

Citibank Current account not offered to new clients

Valid from November 1, 2009

Includes current account, savings account, investment account, issuance of CitiCard-Maestro payment card, CitiPhone and Citibank Online services.

A	Opening, Maintenance and Closing of Citibank Current Account	Term	Price
1.	Opening of Citibank Current Account		Free of charge
2 a.	Maintenance of Citibank Current Account based on the average monthly total balance on all client accounts as of the previous month below CZK 500 000	Monthly	CZK 299
2 b.	Maintenance of Citibank Current Account based on the average monthly total balance on all client accounts as of the previous month above CZK 500 000		Free of charge
3.	Account statement (includes all of the client's current and savings accounts, time deposits and investment accounts)		Free of charge
3 a.	E-statements	Monthly	Free of charge
3 b.	Paper statements Paper statement will not be charged up to 3 months after the e-statements launch date, that will be published by Citibank.	Monthly	CZK 49
4.	Issuance and use of CitiCard - Maestro international debit card		Free of charge
5.	Minimum balance on account Unapproved overdraft balances are charged 30% p.a.		CZK 500
6.	Minimum deposit, when signing the agreement		CZK 1 000
7.	Closure of the Citibank Current Account initiated by the client		Free of charge
8.	Closure of the Citibank Current Account initiated by Citibank		Free of charge
B	Current Account	Term	Price
1.	Opening of first current account in offered currency		Free of charge
2.	Maintenance of current account		Free of charge
3.	Opening of every additional current account in the same currency		Free of charge
4.	Interest rate on current account (all offered currencies)		0 % p.a.
C	Savings Account	Term	Price
1.	Opening of savings account		Free of charge
2.	Maintenance of savings account		Free of charge
3.	Processing of a transaction on the savings account Information is available at any of Citibank branch, www.citibank.cz or at CitiPhone Deposits on savings accounts can be withdrawn anytime, without any penalties.		Based on actual interest rate sheet
D	CitiPhone - Telephone Banking	Term	Price
1.	Initiation and usage of telephone banking services; includes services provided by telephone bankers, as well as help provided by Citibank's interactive voice response system.		Free of charge

2 a.	Setting of T-PIN code		Free of charge
2 b.	Changing of T-PIN code		Free of charge
3.	Information messages sent as per client's selection	Monthly	CZK 39

E	Citibank Online * - Internet Banking	Term	Price
1.	Initiation and usage of Citibank Online services		Free of charge
2 a.	One-time fee charged for the issuance of Security key		CZK 450
2 b.	Re-issuance of Security key * Maximum amount of all payments done via Citibank Online within one day is CZK 1 200 000		CZK 450

F	Payments and Payment Orders	Term	Price
1.	Initiation of standing payment order or SIPO		Free of charge
2.	Change / Cancellation of standing payment order or SIPO	Charged when processed	CZK 40
3.	Setup / Change / Cancellation of auto-sweep between current and savings account		Free of charge
4.	Initiation of a request for a direct debit		Free of charge
5.	Change / Cancellation of request for direct debit	Charged when processed	CZK 40
6.	Domestic payments		Free of charge
6 a.	Incoming domestic payment in CZK		Free of charge
6 b.	Outgoing domestic payment in CZK within the own accounts of a customer - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		Free of charge Free of charge CZK 49
6 c.	Outgoing domestic payment in CZK within Citibank CZ customers - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		Free of charge Free of charge CZK 49
6 d.	Outgoing domestic payment in CZK outside Citibank CZ - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		CZK 6 CZK 19 CZK 49
6 e.	Express outgoing domestic payment in local currency - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		CZK 250 CZK 250 CZK 299
7.	Foreign currency or international payments		
7 a.	Outgoing foreign currency payments within the own accounts of a customer - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		Free of charge Free of charge CZK 49
7 b.	Outgoing foreign currency payments within Citibank CZ customers - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		Free of charge Free of charge CZK 49
7 c.	Outgoing foreign currency payment outside Citibank CZ - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		1 % of amount, min. CZK 300 max. CZK 2,000

Fee for foreign currency applies to the SHA or OUR disposition, fee for disposition BEN is flat CZK 1000. For detailed information about payments that are in scope of No. 284/2009 Coll., on Payment Systems please see the Info-Sheet that is available at the Citibank branches.

