

I. List of Interest Rates and Charges

for CitiBlue Customers

Effective: 15 July, 2009

General Conditions

- a) The conditions stipulated in this List of Consumer Interest Rates and Charges apply with respect to payment and other orders given or initiated by “CitiBlue” customers (hereinafter: “Customer”) of Citibank Europe plc Hungarian Branch Office (head office: 1051 Budapest, Szabadság tér 7., company reg. no.: Cg. 01-17-000560, court of registration: Metropolitan Court of Budapest as Company Court, operating license no. and date of issue: The operating license issued by the Central Bank of Ireland on May 1, 2001.) (hereinafter: “Citibank” or “Bank”) to the Bank, and with respect to financial and supplementary financial services provided by the Bank to these Customers. This List of Consumer Interest Rates and Charges constitutes a part of the contract concluded in respect of any financial or supplementary financial service extended by the Bank to the Customer.
- b) In the event that sufficient funds are available for the fulfilment of an order, the Bank will still only accept and fulfil the order if it complies in full with the relevant statutory provisions and with the Bank’s own internal regulations and business policy, as well as with the General Business Conditions pertaining to Consumer Banking Services and with the general contractual conditions pertaining to the given service.
- c) The conditions defined below are valid with respect to standard orders, transactions and banking operations. With regard to operations that require a separate procedure, the Bank reserves the right to charge a separate fee. The Bank also reserves the right, in respect of particular Customers or services, to provide its services under terms and conditions that differ from the standard terms and conditions (in particular, maturity periods, interest rates and charges), either on a permanent or a temporary basis. Defining and changing these different conditions is the exclusive right of the Bank. The Customer may not request that the Bank provide a particular service at terms that differ from the standard conditions, or that the Bank refund to him the difference between the cost of the service provided to him at the standard terms and the cost of the same service provided under what may be a more favourable arrangement.
- d) Citibank expressly reserves the right to unilaterally amend the conditions defined in this List of Interest Rates and Charges in accordance with the provisions of the General Business Conditions Pertaining to Consumer Banking Services.
- e) The Bank shall settle the interest payable by it to the Customer on the account balance once a month. Any other fees, commissions and charges shall be debited by the Bank as set out in section 6.7, from the account of the Customer.
- f) The fees related to a foreign currency account are charged in the given currency, at the mid FX rate defined by the Bank and valid on the transaction day.
- g) The Bank determines, on each banking day, Monday to Friday, the cash (banknote) and FX rates of currencies that it quotes. With respect to these, it sets two exchange rates: FX rates for Customers and cash (banknote) rates for Customers. The official currency exchange rate sheet contains the quoting date, the officially quoted currencies, the quoted unit, and the official value of the quoted unit of the quoted currency expressed in Hungarian forint. The FX and cash rates quoted by the Bank for its Customers also include a buy (bid) and a sell (offer) rate. In the case of transactions involving cash, the Bank applies the cash rate, while in the case of transactions between foreign currency accounts or bank accounts, the Bank applies the FX rate, and for cheques, the cash rate. The Bank reserves the right to change the exchange rates on a daily basis, and more than once if necessary, in response to any major cross-rate movements that may occur on the money market. The Bank does not, in relation to cash-desk operations performed in a foreign (cash) currency, accept coins as payment.
- h) Citibank reserves the right to dispense which some of the fees which are defined in this List of Interest Rates and Charges, strictly considered by business decision.

The Bank quotes cash rates for a total of 12 currencies:

AUD (Australian dollar)	CAD (Canadian dollar)	CHF (Swiss frank)	CZK (Czech crown)	DKK (Danish crown)
EUR (euro)	GBP (English pound)	JPY (Japanese Yen)	NOK (Norwegian crown)	PLN (Polish zloty)
SEK (Swiss crown)	USD (American dollar)			

In addition to HUF (Hungarian Forint) accounts, the Bank provides customers with accounts in 5 currencies:

CAD (Canadian dollar)	CHF (Swiss frank)	EUR (euro)	GBP (English pound)	USD (American dollar)
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Further information about other terms and conditions related to the products and services offered and provided by Citibank but not regulated in this List of Interest Rates and Charges may be found in the General Business Conditions Pertaining to Consumer Banking Services that constitute a part of the contract entered into between the Bank and the Customer, and in the general contractual conditions and List of Consumer Interest Rates and Charges valid in respect of the given services, and Customers may obtain information regarding these documents in the Bank’s branches, at its sales centers, via CitiPhone Banking® (06-40-248424), or from the Bank’s website at www.citibank.hu.

