Schedule of Fees and Charges for

private individuals

Content

Cards

Basic account with Mastercard Debit

Accounts

Payments

Authorization Devices

Loans

Green Savings Account

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.

[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. C airBaltic

5.1. Service	Fee
5.2. Maintenance of the card	7.99 EUR per month
5.3. 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[16]
5.4. Balance review in “MEDUS” ATMS and Citadele bank (Latvia) ATMs	Free of charge
5.5. Balance review in other bank ATMs	0.50 EUR
5.6. SEPA, SEPA Instant payments initiated electronically[17, 18]	Free of charge
5.7. Payments within Citadele bank, initiated electronically[17, 18]	Free of charge
5.8. SMS sent to customer about incoming sum to account	Free of charge
5.9. Credit limit interest (annual)	18%
5.10. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
5.11. Late payment (per day)	0.05%
5.12. Fee for 1 person’s visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)
5.13. Currency exchange mark-up fee	2.75%
5.14. Electronic currency exchange	In accordance with Citadele bank rate
5.15. Account closure	Free of charge
5.16. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)

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

[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".

6. Mastercard Debit bundle

Service	**Fee**
6.1. Maintenance of the card and / or supplementary card	2.49 EUR per month
6.2. Maintenance of the card and / or supplementary card	0.70 EUR per month for seniors[19]
6.3. SEPA, SEPA Instant payments for youth and Seniors, initiated electronically[20, 21]	Free of charge
6.4. Payments within Citadele bank for youth and Seniors, initiated electronically[20, 21]	Free or charge
6.5. SMS sent to customer about card transactions	0.15 EUR (VAT included)
6.6. 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[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. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100% of the fees and interest
6.10. Credit limit interest (per annum)	17 %
6.11. Interest for unauthorised negative balance (per day)	0.05%
6.12. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)
6.13. Currency exchange mark-up fee	2.75%
6.14. Closure of account	Free of charge

[19] 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.

[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 in all ATMs in Lithuania and abroad and Perlas terminals together.

7. C Infinite

Service	Fee
7.1. Maintainance of the card and / or supplementary card	35 EUR per month (supplementary card – 20 EUR per month)
7.2. New card issue (instead of existing)	50 EUR (VAT included)
7.3. SEPA, SEPA Instant payments initiated electronically[23, 24]	Free of charge
7.4. Payments within Citadele bank, initiated electronically[23, 24]	Free of charge
7.5. SMS sent to customer about incoming sum to account	Free of charge
7.6. 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[25]
7.7. Balance review in “MEDUS” ATMS and Citadele bank (Latvia) ATMs	Free of charge
7.8. Balance review in other bank ATMs	0.50 EUR (VAT included)
7.9. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
7.10. Credit limit interest (annual)	17%
7.11. Late payment (per day)	0.05%
7.12. Priority Pass	Free of charge
7.13. Fee for 1 person’s visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)[26]
7.14. Concierge service	Free of charge
7.15. Currency exchange mark-up fee	2.75%
7.16. Fast track visit in VNO airport[27]	10 EUR (VAT included)
7.17. Electronic currency exchange	In accordance with Citadele bank rate
7.18. Account closure	Free of charge

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

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

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

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

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

8. Sticker, bracelet, ring

8.1. Service	Fee
8.2. Fee for sticker, bracelet	0.50 EUR per month[28]
8.3. Fee for ring	3 EUR per month
8.4. New sticker, bracelet issue (instead of existing)	5 EUR (VAT included)
8.5. Currency exchange mark-up fee	2.75 %
8.6. 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[29]
8.7. Other services	According to the price list of the card linked to the sticker or bracelet or payment ring

[28] Free of charge for C Infinite card holders with C Infinite card account.

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

9. C prime (USD)[30]

Service	Fee
9.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	10 USD per month
9.2. Cash withdrawal in ATM	3% (min. USD 6)

Service	Fee
9.3. Cash withdrawal in Bank	3% (min. USD 6)
9.4. Payment from account	Standard payment fee + 3%
9.5. Electronic currency exchange	In accordance with Citadele bank rate
9.6. Late payment interest (per annum)	18%
9.7. Interest for unauthorised negative balance (per day)	0.05%
9.8. Commission fee for goods and services purchase	0.5%
9.9. Fee for renewed payment card received by post	1.50 EUR (VAT included)
9.10. Fee for renewed/replaced payment card received at the branch	10 EUR (VAT included)
9.11. Priority Pass	Free of charge
9.12. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR (VAT included)[31]
9.13. Currency exchange mark-up fee	2.75%
9.14. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
9.15. Balance review in ATMs of other banks	1.20 USD (VAT included)

[30] The C prime (USD) is available for order only for Private Banking customers.

[31] 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

10. Basic Payment account with Mastercard Debit

Service	Fee
10.1. Maintenance of the card and / or supplementary card	1 EUR per month1[32]
10.2. Opening of an account	Free of charge
10.3. Crediting of payments received in EUR	Free of charge
10.4. EUR payment in "Citadele" Online Banking and Mobile App[33]	15 payments per month free of charge[34]
10.5. 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[35], 2 % (min. 2 EUR) from amount above
10.6. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank	Free of charge
10.7. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
10.8. Balance review in other bank ATMs	0.50 EUR (VAT included)
10.9. Interest for unauthorised negative balance (per day)	0.05%
10.10. Currency exchange mark-up fee	2.75%
10.11. Electronic currency exchange	In accordance with Citadele bank rate
10.12. Connection to „Citadele" Online Banking and activation of MobileScan	Free of charge
10.13. Closure of account	Free of charge

[32] For customers who receive social benefits monthly fee is 0.50 EUR.