8.	Incoming foreign currency transfer		Free of charge
9.	Cancellation of outgoing foreign currency or international payments		CZK 500

G	Cash transactions in CZK	Term	Price
1.	Cash deposit		Free of charge
1 a.	coins deposit up to 100 coins above 100 coins		Free of charge 2,5 %, min. 100 CZK
2.	Cash withdrawal		
2 a.	Up to CZK 2 million	Charged when processed	CZK 49
2 b.	Between CZK 2 and 5 million	Charged when processed	CZK 300
2 c.	Between CZK 5 and 10 million	Charged when processed	CZK 1,000
2 d.	Between CZK 10 and 20 million	Charged when processed	CZK 2,000
2 e.	Above CZK 20 million	Charged when processed	CZK 3,000
3.	Non-executed pre-announced withdrawal		CZK 500
4.	Other operations involving cash transactions	For every 15 minutes, (counting, sorting, etc.) or fraction thereof	CZK 200

H	Cash transactions in foreign currency	Term	Price
1.	Deposit in Czech crowns to a foreign currency	Charged when processed	1 %, min. account CZK 40, max. CZK 5,000 CZK 40
2 a.	Deposit in foreign currency - notes	Charged when processed	
2 b.	Deposit in foreign currency - coins coins deposit up to 100 coins	Charged when processed	Free of charge 2,5 %, min. 100 CZK
3.	Cash withdrawal from foreign currency account	Charged when processed	0,5 % of the withdrawn amount, min. CZK 50
4.	Non-executed pre-announced withdrawal		0,5 % of the withdrawn amount, min. CZK 1,000 CZK 200
5.	Other operations involving cash transactions	For every 15 minutes, (counting, sorting, etc.) or fraction thereof	

I	Issuance and maintenance of payment cards *	Term	Price
1.	Issuance and maintenance of the CitiCard-Maestro international payment card		Free of charge
2.	Setup or change of A-PIN code * The daily limit for cash withdrawals from ATM machines is CZK 40,000 and the daily limit for non-cash transactions is CZK 20,000.		Free of charge
J	Renewal of the payment card, due to expiration or loss, damage, theft or fraud	Term	Price

1 a.	Replacement of the CitiCard card at expiration		Free of charge
1 b.	Replacement of the CitiCard card due to theft		Free of charge

or fraud, if it was the result of a criminal act (confirmation from the Police Dept. CR necessary).

1 c.	Replacement of CitiCard before expiration	Charged when processed	CZK 150
2.	Blocking of the card after reporting a loss, theft, damage or fraud. The card is automatically blocked in the case of loss or theft.		Free of charge

K Transactional fees

	Term	Price
1.	Withdrawal from ATM machine within EURONET network, in the CR	
1 a.	Two withdrawals per month	Charged when processed
1 b.	Third and other withdrawals	Charged when processed
2.	Withdrawal from ATM machine out of EURONET network in the CR	Charged when processed
3.	Withdrawal from ATM machine abroad	Charged when processed
4.	Usage of the CitiCard in the merchant network	Free of charge

L General fees

	Term	Price
1.	Change of client information	Free of charge
2.	Change of limits setup on the account	Charged when processed

Daily limit on Citicard payment card is possible to change on clients request as:

daily limits	A	B	C	D	E	F*	G*
purchases	CZK 0	CZK 20 000	CZK 40 000	CZK 60 000	CZK 100 000	CZK 100 000	CZK 130 000
ATM withdrawals	CZK 0	CZK 40 000	CZK 40 000	CZK 40 000	CZK 40 000	CZK 60 000	CZK 80 000

* for gold Citicards only

M Checks

	Term	Price
1.	Citicorp, American Express traveler's checks amount of cheque credited to Citibank CZK account	purchase
1 a.	American Express traveler's checks - other clients (walk-in), purchase, pay-off in cash	1,5% of amount, min. CZK 50
2.	Other traveler's checks; purchase, paid from credit account maintained at Citibank	1% of total
3.	Other traveler's checks; purchase, paid in cash	2% of total
4.	Acceptance of cheques for payments with credit to Citibank CR account	CZK 650
5.	Traveller's cheques sell (only Evropská branch)	1%, min. 300 CZK