This List of Interest Rates and Charges has been prepared in Hungarian and in English. In the event of any difference between the two versions or of any problems of interpretation, the Hungarian version shall be regarded as definitive.

1 Account-management related fees

1.1 CITICOMFORT fee package

Fees and commissions for relationship management and ATM cash withdrawals

	<i>Above a balance of HUF 1.5 million¹</i>	<i>Below a balance of HUF 1.5 million</i>
Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge	HUF 700
Cash withdrawal at a branch	0.30%, min. HUF 500	0.30%, min. HUF 500
ATM cash-withdrawal fee in Hungary		
From an ATM at a Citibank branch, first 2 withdrawals in a given month	Free of charge	HUF 250/transaction
From an ATM at a Citibank branch, additional transactions	HUF 250/transaction	HUF 250/transaction
From other ATMs, first 2 withdrawals in a given month	Free of charge	HUF 250/transaction
From other ATMs, additional transactions	HUF 250/transaction	HUF 250/transaction
ATM cash-withdrawal fee abroad		
All transactions (per transaction)	1% min. HUF 2,500	1% min. HUF 2,500

Fees and commissions for one-off transfers²

One-off HUF transfer to another account within the Bank		
Citibank Online	Free of charge	Free of charge
CitiPhone	HUF 100	HUF 100
At a branch	HUF 500	HUF 500
One-off HUF transfer to an account at another bank		
Citibank Online	0,05% min HUF 50, max. HUF 500	0.10% min. HUF 50, max. HUF 1,000
CitiPhone	0,15% min HUF 150	0.15% min. HUF 150
At a branch	0,20% min HUF 200	0.20% min. HUF 200
Fulfilment of one-off HUF transfer between the Customer's own accounts	Free of charge	Free of charge
VIBER transfer		
Citibank Online	Not available	Not available
CitiPhone	0.5% min. HUF 10,000	0.5% min. HUF 10,000
At a branch	0.5% min. HUF 10,000	0.5% min. HUF 10,000
FCY transfer to an account at another bank³ (non-SEPA transfer)	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
SEPA transfer - FCY transfer to an account at another bank³		
Citibank Online	Not available	Not available
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
FCY transfer to another account within the Bank		
Citibank Online	Free of charge	HUF 20
CitiPhone	HUF 100	HUF 100
At a branch	HUF 500	HUF 500
Fulfilment of FCY transfer between the Customer's own accounts	Free of charge	Free of charge
HUF transfer abroad³		
Citibank Online	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max. HUF 120 000

1.2 CITICONTROL fee package

Fees and commissions for relationship management and ATM cash withdrawals

	<i>Above a balance of HUF 1.5 million¹</i>	<i>Below a balance of HUF 1.5 million</i>
Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge	HUF 400
Cash withdrawal at a branch	0.35% min. HUF 500	0.35% min. HUF 500

