | Free of charge |
| 9.3. Crediting of payments received in EUR | Free of charge |
| 9.4. EUR payment in "Citadele" Online Banking and Mobile App ³⁰ | 15 payments per month free of charge ³¹ |
| 9.5. 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 ³² , 2 % (min. 2 EUR) from amount above |
| 9.6. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank | Free of charge |
| 9.7. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs | Free of charge |
| 9.8. Balance review in other bank ATMs | 0.50 EUR (VAT included) |
| 9.9. Interest for unauthorised negative balance (per day) | 0.05% |
| 9.10. Currency exchange mark-up fee | 2.75% |
| 9.11. Electronic currency exchange | In accordance with Citadele bank rate |
| 9.12. Connection to „Citadele“ Online Banking and activation of MobileScan | Free of charge |
| 9.13. Closure of account | Free of charge |

²⁹ For customers who receive social benefits monthly fee is 0.50 EUR.

³⁰ Payments initiated from other accounts are subject to a commission fee specified in paragraph "Payments".

³¹ EUR payments within Citadele bank group, to other bank in Lithuania or other SEPA member state, including e-invoice payments and regular payments.

³² Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together.

Accounts

10. Account opening

| Service | Fee |
|--|---|
| 10.1. Basic account opening and servicing | See the service "Basic account with Mastercard Debit" |
| 10.2. Fee for verification of private person documents upon account opening for customers who are not legal residents of EU, EEA ^{33, 34} | 350 EUR |

³³ 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.

³⁴ 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.

11. Account servicing

| Service | Fee |
|--|---|
| 11.1. Minimum bank service fee ³⁵ | 2.49 EUR per month |
| 11.2. Minimum bank service fee for customers who are treated as non-residents ^{36, 37} | 15 EUR per month |
| 11.3. Preparation of an account statement at the bank's branch | 20 EUR for the selected period (VAT included) |
| 11.4. Maintenance of inactive customer's account ³⁸ or account without active card attached (starting from second year after card's expiry) | 10 EUR per month |
| 11.5. Maintenance of inactive customer's account ³⁸ or account without active card attached for international customers: ³⁷ | |
| 11.5.1. 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 ³⁷ | 75 EUR per month |
| 11.5.2. 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 ³⁷ | 150 EUR per month |
| 11.6. Monthly administration commission of funds of the client with whom cooperation has been terminated | 50 EUR |
| 11.7. Administration of the positive balance in case of a closed last account ³⁹ | 10 EUR |

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³⁵ 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.

³⁶ 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.

³⁷ 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.

³⁸ 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.

³⁹ The fee shall be applied until the account balance is zero.

12. Customer servicing

| Service | Fee |
|--|--|
| 12.1. Preparation of standard reference ⁴⁰ | 20 EUR (VAT included) |
| 12.2. Preparation of non-standard reference, references for auditors, confirmation of auditor requests ⁴¹ | As agreed, min. 45 EUR (VAT included) ⁴² |
| 12.3. Document sending by post (courier post) in Lithuania and abroad | 25 EUR (VAT included) + the actual costs |
| 12.4. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card | 7 EUR |
| 12.5. Fee for receiving the renewed/ replaced payment card at the bank's branch | 10 EUR (VAT included) |
| 12.6. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank ⁴³ | Up to 10 000 EUR free of charge / exceeding 10 000 EUR - 0.2 % |
| 12.7. Other fees not mentioned in the price list | Based on mutual agreement between the customer and the Citadele bank |

⁴⁰ 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.

⁴¹ 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.

⁴² VAT included.

⁴³ For basic payment account with Mastercard Debit it is free of charge.

Payments

13. Payments

| Service | Fee | | | | | |
|---|-----------------|---|--|---|------------------------|---|
| | Type of payment | From C cards account , electronically ^{44, 45} | From C lite card account, electronically ⁴⁵ | From other accounts, electronically ⁴⁵ | In branch or SkyBranch | International customers, electronically ⁴⁶ |
| 13.1. Payments to own account within Citadele group | Free of charge | Free of charge | Free of charge | Free of charge | 10 EUR | As for residents |
| 13.2. Payment to another customer's account within the Citadele group | Free of charge | Free of charge | 0.20 EUR ⁴⁷ | 0.20 EUR ⁴⁷ | 10 EUR | As for residents |
| 13.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments) | Free of charge | 0.40 EUR | 0.40 EUR ⁴⁷ | 0.40 EUR ⁴⁷ | 10 EUR | As for residents |
| 13.4. Payments outside SEPA in any currency ^{48, 49} | 18 EUR | 18 EUR | 18 EUR | 18 EUR | Not offered | 75 EUR |
| 13.5. Urgent payments outside SEPA in any currency ^{48, 49} | 35 EUR | 35 EUR | 35 EUR | 35 EUR | Not offered | 100 EUR |
| 13.6. Non-SEPA incoming transfers with commission type BEN and SHA | 10 EUR | 10 EUR | 10 EUR | 10 EUR | Not offered | 10 EUR |

⁴⁴ Special conditions apply to payments initiated from C smart, C supreme, C prime, C Infinite accounts.