N Foreign Exchange Services

	Term	Price
1.	Purchase and sale of foreign currency for cash (CZK)	Charged when processed
2.	Purchase of bank notes in preclusion	Charged when processed
3.	Exchange of bank notes for other denominations	Charged when processed
4.	Exchange of foreign currency	Charged when processed

O Time Deposits

	Term	Price
1.	Opening of time deposit	Free of charge
2.	Maintenance of time deposit	Free of charge
3.	Processing of a transaction on the time deposit	Free of charge
4.	Early cancellation	Free of charge

It is only possible to cancel a fixed time deposit in its entirety, never partially. The contractual penalty for early cancellation is calculated as 1% of the entire deposit. Interest rate is dependent on the difference between the closest lower interest rate announced by Bank with respect of the period of actual time deposit duration from set up until the cancellation and 1% cancellation fee and the initial amount of the time deposit.

An on-line time deposit may be cancelled partially or in its entirety. For partial cancellation, the withdrawn amount must be more than CZK 10,000 and the remaining amount of deposit must be at least the minimum amount for opening a time deposit in the relevant currency. If the deposit is cancelled within 28 days of when it was set up, no interest is paid. If the deposit is cancelled more than 28 days after it was set up, the client receives interest in accordance with the following formula: $I = (P * IR * (\text{no. of days from opening date to break date}) / \text{time deposit currency base year} (360/365-366) - T$, when P - principal amount, IR is the closest lower interest rate announced by Bank reflecting the period from time deposit opening to the time deposit partial withdrawal and reflecting the amount of partial withdrawal, T - withdrawal tax, 360 base is applied for EUR, USD and CZK, for GBP 365/366 base is applied. The remaining amount of the time deposit will earn interest based on the interest rate valid on the day the deposit was made, according to the size of the remaining deposit and the original term of deposit.

5.	Interest on time deposits	
	Set daily; more information is available at any of Citibank branch, www.citibank.cz or on CitiPhone, tel. 233 062 222	

Other services and general provisions

A Exchange of notes and coins

	Term	Price
1.	Whole and undamaged notes and coins sorted according to provision § 5, decree no. 37/94 Coll.	
1 a.	up to 100 coins,	Free of charge
1 b.	above 100 coins	2,5 %, min. 100 CZK
2.	Whole and undamaged notes and coins not sorted according to provision § 5, decree no. 37/94 Coll.	
2 a.	up to 100 coins	2,5 %, min. 100 CZK
2 b.	above 100 coins	4 %, min. 100 CZK
3.	Damaged notes, for which compensation is provided according to provision § 7, decree no. 37/94 Sb	Charged when processed
		2 %, min. CZK

B Other services

1.	Rental of safe deposit boxes		
	The fee depends on the price list of the individual branch		
2.	Financial and commercial services not listed on the price list, i.e. those services which are not included under normal provision of services	For every 15 minutes, or fraction thereof	CZK 200
3.	Fee for unfounded complaint		Free of charge
4.	Payment card sending, outside the CR		CZK 4,000

C Provision of client information

	Term	Price
1.	Provision of information to another bank	Charged immediately
2.	Compensation for the provision of information to the authorized person in the courts for the purposes of civil action, in order to reach a verdict.	Charged immediately
3.	Provision of information to the client at his request (duplicate payment order, duplicate or notarized photocopy of an archived document, copy of an account statement, confirmation of account balance)	Charged immediately
	At the written request of the client, Citibank will provide personal information about the client once a year free of charge.	

D General Conditions

- This Price List includes fees that Citibank charges for services granted to its customers.
- Citibank may charge fees in addition to those shown in this Price List. These may include fees for additional operational expenses charged by other banks or by other companies involved in a specific transaction, including fees charged by the postal service.
- Cash withdrawals at cash desk are available in following currencies USD, EUR, GBP, CHF, JPY
- All fees and charges stated above do not include VAT according to law no. 235/2004 Coll. In the case that fees and charges are subject to VAT, the VAT will be added in accordance with the Czech VAT legislation.

Please note: Citibank may at any time change or specify the amount, type or manner of calculation of any interest or fees. In case of any discrepancy between the fees in this Pricelist and those stated in marketing materials issued, the fees specified in this Pricelist shall prevail.