ATM cash-withdrawal fee in Hungary		
From an ATM at a Citibank branch, first withdrawal in a given month	Free of charge	HUF 350/transaction
From an ATM at a Citibank branch, additional transactions	HUF 350/transaction	HUF 350/transaction
From other ATMs, first withdrawal in a given month	Free of charge	HUF 350/transaction
From other ATMs, additional transactions	HUF 350/transaction	HUF 350/transaction
ATM cash-withdrawal fee abroad		
All transactions (per transaction)	1% min. HUF 2,500	1% min. HUF 2,500
<i>Fees and commissions related to one-off transfers</i> ²		
One-off HUF transfer to another account within the Bank		
Citibank Online	Free of charge	HUF 20
CitiPhone	HUF 100	HUF 100
At a branch	HUF 500	HUF 500
One-off HUF transfer to an account at another bank		
Citibank Online	0.1% min HUF 50, max. HUF 1,000	0.15% min. HUF 50, max. HUF 2,000
CitiPhone	0.25% min. HUF 150	0.25% min. HUF 150
At a branch	0.35% min. HUF 200	0.35% min. HUF 200
Fulfilment of one-off HUF transfer between the Customer's own accounts		
	Free of charge	Free of charge
VIBER transfer		
Citibank Online	Not available	Not available
CitiPhone	0.5% min. HUF 10,000	0.5% min. HUF 10,000
At a branch	0.5% min. HUF 10,000	0.5% min. HUF 10,000
FCY transfer to an account at another bank ³ (non-SEPA transfer)		
	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
SEPA transfer - FCY transfer to an account at another bank ³		
Citibank Online	Not available	Not available
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
FCY transfer to another account within the Bank		
Citibank Online	Free of charge	HUF 20
CitiPhone	HUF 100	HUF 100
At a branch	HUF 500	HUF 500
Fulfilment of FCY transfer between the Customer's own accounts		
	Free of charge	Free of charge
HUF transfer abroad		
Citibank Online	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max. HUF 120 000
CitiPhone	0.3% min. HUF 2,500, max. HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max. HUF 120 000

1.3 CITIBANK 0 HUF BANK ACCOUNTS - TOP and VIP fee package

Fees and commissions for relationship management and ATM cash withdrawals

Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge
TOP package: in case of incoming fund of minimum 150.000 HUF ⁴	Free of charge
TOP package: in absence of incoming fund of minimum 150.000 HUF ⁴	3 500 HUF
VIP package: above 3 000 000 HUF total relationship balance ⁵	Free of charge
VIP package: below 3 000 000 Ft HUF total relationship bal. ⁵	3 500 HUF
Cash withdrawal at a branch	Free of charge
ATM cash-withdrawal fee in Hungary	
From an ATM at a Citibank branch, additional transactions	Free of charge
From other ATMs, additional transactions	Free of charge
ATM cash-withdrawal fee abroad	
The first 2 transactions (monthly)	Free of charge
Additional transactions, per transaction	1% min HUF 2,500

Fees and commissions related to one-off transfers²

One-off HUF transfer to another account within the Bank	
Citibank Online	Free of charge
CitiPhone	Free of charge
At a branch	Free of charge
One-off HUF transfer to an account at another bank	
Citibank Online	Free of charge
CitiPhone	Free of charge
At a branch	Free of charge
Fulfilment of one-off HUF transfer between the Customer's own accounts	
	Free of charge

VIBER transfer

Citibank Online	Not available
CitiPhone	0.5% min. HUF 10,000
At a branch	0.5% min. HUF 10,000

FCY transfer to an account at another bank³ (non-SEPA transfer)

Citibank Online	0.3% min. HUF 2,500, max HUF 120 000
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000

SEPA transfer -FCY transfer to an account at another bank³

Citibank Online	Not available
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000

FCY transfer to another account within the Bank

Citibank Online	Free of charge
CitiPhone	Free of charge
At a branch	Free of charge

Fulfilment of FCY transfer between the Customer's own accounts

	Free of charge
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HUF transfer abroad³

Citibank Online	0.3% min. HUF 2,500, max HUF 120 000
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000

A detailed description of the cash back linked to Citibank 0 HUF Bank Accounts is contained in the present List of Interest Rates and Charges under point 2.

A detailed description of the Savings Plus Account linked to Citibank 0 HUF Bank Accounts is available in the List of Interest Rates and Charges II under point 4.

