

Price list

Citibank Europe plc, organizační složka

Valid as of November 1, 2009

Fee Description	Term	Price
Citibank Current Account		
Includes current account, savings account, investment account, CitiPhone services, Citibank Online and issuance of CitiCard - Maestro payment card		
CURRENT AND SAVINGS ACCOUNT		
A Opening, Maintenance and Closing		
1.	Opening of Citibank account	Free of charge
2.	Maintenance of Citibank account based on the average total monthly balance on all client accounts as of the previous month (fee, average balance)	Monthly Free of charge, above CZK 1,500,000, CZK 500, to CZK 1,500,000
3.	Account statement (includes all client's current and savings accounts, time deposits and investment accounts)	
	a) Sending of e-statements	Free of charge
	b) Account statement collected personally at branch	Free of charge
	c) Sending of paper statements	Free of charge
4.	Issuance and use of CitiCard - Maestro international debit card	Free of charge
5.	Interest rate on current account (all currencies)	0 % p.a.
6.	Minimum balance requirement on account	CZK 500
	Unapproved overdrafts on the current accounts are charged 30% p.a.	
7.	Minimum deposit requirement upon signing current account agreement	CZK 1,000
B Current Account		
1.	Opening of first current account in currency of choice	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.	Closure of the current account initiated by the client	Free of charge
5.	Closure of the current account initiated by Citibank	Free of charge
C Savings Account		
1.	Opening of savings account	Free of charge
2.	Maintenance of savings account	Free of charge
3.	Transaction processing on the savings account	Free of charge
4.	Interest on savings account	
	Information on current interest rate is available at any Citibank Branch, www.citibank.cz or on CitiPhone, tel. 233 062 222. In case of Citigold clients, tel. 233 062 323.	
	Deposits on savings account can be withdrawn anytime, without any penalties.	
D Time Deposits		
1.	Opening of time deposit	Free of charge
2.	Maintenance of time deposit	Free of charge
3.	Transaction processing on time deposit	Free of charge
4.	Early cancellation	
	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 paid 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

Information on current interest rate is available at any Citibank Branch, www.citibank.cz or on CitiPhone, tel. 233 062 222. In case of Citigold clients, tel. 233 062 323.

E Investment account

All the relevant information about charges and prices is available in Scale of charges/prices of Investment products and services which is available on www.citibank.cz or at Citibank branches.

1.	Opening of investment account	Free of charge
2.	Maintenance of investment account	Free of charge
3.	Closing of investment account	Free of charge

CITIPHONE A CITIBANK ONLINE

F CitiPhone - Telephone Banking

1.	Initiation and use of telephone banking services; includes services provided by telephone bankers, as well as help provided by Citibank interactive voice response system	Free of charge
2.	a) Setting of T-PIN code	Free of charge
	b) Changing of T-PIN code	Free of charge
3.	Information messages sent to client	Free of charge

G Citibank Online - Internet Banking

1.	Initiation and use of Citibank Online services	Free of charge
2.	a) One-time fee charged for the issue of Security Key	Free of charge
	b) Re-issue of Security key	Free of charge

H Payments and Payment Orders

1.	Standing payment order or SIPO	Free of charge
2.	Change/Cancellation of standing payment order or SIPO	Free of charge
3.	Setting/Change/Cancellation of auto-sweep between current and savings accounts	Free of charge
4.	Request for a direct debit	Free of charge
5.	Change/Cancellation of request for direct debit	Free of charge
6.	Domestic payments	
	a) Incoming domestic payment in CZK	Free of charge
	b) Outgoing domestic payment in CZK	Free of charge
	c) Express outgoing domestic payment in CZK	CZK 200
7.	Foreign currency or international payments	
	a) Outgoing foreign currency or international payments	Charged when processed 1% of amount, min. CZK 300, max. CZK 2,000
	Fee for foreign currency payment applies to OUR and SHA disposition. Fee for disposition BEN is fixed at	CZK 1,000
	b) Incoming foreign currency or international payments	Free of charge
	c) Outgoing foreign currency payment within Citibank Europe plc, organizační složka	Free of charge
	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.	Transfers between client's Citibank Europe plc, organizační složka accounts	Free of charge
9.	Fee overview of individual payment channels	
	a) Citibank Online*	Additional charge for banking services, which are not provided free of charge Free of charge
	b) Telephone banker	Free of charge
	c) Branch	Free of charge

