

Annual Percentage Rate on Deposits for Private Customers and Legal Persons

Rates valid as of 03.12.2020.

Term Deposit

	Currency	Min. deposit sum	Deposit Term								
			1 month	3 months	6 months	9 months	1 year	1.5 years	2 years	3 years	5 years
			with % disbursement end of term or every month	with % disbursement end of term or every month	with % disbursement end of term or every month	with % disbursement end of term or every month	with % disbursement end of term or every month	with % disbursement end of term or every month	with % disbursement end of term or every month	with % disbursement end of term or every month	with % disbursement end of term or every month
Online-bank	EUR	150	-	-	-	-	0.05	0.05	0.05	0.05	0.05
	USD	200	-	-	-	-	0.15	0.15	0.15	0.15	0.15
Branch	EUR*	150	-	-	-	-	-	-	-	-	-
	USD	200	-	-	-	-	0.05	0.05	0.05	0.05	0.05
Commission fee for premature cancellation of the term deposit agreement**								1 % of principal amount of term deposit			

* Please be informed that from 06.11.2020, the branch will no longer offer rates for term deposits in EUR currency.

** Withdrawing term deposit prematurely, the calculated interest shall not be paid and already paid interest shall be withheld from disburseable principal amount of the term deposit.

Receive our **Loyalty Programme** rate in addition to the standard rate if you extend your term deposit within 2 weeks of its end date:

- for the same amount and term **+ 0.05%**
- for the same term and with increased deposit sum **+ 0.07%**
- for a longer term and at least the same sum **+ 0.10%**

MAXI Savings Account

Annual interest rate:	EUR 0.01%
Opening, closure of MAXI Savings Account	Free of charge
Funds transfer from customer's MAXI Savings Account:	
- to other MAXI Savings Account within one customer	As for payment from current account
- with prior 7 calendar days notice to Citadele Bank	As for payment from current account
- without prior 7 calendar days notice to Citadele Bank	1% + as cash withdrawal from current account
Cash withdrawal at Citadele Bank from customer's MAXI Savings Account (without prior 7 calendar days notice to Citadele Bank)	1% + as cash withdrawal from current account

Savings Account +

Annual interest rates:	EUR 0.10%, USD 0.10%
Opening, closure of Savings Account +	Free of charge
Funds transfer from customer's Savings Account + :	
- with prior 35 calendar days notice to Citadele Bank	As for payment from current account
- without prior 35 calendar days notice to Citadele Bank	1% + as for payment from current account

Child savings accounts

- Annual interest rates: EUR 0.05%, USD 0.05%, GBP 0.05%.
- The opening of new Child Savings Accounts will no longer be offered as of 02.12.2019.

Rates apply up to 5 million Euro or the equivalent of this amount in another currency. Rates for deposits over the aforementioned sum are set individually. 5 million Euro or the equivalent applies to the client or client group's total balance in term deposits and savings accounts.

When depositing EUR 35 000 and more, or the equivalent in another currency, clients can receive special, higher interest rates and offers in nonstandard currencies during the bank's working hours. Information on current daily interest rates and deposit currencies is available during working hours by phone at 67010590.

Interest rates may change.

**More
opportunities**

**=
Citadele**