1.4 NET fee package

Fees and commissions for relationship management and ATM cash withdrawals

	<i>Above a balance of HUF 1.5 million⁶</i>	<i>Below a balance of HUF 1.5 million⁶</i>
Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	HUF 250	HUF 350
Cash withdrawal at a branch	0.45%, min. HUF 800	0.45%, min. HUF 800
ATM cash-withdrawal fee in Hungary		
Free of charge ATM transactions at Citibank Branch in a given month	First 2 transactions	First transaction
From an ATM at a Citibank branch, additional transactions	250 HUF/transaction	250 HUF/transaction
Free of charge ATM transactions at other ATMs in a given month	First 2 transactions	First transaction
From other ATMs, additional transactions	250 HUF/transaction	250 HUF/transaction
ATM cash-withdrawal fee in abroad		
Free of charge ATM transactions	First transaction	-
Additional transactions, per transaction	1% min. HUF 2,500	1% min. HUF 2,500

Fees and commissions for one-off transfers²

One-off HUF transfer to another account within the Bank		
Citibank Online	Free of charge	Free of charge
CitiPhone	HUF 100	HUF 100
At a branch	0.2% min HUF 500, max. HUF 1,000	0.2% min HUF 500, max. HUF 1,000
One-off HUF transfer to an account at another bank		
Citibank Online	Free of charge	0.02% min. HUF 50, max. HUF 400

CitiPhone	0,15% min HUF 150	0.15% min. HUF 150
At a branch	0.4% min. HUF 300	0.4% min. HUF 300
Fulfilment of one-off HUF transfer between the Customer's own accounts	Free of charge	Free of charge
VIBER transfer		
Citibank Online	Not available	Not available
CitiPhone	0.5% min. HUF 10,000	0.5% min. HUF 10,000
At a branch	0.5% min. HUF 10,000	0.5% min. HUF 10,000
FCY transfer to an account at another bank³ (non-SEPA transfer)		
Citibank Online	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
SEPA transfer - FCY transfer to an account at another bank³		
Citibank Online	Not available	Not available
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
FCY transfer to another account within the Bank		
Citibank Online	Free of charge	HUF 20
CitiPhone	HUF 100	HUF 100
At a branch	0.2% min HUF 500, max. HUF 1,000	0.2% min HUF 500, max. HUF 1,000
Fulfilment of FCY transfer between the Customer's own accounts	Free of charge	Free of charge
HUF transfer abroad³		
Citibank Online	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
CitiPhone	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000
At a branch	0.3% min. HUF 2,500, max HUF 120 000	0.3% min. HUF 2,500, max HUF 120 000

1.5 CITIBLUE MEGA Fee Package

Fees and commissions for relationship management and ATM cash withdrawals

Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge
Cash withdrawal at a branch	0.7%, min. HUF 500
ATM cash-withdrawal fee in Hungary, per transaction	0.7%, min. HUF 350
ATM cash-withdrawal fee abroad, per transaction	1% min. HUF 2,500

Fees and commissions related to one-off transfers²

One-off HUF transfer to another account within the Bank	
Citibank Online	0.7%, min. HUF 150
CitiPhone	0.7%, min. HUF 150
At a branch	0.7%, min. HUF 150
One-off HUF transfer to an account at another bank	
Citibank Online	0.7%, min. HUF 150
CitiPhone	0.7%, min. HUF 150
At a branch	0.7%, min. HUF 150
Fulfilment of one-off HUF transfer between the Customer's own accounts	Free of charge
VIBER transfer	
Citibank Online	Not available
CitiPhone	0.7% min. HUF 10,000
At a branch	0.7% min. HUF 10,000
FCY transfer to an account at another bank³ (non-SEPA transfer)	
Citibank Online	0.5% min. HUF 2,500

CitiPhone	0.5% min. HUF 2,500
At a branch	0.5% min. HUF 2,500
SEPA transfer - FCY transfer to an account at another bank³	
Citibank Online	Not available
CitiPhone	0.5% min. HUF 2,500
At a branch	0.5% min. HUF 2,500
FCY transfer to another account within the Bank	
Citibank Online	Free of charge
CitiPhone	HUF 100
At a branch	HUF 500
Fulfilment of FCY transfer between the Customer's own accounts	
	Free of charge
HUF transfer abroad³	
Citibank Online	0.5% min. HUF 2,500
CitiPhone	0.5% min. HUF 2,500
At a branch	0.5% min. HUF 2,500