10.	Cancellation of outgoing foreign currency or international payments	CZK 500
	* Maximum amount of all payments done via Citibank Online within one day is CZK 2,000,000.	Free of charge
I Transactions in CZK through the teller		
1.	Cash deposit	Free of charge
2.	Cash withdrawal	Free of charge
3.	Non-executed pre-announced cash withdrawal	CZK 500
4.	Other operations involving cash transactions (counting, sorting, etc.)	Free of charge
J Transactions in foreign currency through the teller		
1.	Deposit in Czech crowns to a foreign currency account	Free of charge
2.	a) Deposit in foreign currency - notes	Free of charge
	b) Deposit in foreign currency - coins	Free of charge
3.	Cash withdrawal from foreign currency account	Free of charge
4.	Non-executed pre-announced cash withdrawal	Free of charge
5.	Other operations involving cash transactions (counting, sorting, etc.)	Free of charge

CitiCard Payment Card

Daily limit for cash withdrawals from ATM machines is CZK 40,000 and daily limit for non-cash transactions is CZK 20,000.

A Issuance and maintenance of payment cards		
1.	Issuance and maintenance of the CitiCard - Maestro international payment card	Free of charge
2.	Setting or change of A-PIN code	Free of charge
B Renewal of the payment card, due to expiration or loss, theft or fraud		
1.	a) Replacement of the CitiCard card at expiration	Free of charge
	b) Replacement of the CitiCard card due to theft or fraud, if it was the result of a criminal act (confirmation from the Police Dept. of CR necessary)	Free of charge
	c) Replacement of CitiCard card before expiration	Free of charge
2.	Blocking of card after reporting a loss, theft or fraud. The card is automatically blocked in case of loss or theft	Free of charge
C Transactional fees		
1.	Withdrawal from any ATM machine in Czech Republic	Free of charge
2.	Withdrawal from ATM machine abroad	Charged when processed CZK 100 + 0.5%
3.	Use of CitiCard in merchant network	Free of charge
D General fees		
1.	Change in client information	Free of charge
2.	Change in limits set on the account	Free of charge

On client's request, it is possible to change the daily limit on CitiCard payment card as follows:

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

* for gold CitiCards only

Checks and Foreign Exchange Services

A Checks		
1.	a) Traveler's checks of Citicorp, American Express, purchase amount of checks credited to Citibank ČR account	Free of charge
	b) 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 checks for payments with credit to Citibank ČR account	CZK 650
5.	Traveller's checks sell (only Evropská branch)	1 %, min. CZK 300

B Foreign Exchange Services		
1.	Purchase and sale of foreign currency for cash (CZK)	Charged when processed 1.5%, min. CZK 30
2.	Purchase of bank notes in preclusion	Charged when processed 30%, min. CZK 100
3.	Exchange of bank notes for other denominations	Charged when processed 3%, min. CZK 30
4.	Exchange of foreign currency	Charged when processed 3%, min. CZK 30

Other Services and General Provisions

A Exchange of notes and coins		
1.	Whole and undamaged notes and coins sorted according to provision § 5, decree no. 37/94 Coll.	
	a) Up to 100 coins	Charged when processed Free of charge
	b) Above 100 coins	Charged when processed 2,5 %, min. CZK 100
2.	Whole and undamaged notes and coins not sorted according to provision § 5, decree no. 37/94 Coll.	
	a) Up to 100 coins	Charged when processed 2,5 %, min. CZK 100
	b) Above 100 coins	Charged when processed 4 %, min. CZK 100
3.	Damaged notes, for which compensation is provided according to provision § 7, decree no. 37/94 Sb	Charged when processed 2 %, min. CZK 50

B Other services		
1.	Rental of safe deposit boxes	The fee depends on the price list of individual branches
2.	Financial and commercial services not listed in the price list, i.e. 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

C Provision of client information		
1.	Provision of information to another bank	Free of charge
2.	Compensation for the provision of information to civil court for the purpose of civil trial; to the entitled person for the purpose of enforcement of judgment	Free of charge
3.	Provision of information to the client at his/her request (duplicate payment order, duplicate or notarized photocopy of an archived document, copy of an account statement, confirmation of account balance)	Free of charge

At the written request of the client, Citibank will provide personal information about the client once a year free of charge.

D General Provisions		
1.	This Price List includes fees that Citibank charges for services provided to its customers.	
2.	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.	
3.	Cash withdrawals at cash desk are available in the following currencies: USD, EUR, GBP, CHF, JPY.	

CitiPhone ☎ +420 233 062 323

Citibank Europe plc, company established and existing under the Irish law, registered seat at Dublin, North Wall Quay 1, Ireland, registered in the Register of Companies in the Republic of Ireland, under the number 132781, conducting its business in the Czech Republic through Citibank Europe plc, organizační složka, registered seat at Prague 6, Vokovice, Evropská 423/178, Postal Code 166 40, Reg. No. 28198131, registered in the Commercial Register with the Municipal Court in Prague, Section A, Insert 59288.