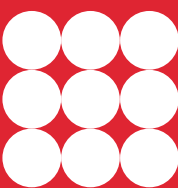


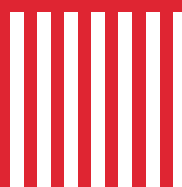
Schedule of Fees and Charges for

# Corporate clients

/Residents of the Republic of Lithuania/



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# Accounts and service plans

## 1. Service plans

Service / Fee per month	Lite <sup>1</sup>	Start	Plus	Premium
1.1. Commission fee for the Service plans	0 EUR	12 EUR	20 EUR	35 EUR
1.2. Unlimited electronic payments within the Citadele group (Lithuania, Latvia, Estonia) <sup>2</sup>	Free of charge			
1.3. Number of free of charge standard EUR payments within the EU (SEPA) and SEPA Instant payments initiated electronically <sup>3, 4</sup>	-	25 payments	55 payments	150 payments
1.4. Number of free of charge current accounts (opening and maintenance) <sup>5</sup>	1 account		3 accounts	
1.5. Number of free of charge C Business cards (EUR) within 12 months from the moment of drawing up of the Service Plan	-	1 card	2 cards	3 cards
1.6. Unlimited number of Mastercard Business Debit cards	-	Free of charge		
1.7. Connection to Citadele Online Banking and activation of MobileScan or issue of Digipass 260/G03 to one user	Free of charge			

<sup>1</sup> Lite service plan is available only to existing clients and can be opened at a branch or via a free form order in Online bank.

<sup>2</sup> Internetbank, MobileApp, regular payment, eInvoice regular payment processed as payment within Citadele bank. Payments which are initiated from current accounts included in Service Plan.

<sup>3</sup> Payments initiated in Internetbank, MobileApp, regular payment and eInvoice regular payments.

<sup>4</sup> Standard payment rates will apply once the plans payment limit has been reached. You can see the payment rates under the paragraph 2 "Payments".

<sup>5</sup> Standard current account rates will apply once the plan's account limit has been reached. You can see the current account rates under the paragraphs 4.1. and 4.2.

## 2. Accounts

Service	Fee
2.1. Opening of current account <sup>6</sup>	Free of charge
2.2. Maintenance of current account <sup>6</sup>	4,50 EUR/month
2.3. Maintenance of current account (electronic money institutions, payment institutions, banks, providers of lending services and other financial sector companies)	Individual
2.4. Verification company documents, changing customer data (including changes in managers, shareholders, or other customer details) when beneficiaries are registered in non EU member state or EEA (Iceland, Liechtenstein, Norway and Switzerland) <sup>7</sup>	Individually, min 100 EUR

<sup>6</sup> Current account rates if the service plan is not selected and/or is not active, and/or if the current account limit has been reached.

<sup>7</sup> 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.

## 3. Account servicing

Service	Fee
3.1. SMS sent to customer about card transactions <sup>8</sup>	0,15 EUR
3.2. Maintenance of inactive customer's account <sup>9</sup> or account without active card attached (starting from second year after card's expiry) <sup>10</sup>	10 EUR

<sup>8</sup> Commission fee for messages sent by Citadele Bank is charged from customer's account once per month.

<sup>9</sup> Starting from second year since last customer's initiated transaction.

<sup>10</sup> 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.



#### 4. Customer servicing

Service	Fee
4.1. Commission fee for processing and verification of the received document <sup>11</sup>	10 EUR per page (min 20 EUR)
4.2. Preparation of an account statement at the bank's branch	10 EUR per page (min 20 EUR)
4.3. Preparation of standard reference <sup>12, 13</sup>	20 EUR
4.4. Preparation of non-standard reference, references for auditors, confirmation of auditor requests <sup>14</sup>	Individually, (min. 55 EUR)
4.5. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	7 EUR or equivalent which is deducted from customer's account upon receipt of customer's application and limit increase
4.6. Cash in at MEDUS ATM's and Perlas terminals (service provided by UAB Perlas Finance)	Up to 10 000 EUR free of charge/exceeding 10 000 EUR - 0,2 % of amount
4.7. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank
4.8. Document sending by post (courier post) in Lithuania and abroad	25 EUR + the actual costs
4.9. Account statement preparation and issuing at Citadele Bank upon customer's request	5 EUR per month (max. 25 EUR)

<sup>11</sup> Fee is applied to the following type of documents: attorneys, references, certificates of inheritance.