¹ Citibank Europe plc Hungarian Branch Office calculates the balance once a month, in forint, based on the mathematical average of the daily closing balances of the given month, during which process it shall take the balance of the following accounts – managed by the Bank on behalf of the Customer as accountholder, whether in forint or in foreign currency – into consideration: current accounts, savings accounts, money market indexed accounts, time deposits, market linked deposits, and security accounts. If a particular account is managed by the Bank in foreign currency, then the Bank shall, with respect to the calculation of its closing balance, take the FX mid rate determined by the Bank itself into account. With respect to items registered on a securities account, in the case of (i) OECD and structured (capital-protected) bonds as well as Hungarian government bonds, it is the nominal value of the given securities, and (ii) in the case of mutual fund units, it is the number of investment units at end-of-day multiplied by the net asset value per investment unit as of the same day that shall constitute a part of the daily aggregate closing balance. If the Customer's average balance for the given month exceeds HUF 1,500,000, the Bank will waive the account management fee for that month, while the additional discounts will apply to the transactions made in the following month.

² Transfer orders for HUF 30,000,000 or the equivalent thereof in another currency may only be submitted at a branch of the Bank.

³ In certain cases the fulfilment or investigation of foreign currency transfer orders (non-SEPA), or forint (HUF) transfer orders abroad, may, due to the participation of the correspondent bank, involve an additional fee. The manner in which the fee is settled, as well as the amount of the fee, will depend entirely on the correspondent bank involved. When giving the order, the Customer will have the opportunity to specify whether he, or the beneficiary of the payment, will bear the fees and charges entailed in the fulfilment of the order. The correspondent banks and the beneficiary's bank shall execute the FX standing orders with fully and properly filed exact and correct data through their systems without manual intervention. In order to file the proper FX standing order the following data shall be indicated on the order: IBAN (international) bank account number of the beneficiary or BBAN (inner bank account number in proper form), the SWIFT address and/or name, address code of the beneficiary's bank (hereinafter together: the data). In case the data are not fully and correctly provided to the Bank by the client and the Bank shall pay charge fees arising from the manual process to the banks mentioned above, the Bank is entitled to charge this types of costs which are not foreign bank costs and not transfer costs, on the client in case it is not the error of the Bank. The Bank shall not be obliged to verify the correctness and accuracy of any data provided by the client and shall not be liable for the late execution of the order caused by the incorrect or incomplete data provided by the client. Regarding to SEPA credit transfer further conditions are provided under point 7.2.7 and 7.2.8.

⁴ In case of this package we require a regular monthly incoming fund of minimum HUF 150 000 to the current account held with Citibank. Citibank grants a one-time grace period of a further one months following the month of the opening of the account for the credit of the first minimum monthly net incoming fund of HUF 150,000 in one sum on the account holder's account. If the above determined amount incoming fund is not arriving to the account until the last business day of the 2nd month after the month of account opening the Bank is charging the monthly relationship fee specified in this List of Interest Rates and charges. This rule is valid in the later months as well: the Bank is charging the relationship fee in case of those months, when the income has not arrived at least two times within a three-month period.

⁵ As a general rule, our Customers in the VIP fee package are not charged with relationship fee. Customers in VIP package have to meet the average total relationship balance requirement of HUF 3 000 000 in the first month after the month of joining the VIP package. If the average balance is not reaching the HUF 3 000 000 limit the Bank is charging the relationship fee specified in this List of Interest Rates and charges.

Citibank Rt. calculates the balance once a month, in forint, based on the mathematical average of the daily closing balances of the given month, during which process it shall take the balance of the following accounts – managed by the Bank on behalf of the Customer as accountholder, whether in forint or in foreign currency – into consideration: current accounts, savings accounts, money market indexed accounts, time deposits, market linked deposits, and security accounts. If a particular account is managed by the Bank in foreign currency, then the Bank shall, with respect to the calculation of its closing balance, take the FX mid rate determined by the Bank itself into account. With respect to items registered on a securities account, in the case of (i) OECD and structured (capital-protected) bonds as well as Hungarian government bonds, it is the nominal value of the given securities, and (ii) in the case of mutual fund units, it is the number of investment units at end-of-day multiplied by the net asset value per investment unit as of the same day that shall constitute a part of the daily aggregate closing balance.