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⁴⁵ Payments initiated in the "Citadele" Online Banking, in the mobile app, regular payments and e-invoices payments.

⁴⁶ 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.

⁴⁷ Mastercard Debit card with an offer for seniors.

⁴⁸ 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.

⁴⁹ 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/>.

14. Other payments services

| | |
|--|---|
| 14.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment | Free of charge (Electronically); 10 EUR (VAT included) (In branch or SkyBranch) |
| 14.2. Processing of cancellation request of the payment within Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks ^{50, 51} | 10 EUR |
| 14.3. Processing of payment investigation, amendment or cancellation's request – other cases | 50 EUR + additional fee ⁵² |
| 14.4. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks | 1 EUR |

⁵⁰ 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.

⁵¹ 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/>.

⁵² Additional fees can occur if the correspondent bank or beneficiary bank requests additional commission fee for investigation/cancellation of the payment. The Lithuanian branch of AS Citadele banka reserves the right to withhold the mentioned additional fees from the Customer's account without additional acceptance.

Authorization Devices

15. Authorization Devices

| Service | Fee |
|---|----------------|
| 15.1. Issuing of MobileSCAN | Free of charge |
| 15.2. Issuing of DIGIPASS 780 | 35 EUR |
| 15.3. Issuing of DIGIPASS GO3 | 12 EUR |
| 15.4. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking | Free of charge |
| 15.5. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection) | Free of charge |

Loans

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

| Service | Fee |
|---------|-----|
|---------|-----|

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| | |
|--|--|
| 17.1. Agreement fee | 1.5 % from credit amount (min. 50 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 | 25 EUR per each document |
| 17.4.2. Execution of amendments to the other provisions of the agreement | 25 EUR per each document |

18. Home loan, Green home loan and flexible loan

| Service | Fee |
|--|--|
| 18.1. New loan agreement fee or loan amount increase agreement fee | 0.5 % from credit (additional) amount (min. 200 EUR) |
| 18.2. Early credit repayment | Free of charge |
| 18.3. Interest for overdue credit and unpaid interest | 0.05 % for each day of delay |
| 18.4. Execution of amendments: | |
| 18.4.1. 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 |
| 18.4.2. 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 |
| 18.4.3. Execution of amendments to the other provisions of the agreement | 200 EUR |
| 18.5. Fee for letting to pledge a collateral for other creditor | 150 EUR |
| 18.6. Interest rate amendment | 1% from credit amount (min. 500 EUR) |

Green Savings Account

19. Green Savings Account⁵³

| Service | Fee |
|---|--|
| 19.1. Funds transfer from customer's Green Savings Account with prior 60 calendar days notice to Citadele Bank | As for payment from current account |
| 19.2. Funds transfer from customer's Green Savings Account without prior 60 calendar days notice to Citadele Bank | The 60-day interest calculated on the withdrawn sum + current account transfer fee ⁵⁴ |

⁵³ The interest rate is calculated on the balance of funds that does not exceed 100 000 EUR. The bank does not calculate and does not pay the client interest on the balance of money that exceeds 100 000 EUR. The client can only open one Green Savings Account.

⁵⁴ Commission fee for accessing the funds in your Green Savings Account without a 60-day warning: the withdrawn sum * the annual deposit rate in accordance with the Price List (as of 01.05.2025 – 1.5%) * (60 days/360 days). Example: I have deposited 1000 EUR in the Green Savings Account and I want to withdraw 100 EUR. The annual percentage rate of the Green Savings Account is 1.5%. Instead of 1% of the withdrawn sum, as before, which would come to 1 EUR, as of 01.05.2025 the commission fee will be calculated by the following formula (100 EUR * 1.5% * (60 days/360 days)), which is 0.25 EUR. The commission fee for accessing money deposited in the Green Savings Account will not exceed the interest earned on the deposit during the entire deposit period.

This is how changes in the price list are indicated.