

CITIBANK PERSONAL LOANS



Prices of Products and Services of Citibank Europe plc, organizační složka,
for Non-business natural persons and for Self-employed persons (Price List)

Valid as of March 15, 2008

A Interest rate p.a.*						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000 - 74,000	19.9%	19.9%	19.9%	19.9%	from 17.9%	-
75,000 - 99,000	19.9%	19.9%	19.9%	19.9%	from 17.9%	from 17.9%
100,000 - 149,000	15.9%	15.9%	15.9%	15.9%	from 12.9%	from 12.9%
150,000 - 199,000	14.9%	14.9%	14.9%	14.9%	from 11.9%	from 11.9%
200,000 - 299,000	13.9%	13.9%	13.9%	13.9%	from 10.9%	from 10.9%
300,000 - 600,000	12.9%	12.9%	12.9%	12.9%	from 9.9%	from 9.9%

*Interest rates can differ from the above ones in certain cases (action offers, offers for Citibank's customers, offers for selected customer segments).

B Annual percentage rate (RPSN) for loans without insurance						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000	26.65%	25.49%	25.01%	24.71%	from 22.11%	-
75,000	25.82%	24.68%	24.23%	23.97%	from 21.40%	from 21.27%
100,000	20.56%	19.49%	19.08%	18.86%	from 15.26%	from 15.16%
150,000	18.97%	17.92%	17.54%	17.33%	from 13.78%	from 13.69%
200,000	17.60%	16.57%	16.19%	15.99%	from 12.48%	from 12.40%
300,000	16.24%	15.22%	14.86%	14.67%	from 11.20%	from 11.12%
400,000	16.14%	15.13%	14.76%	14.58%	from 11.11%	from 11.03%
500,000	16.08%	15.07%	14.71%	14.52%	from 11.05%	from 10.98%
600,000	16.04%	15.03%	14.67%	14.48%	from 11.02%	from 10.94%

C Annual percentage rate (RPSN) for loans with insurance STANDARD						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000	39.16%	32.07%	29.55%	28.26%	from 24.96%	-
75,000	38.20%	31.19%	28.74%	27.51%	from 24.20%	from 23.72%
100,000	32.35%	25.60%	23.32%	22.12%	from 17.82%	from 17.35%
150,000	30.59%	23.95%	21.68%	20.53%	from 16.27%	from 15.81%
200,000	29.06%	22.50%	20.26%	19.13%	from 14.93%	from 14.48%
300,000	27.55%	21.07%	18.86%	17.75%	from 13.58%	from 13.14%
400,000	27.44%	20.96%	18.76%	17.64%	from 13.49%	from 13.05%
500,000	27.38%	20.90%	18.70%	17.59%	from 13.43%	from 13.00%
600,000	27.33%	20.86%	18.66%	17.55%	from 13.39%	from 12.96%

D Annual percentage rate (RPSN) for loans with insurance PLUS						
Loan amount (CZK)	Loan tenor (months)					
	12	24	36	48	60	72
50,000	45.69%	35.38%	31.83%	30.06%	from 26.42%	-
75,000	44.70%	34.51%	31.02%	29.25%	from 25.64%	from 24.92%
100,000	38.54%	28.72%	25.45%	23.76%	from 19.10%	from 18.42%
150,000	36.67%	27.01%	23.75%	22.13%	from 17.51%	from 16.87%
200,000	35.04%	25.50%	22.31%	20.70%	from 16.13%	from 15.50%
300,000	33.46%	24.03%	20.86%	19.28%	from 14.76%	from 14.15%
400,000	33.35%	23.92%	20.76%	19.18%	from 14.67%	from 14.05%
500,000	33.28%	23.86%	20.70%	19.12%	from 14.61%	from 13.99%
600,000	33.23%	23.81%	20.66%	19.08%	from 14.57%	from 13.96%

E Other fees		Price
Processing of loan documentation		1% of the total loan amount
Maintenance of payment account		CZK 49 (monthly)
Contractual fee for late repayment		10% of the monthly payment, (min. CZK 100, max. CZK 500)
Early repayment		CZK 0
Fee for return of overpayment		CZK 60
Insurance STANDARD		5% of monthly payment
Insurance PLUS		7.5% of monthly payment

Citibank personal loan - example of repayment calculation

Payments are calculated on the basis of the financed amount, as described in article 6.2.2 of the Contractual Conditions of the Loan (see example below).

Total loan amount:	CZK 150,000
Loan tenor:	60 months
Insurance:	not included
Date of loan approval:	October 20
First payment due:	November 20

Calculation

Total loan amount	CZK 150,000	
Processing of documentation	CZK 1,500	Article 6.2.2 b) Contractual Conditions of the Loan
Financed amount	CZK 151,500	
Maintenance of payment account	CZK 49	
Interest rate p.a.	11.9%	
Total monthly payment	CZK 3,411	Annual percentage rate (RPSN) - 13.78% (Article 6.2.3 of the Contractual Conditions of the Loan)