⁶ Citibank Europe plc Hungarian Branch Office calculates the balance once a month, in forint, based on the mathematical average of the daily closing balances of the given month, during which process it shall take the balance of the following accounts – managed by the Bank on behalf of the Customer as accountholder, whether in forint or in foreign currency – into consideration: current accounts, savings accounts, money market indexed accounts, time deposits, market linked deposits, and security accounts. If a particular account is managed by the Bank in foreign currency, then the Bank shall, with respect to the calculation of its closing balance, take the FX mid rate determined by the Bank itself into account. With respect to items registered on a securities account, in the case of (i) OECD and structured (capital-protected) bonds as well as Hungarian government bonds, it is the nominal value of the given securities, and (ii) in the case of mutual fund units, it is the number of investment units at end-of-day multiplied by the net asset value per investment unit as of the same day that shall constitute a part of the daily aggregate closing balance. If the Customer's average balance for the given month exceeds HUF 1,500,000, the additional discounts will apply to the transactions made in the following month.

1.6 EMPLOYEE fee package⁷

Preferential terms and conditions of account keeping⁸

In case of receipt of minimum monthly regular income transfer of HUF 71,500 in one sum on given Citibank bank account

	<i>Above a balance of HUF 350,000⁹</i>	<i>Below a balance of HUF 350,000⁹</i>
Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge	200 HUF
ATM cash-withdrawal fee in Hungary	<i>Above a balance of HUF 350,000⁹</i>	<i>Below a balance of HUF 350,000⁹</i>
From an ATM at a Citibank branch	First 3 withdrawals in a given month free of charge, additional transaction: 250 HUF/transaction	First 2 withdrawals in a given month free of charge, additional transaction: 250 HUF/transaction
From other ATMs	First 3 withdrawals in a given month free of charge, additional transaction: 250 HUF/transaction	First 2 withdrawals in a given month free of charge, additional transaction: 250 HUF/transaction
Fulfilment of multiple direct debit order	First 3 transactions in a given month free of charge, additional transaction: 50 HUF/fulfilment	First 3 transactions in a given month free of charge, additional transaction: 50 HUF/fulfilment
CirrusMaestro and MasterCard Citicard Annual fee in first year	HUF 600	HUF 600
CirrusMaestro and MasterCard Citicard Annual fee after first year	HUF 600	HUF 600
Changing fee package¹⁰		
Citibank Online	Free of charge	Free of charge
Other Fees and commissions	In respect of all other terms and conditions of the account keeping service, the terms and conditions applicable to the CitiBlue CitiControl fee package, packages below the average balance of HUF 1.5 million, shall govern.	

1.7 Citibank EXTRA EMPLOYEE fee package⁷

Preferential terms and conditions of account keeping⁸

In case of receipt of minimum monthly regular income transfer of HUF 71,500 in one sum on given Citibank bank account

	<i>Above a balance of HUF 300,000⁹</i>	<i>Below a balance of HUF 300,000⁹</i>
Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge	200 HUF
ATM cash-withdrawal fee in Hungary		
From an ATM at a Citibank branch	Free of charge	Free of charge
From other ATMs	First 3 withdrawals in a given month free of charge, additional transaction: 250 HUF/transaction	First 3 withdrawals in a given month free of charge, additional transaction: 250 HUF/transaction
Fulfilment of multiple direct debit order	First 3 transactions in a given month free of charge, additional transaction: 50 HUF/fulfilment	First 3 transactions in a given month free of charge, additional transaction: 50 HUF/fulfilment
Changing fee package¹⁰		
Citiphone	Free of charge	Free of charge
CirrusMaestro and MasterCard Citicard Annual fee	If card purchases exceed 150 000 huf in a year, the card is free of charge. In other cases, the annual fee of the card is applicable to the CitiBlue CitiControl fee package.	