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

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

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

Accounts

11. Account opening

Service	Fee
11.1. Basic account opening and servicing	See the service "Basic account with Mastercard Debit"
11.2. Fee for verification of private person documents upon account opening for customers who are not legal residents of EU, EEA[36, 37]	350 EUR

[36] 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.

[37] 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.

12. Account servicing

Service	Fee
12.1. Minimum bank service fee [38]	2.49 EUR per month
12.2. Minimum bank service fee for customers who are treated as non-residents[39, 40]	15 EUR per month
12.3. Preparation of an account statement at the bank's branch	20 EUR for the selected period (VAT included)
12.4. Maintenance of inactive customer's account[41] or account without active card attached (starting from second year after card's expiry)	10 EUR per month
12.5. Maintenance of inactive customer's account[41] or account without active card attached for international customers:[40]	
12.5.1. 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[40]	75 EUR per month
12.5.2. if there have not been customer's initiated transactions performed oncurrent account for more than 2 years and customer has no other contracts concluded with Citadele Bank[40]	150 EUR per month
12.6. Monthly administration commission of funds of the client with whom cooperation has been terminated	50 EUR
12.7. Administration of the positive balance in case of a closed last account[42]	10 EUR

[38] 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.

[39] 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.

[40] 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.

[41] 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.

[42] The fee shall be applied until the account balance is zero.

13. Customer servicing

Service	Fee
13.1. Preparation of standard reference[43]	20 EUR (VAT included)
13.2. Preparation of non-standard reference, references for auditors, confirmation of auditor requests[44]	As agreed, min. 45 EUR (VAT included)[45]
13.3. Document sending by post (courier post) in Lithuania and abroad	25 EUR (VAT included) + the actual costs
13.4. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR
13.5. Fee for receiving the renewed/ replaced payment card at the bank's branch	10 EUR (VAT included)
13.6. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank[46]	Up to 10 000 EUR free of charge / exceeding 10 000 EUR - 0.2 %
13.7. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

[43] 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.

[44] 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.

[45] VAT included.

[46] For basic payment account with Mastercard Debit it is free of charge.

Payments

14. Payments

Service	Fee				
Type of payment	**From C cards account , electronically[47, 48]**	**From C lite card account, electronically[48]**	**From other accounts, electronically[48]**	**In branch or SkyBranch**	**International customers, electronically[49]**
14.1. Payments to own account within Citadele group	Free of charge	Free of charge	Free of charge	10 EUR	As for residents
14.2. Payment to another customer's account within the Citadele group	Free of charge	Free of charge	0.20 EUR[50, 51]	10 EUR	As for residents
14.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	Free of charge	0.40 EUR	0.40 EUR[50]	10 EUR	As for residents
14.4. Payments outside SEPA in any currency[52, 53]	18 EUR	18 EUR	18 EUR	Not offered	75 EUR
14.5. Urgent payments outside SEPA in any currency [52, 53]	35 EUR	35 EUR	35 EUR	Not offered	100 EUR
14.6. Non-SEPA incoming transfers with commission type BEN and SHA	10 EUR	10 EUR	10 EUR	Not offered	10 EUR

[47] Special conditions apply to payments initiated from C smart, C supreme, C prime, C Infinite accounts.

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

[49] 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.

[50] Mastercard Debit card with an offer for seniors.

[51] No commission fee is charged for insurance premium payments made in the mobile app as regular payments.

[52] 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.

[53] 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/ .

15. Other payments services

15.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge (Electronically); 10 EUR (VAT included) (In branch or SkyBranch)
15.2. Processing of cancellation request of the payment within Citadele Group (Lithuania, Latvia, Estonia) or payment in Euros to other Lithuanian banks[54, 55]	10 EUR
15.3. Processing of payment investigation, amendment or cancellation's request – other cases	50 EUR + additional fee[56]
15.4. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR

[54] 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.

[55] 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/ .

[56] 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

16. Authorization Devices

Service	Fee
16.1. Issuing of MobileSCAN	Free of charge
16.2. Issuing of DIGIPASS 780	20 EUR
16.3. Unlocking of DIGIPASS GO3, if it is locked for use in Online banking	Free of charge
16.4. Replacement of DIGIPASS GO3, DP780 to a new DP780 device due to technical reasons (within 2 years from the moment of connection)	Free of charge

Loans

17. Consumer loan

Service	Fee
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. Consumer loan for home renovation, Home energy efficiency consumer loan

Service	Fee
18.1. Agreement fee	1.5 % from credit amount (min. 50 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	25 EUR per each document
18.4.2. Execution of amendments to the other provisions of the agreement	25 EUR per each document

19. Home loan, Green home loan and flexible loan

Service	Fee
19.1. New loan agreement fee or loan amount increase agreement fee	0.5 % from credit (additional) amount (min. 200 EUR)
19.2. Early credit repayment	Free of charge
19.3. Interest for overdue credit and unpaid interest	0.05 % for each day of delay
19.4. Execution of amendments:	
19.4.1. 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
19.4.2. 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
19.4.3. Execution of amendments to the other provisions of the agreement	200 EUR
19.5. Fee for letting to pledge a collateral for other creditor	150 EUR

Service	Fee
19.6. Interest rate amendment	1% from credit amount (min. 500 EUR)

Green Savings Account

20. Green Savings Account[57]

Service	Fee
20.1. Funds transfer from customer's Green Savings Account with prior 60 calendar days notice to Citadele Bank	As for payment from current account
20.2. 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[58]

[57] 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.

[58] 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.