<sup>12</sup> 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.

<sup>13</sup> The following types of references 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. Preparation of a statement on the temporary account funds - Free of charge. If the document must be notarized, the customer additionally pays the actual expenses of notary services.

<sup>14</sup> 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.

## Payments

#### 5. Payments<sup>15</sup>

Service / Fee	Electronically <sup>16</sup>	In branch or SkyBranch <sup>17</sup>
5.1. Payments to own account within Citadele group <sup>18</sup>	Free of charge	10 EUR
5.2. Payment to another customer's account within Citadele group	0,29 EUR	10 EUR
5.3. Standard EUR payments within the EU (SEPA, SEPA Instant payments)	0,40 EUR	10 EUR
5.4. Payments outside SEPA in any currency <sup>19</sup>	18 EUR	Not offered
5.5. Urgent payments outside SEPA in any currency (SHA and OUR) <sup>19, 20</sup>	35 EUR	Not offered
5.6. Salary payment <sup>21</sup>	Free of charge	Not offered
5.7. Incoming payment from account in Citadele Bank incl. from "Citadele banka" Latvia and Estonia branches, SEPA payments	Free of charge	Not offered
5.8. Non-SEPA incoming transfers with commission type BEN and SHA	10 EUR or equivalent	Not offered

<sup>15</sup> Payment rates if the service plan is not selected and/or is not active, and/or if the payment limit has been reached.

<sup>16</sup> Payments initiated in the Internetbank, MobileApp, regular payments and e-invoice payments.

<sup>17</sup> SEPA instant payment not available at Branch, Sky Branch. Information on the maximum amount limit of the payment initiated in Sky Branch is available on the Bank's website and in the customer service units.

<sup>18</sup> Internetbank, MobileApp, regular payment, einvoice regular payment processed as SEPA or SEPA Instant payment.

<sup>19</sup> OUR - bank fees are paid by the payer, i.e. y. The fees set by the Lithuanian branch of AS Citadele banka and other banks are paid by the payer. In this case, the payee receives the full amount of the payment (when the payment is made in US dollars, other banks' fees may be deducted from the amount sent). The Lithuanian branch of AS Citadele banka reserves the right to deduct additional fees for OUR payment.

<sup>20</sup> Detailed information is available on webpage <https://www.citadele.lt/en/business/>.

6. Other payment services

Service / Fee	Electronically <sup>22</sup>	In branch or SkyBranch <sup>23</sup>
6.1. Regular payment service or e-invoice regular payment service implementation/agreement amendment	Free of charge	10 EUR
6.2. Investigation, amendment of the payment or processing of payment's cancellation's request <sup>24</sup>	50 EUR + other banks commission	
6.3. Payment through the PLAIS instruction to the beneficiary's account within the bank and to other banks	1 EUR	

<sup>22</sup> Payments initiated in the Internetbank, MobileApp, regular payments and e-invoice payments.

<sup>23</sup> SEPA instant payment not available at Branch, Sky Branch. Information on the maximum amount limit of the payment initiated in Sky Branch is available on the Bank's website and in the customer service units.

<sup>24</sup> If the payment is not sent from the bank, the payment will be cancelled free of charge.

Payment cards

7. C Business / EUR<sup>25</sup>

Service	Fee
7.1. Fee for card	3 EUR per month
7.2. New card issue (instead of existing)	Free of charge
7.3. Commission fee for goods and services purchase	Free of charge
7.4. Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min. 3 EUR
7.5. Cash withdrawal in other banks, in ATM's of other banks	2 %, min. 3 EUR
7.6. Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
7.7. Minimum instalment	100 % of the excess expenditure + 100 % of the excess expenditure
7.8. Credit limit amount	Individually
7.9. Credit interest (per annum)	17 %
7.10. Interest for unauthorised negative balance (per annum)	30 %
7.11. Late payment interest (increased credit interest, per annum)	36 %
7.12. Payment from account	As from current account
7.13. Currency exchange mark-up fee	2,75 %
7.14. Balance review in the MEDUS network ATM's and Citadele Group ATM's in Latvia	Free of charge
7.15. Balance review in other bank ATM's	0,50 EUR
7.16. Daily limit for one payment card for cash withdrawal at ATM's and POS terminals	2 200 EUR
7.17. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals	15 000 EUR
7.18. Change of card's PIN code in mobile application	Free of charge
7.19. Issuance of a renewed payment card at bank branch	10 EUR

<sup>25</sup> Until 11 April 2022 the card was called X Corporate, until 2 April 2024 the card was called X Business.

