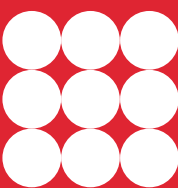


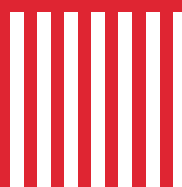
Schedule of fees and charges for

private individuals

for Products and services that are no longer offered



C



Content

Products and services that are no longer offered



Products and services that are no longer offered

1. Citadele payment card

Service	Fee
1.1. Maintenance of the payment card and / or supplementary card	1.99 EUR per month / for students free of charge ¹
1.2. SEPA, SEPA Instant payments initiated electronically from card account	Free of charge
1.3. 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 , 1 % min 3 EUR from amount above / for students free of charge up to 250 EUR per month, 2 % min 2 EUR from amount above
1.4. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100 % of the fees and interest
1.5. Credit limit interest (per annum)	28 %
1.6. Interest for unauthorised negative balance (per day)	0.05 %
1.7. Currency exchange mark-up fee	2.75 %

¹ The student program is available to individuals between the ages of 7 till 21 (inclusive) with a valid student certificate.

² The indicated amount is the total maximum amount of cash withdrawals per month at all ATMs in Lithuania and abroad and at Perlo terminals.

2. C credit cards (issued till 2019.01.01)

Service	C hero	C platinum
2.1. Maintenance of the card (with up to 3 additional current accounts) and / or supplementary card	3 EUR per month	5 EUR per month
2.2. Cash withdrawal in ATM	Free of charge up to 1 000 EUR per month ³ , 3 %, min 3,50 EUR from amount above	Free of charge up to 1 500 EUR per month ³ , 3 %, min 3,50 EUR from amount above
2.3. Payment from account	Free of charge SEPA payments + 2 % for payments from credit limit	Free of charge SEPA payments + 2 % for payments from credit limit
2.4. Minimum instalment	5 % of the used credit limit amount + 100 % of the fees and interest	5 % of the used credit limit amount + 100 % of the fees and interest
2.5. Credit limit interest (per annum)	19%	18%
2.6. Interest for unauthorised negative balance (per day)	0.175 %	0.175 %
2.7. Priority Pass	Not offered	Free of charge
2.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) ⁴
2.9. Currency exchange mark-up fee	2.75 %	2.75 %

³ The indicated amount is the total maximum amount of cash withdrawals per month at all ATMs in Lithuania and abroad and at Perlo terminals.

⁴ With Priority Pass cards issued together with X Infinite cards, VIP lounges can be visited 5 times per year - free of charge.

3. Mastercard Debit payment card for youth⁵

Service	Fee
3.1. Maintenance of the card and / or supplementary card	Free of charge
3.2. SEPA, SEPA Instant payments initiated electronically	Free of charge
3.3. Payments within Citadele bank, initiated electronically	Free of charge
3.4. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlo terminals (service provided by UAB Perlas Finance)	Free of charge up to 750 EUR per month, 2% (min. 2 EUR) from amount above ⁶
3.5. Interest on unauthorized negative balance (days)	0.05%
3.6. Currency exchange mark-up fee	2.75%
3.7. Electronic currency exchange	In accordance with Citadele bank rate

⁵ The student program is available to individuals between the ages of 7 till 21 (inclusive) with a valid student certificate.

⁶ The indicated amount is the total maximum amount of cash withdrawals per month at all ATMs in Lithuania and abroad and at Perlo terminals.

4. Mastercard Standard

Service	Fee
4.1. Fee for card and/or supplementary card	1.50 EUR per month
4.2. Payment from account	Standard payment fee + 2 % for payments from credit limit
4.3. Cash withdrawal in ATMs and Perlas terminals, service provided by UAB "Perlas Finance"	3 % (min. 3.50 EUR)
4.4. Minimum instalment	5 % of the spent credit limit amount + 100 % of excess expenditure
4.5. Interest for unauthorised negative balance (per day)	0.175 %
4.6. Credit limit interest (per annum)	17 %
4.7. Currency exchange mark-up fee	2.75 %

5. Mastercard Gold

Service	Fee
5.1. Fee for card and/or supplementary card	3.50 EUR per month
5.2. Payment from account	Standard payment fee + 2 % for payments from credit limit
5.3. Cash withdrawal in "MEDUS" ATMs and Citadele bank ATMs in Latvia, other banks ATMs and Perlas terminals, service provided by UAB "Perlas Finance"	3 % (min. 3.50 EUR)
5.4. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100 % of the fees and interest
5.5. Interest for unauthorised negative balance (per day)	0.175 %
5.6. Credit limit interest (per annum)	16 %
5.7. Currency exchange mark-up fee	2.75 %

6. Current account

Service	Fee
6.1. Payment from account	Standard payment fee
6.2. Closure of account	Free of charge
6.3. Maintenance of inactive customer's account ⁷ or account without active card attached (starting from second year after card's expiry)	10 EUR

⁷ Starting from second year since last customer's initiated transaction.

7. X hero

Service	Fee
7.1. Maintenance of the card and / or supplementary card	3 EUR per month
7.2. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlo terminals (service provided by UAB Perlas Finance)	3 % (min. 3.50 EUR)
7.3. Payments from the card account	As from Mastercard Debit bundle, if a credit limit is used to make a payment + 2% fee will be charged on the amount of the credit limit used
7.4. Minimum instalment	5 % of the used credit limit amount + 100% of the fees and interest
7.5. Credit limit interest (per annum)	19 %
7.6. Interest for unauthorised negative balance (per day)	0.05 %
7.7. Priority Pass	Not offered
7.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered
7.9. Currency exchange mark-up fee	2.75 %

8. X Platinum

Schedule of Fees and Charges for Private individuals.

Service	Fee
8.1. Maintenance of the card and / or supplementary card	5 EUR per month
8.2. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlo terminals (service provided by UAB Perlas Finance)	3 % (min. 3.50 EUR)
8.3. Payments from the card account	As from Mastercard Debit bundle, if a credit limit is used to make a payment + 2% fee will be charged on the amount of the credit limit used
8.4. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
8.5. Credit limit interest (per annum)	18 %
8.6. Interest for unauthorised negative balance (per day)	0.05 %
8.7. Priority Pass	Free of charge
8.8. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR
8.9. Currency exchange mark-up fee	2.75 %

9. Safe keeping services

Service	Fee
9.1. 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)