8. Mastercard Business Debit cards / EUR

Service	Fee
8.1. Fee for card	2 EUR per month
8.2. New card issue (instead of existing)	Free of charge
8.3. Commission fee for goods and services purchase	Free of charge
8.4. Cash withdrawal in Citadele Bank	As from current account



8.5. Cash withdrawal at MEDUS network ATM's and Citadele Group ATM's in Latvia	2 %, min 3 EUR
8.6. Cash withdrawal in other banks, in ATM's of other banks	2 %, min 3 EUR
8.7. Cash withdrawal at Perlas terminals (service provided by UAB Perlas Finance)	2 %, min. 3 EUR
8.8. Credit limit amount	Not available
8.9. Payment from account	As from current account
8.10. Interest for unauthorised negative balance (per annum)	30 %
8.11. Late payment interest (per annum)	36 %
8.12. Currency exchange mark-up fee	2,75 %
8.13. Balance review in the MEDUS network ATM's and Citadele Group ATM's in Latvia	Free of charge
8.14. Balance review in other bank ATM's	0,50 EUR
8.15. Daily limit for one payment card for cash withdrawal at ATM's and POS terminals	2 200 EUR
8.16. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals	15 000 EUR
8.17. Change of card's PIN code in mobile application	Free of charge
8.18. Issuance of a renewed payment card at bank branch	10 EUR

## Lending

### 9. Credit, Credit Line, Overdraft

Service	Fee
9.1. Credit, Credit Line, Overdraft	Fees and charges related to lending services shall be determined by mutual agreement of the parties

### 10. Microloan for legal entities without pledge

Service	Fee
10.1. New Microcredit Processing	2% of amount
10.2. Full or partial premature repayment of credit	1% of unpaid credit amount (min. 100 EUR)

### 11. Credit card limit (microloan)

Service	Fee
11.1. Credit card limit (microloan)	Issued from 19.12.2023
11.2. Credit limit amount	1 000 – 25 000 EUR
11.3. Interest rate (per annum)	from 12 %
11.4. Minimum instalment (monthly)	5 % of used credit amount plus unauthorised negative balance (if any)
11.5. Interest on overdue minimum instalment (per annum)	60 %
11.6. Administration fee for issuance or increase of credit limit	2 % of issued (increased) credit limit amount
11.7. Administration fee for prolongation of credit limit maturity	2 % credit limit amount
11.8. Administration fee for reduction of credit limit	free of charge

## Remote account management systems

### 12. Authorization Devices

Service	Fee
12.1. Issuing and replacement of DIGIPASS 780	35 EUR
12.2. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence <sup>26, 27</sup>	Free of charge



12.3. Issuance of a code card	Free of charge
12.4. Changing the code card at the customer's request	4 EUR
12.5. Issuing of DIGIPASS 260/ GO3	12 EUR
12.6. Unlocking of locked DIGIPASS 260/G03 (if the device locked due to customer's inattention)	Free of charge
12.7. Replacement of DIGIPASS 260/ GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge

<sup>26</sup> Several mobile devices can be attached to the same MobileSCAN licence.  
<sup>27</sup> MobileSCAN can be registered at branches and customer service centres in Latvia as well in Online Banking, if User is Customer in Online Banking Agreement.

13. Citadele Gateway service

Service	Fee
13.1. Registration	50 EUR (VAT included)
13.2. Subscription fee per month for Informative mode	20 EUR (VAT included)
13.3. Subscription fee per month for Transactions mode	40 EUR (VAT included)

Other services

14. Safe keeping services

Service	Fee
14.1. Commission fee for safe-box opening if customer has lost the key of the safe box	150 EUR
14.2. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box after expired safe-box rent (per day)	5 EUR (VAT included)