Other Fees and commissions	In respect of all other terms and conditions of the account keeping service, the terms and conditions applicable to the CitiBlue CitiControl fee package, packages below the average balance of HUF 1.5 million, shall govern.
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1.8 Premium Employee Fee Package⁷

This fee package is subject to a regular income transfer of minimum monthly HUF 71,500 is credited to the current account held with Citibank⁸

Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge
Account opening fee	
Opening of first account (regardless of the currency)	Free of charge
Opening of first account (HUF, EUR)	Free of charge
Opening of additional HUF account	Free of charge
Opening of additional FCY account	Free of charge
Balance inquiry	Free of charge
Cash withdrawal at a branch	0,3% min. 350 Ft
ATM cash-withdrawal fee in Hungary	
From an ATM at a Citibank branch	Free of charge
From other ATMs the first 4 transactions	Free of charge
Further transactions from other ATMs	250 Ft/transactions
ATM cash-withdrawal fee abroad	The first 2 transaction is free of charge, further transactions:1% min. HUF 2,500
One-off HUF transfer to an account at another bank Citibank Online	Free of charge
FCY transfer to another account within the Bank Citibank Online	Free of charge
Fulfilment of HUF standing order (to an account at another bank or within the bank) Citibank Online	Free of charge
Fulfilment of multiple direct debit order	Free of charge
CirrusMaestro/MasterCard annual card fee	If card purchases exceed 150 000 huf in a year, the card is free of charge. In other cases, the annual fee of the card is applicable to the CitiBlue CitiComfort fee package.
Interest of the salary based overdraft	19,5% (APR:21,34%)
Foreign exchange rates	Employee has an opportunity to exchange currency on special rate once in a month between 400 and 5000 EUR., approved by the designated manager of the Employer.
Other Fees and commissions	In respect of all other terms and conditions of the account keeping service, the terms and conditions applicable to the CitiBlue CitiComfort fee package, packages below the average balance of HUF 1.5 million, shall govern.

⁷ Employee fee package: Clients are entitled to this fee package provided that there is a co-operation agreement between the client's Employer and the Bank at the time of the account opening on account opening and on consumer banking services with beneficial conditions and further provided that the client is not yet a client of the Bank at the time of the account opening in terms of consumer banking services. Premium Employee fee package: Clients are entitled to this fee package provided that there is a co-operation agreement between the client's Employer and the Bank at the time of the account opening on account opening, and also entitled to this fee package the employees of Citigroup subsidiaries in Hungary
Citibank Extra Employee fee package: Clients are entitled to this fee package provided that there is a co-operation agreement between the client's Employer and the Bank at the time of the account opening on account opening and on consumer banking services with beneficial conditions and further provided that the client is not yet a client of the Bank at the time of the account opening in terms of consumer banking services. Citibank shall be entitled to apply the terms and conditions of the Citibank Premium Employee fee package as in force, instead of the Citibank Extra Employee fee package without the account holder's specific consent, if the requirements stated in the contract between the employer and the Citibank are fulfilled. The Bank sends notification to the account holders about applying the Citibank Premium Employee fee package's conditions.

⁸ This fee package is subject to a regular income transfer of minimum monthly HUF 71,500 is credited to the current account held with Citibank. Citibank grants a one-time grace period of a further two months following the month of the opening of the account for the credit of the first minimum monthly net income transfer of HUF 71,500 in one sum on the account holder's account. If no such income is transferred onto the account by the last business day of the 2nd month following the month of the opening of the account or, at any time thereafter, such transfers are made in fewer than 5 months on the basis of the total account transactions of the previous 6 months, Citibank shall be entitled to apply the terms and conditions of the CitiControl fee package, as in force, instead of the preferential CitiPayroll fee package and Citibank Extra Employee fee package without the account holder's specific consent and notification, and instead of Premium Employee fee Package the CitiComfort fee package.

⁹ Citibank Europe plc Hungarian Branch Office calculates the balance once a month, in forint, based on the mathematical average of the daily closing balances of the given month, during which process it shall take the balance of the following accounts – managed by the Bank on behalf of the Customer as accountholder, whether in forint or in foreign currency – into consideration: current accounts, savings accounts, money market indexed accounts, time deposits, market linked deposits, and security accounts. If a particular account is managed by the Bank in foreign currency, then the Bank shall, with respect to the calculation of its closing balance, take the FX mid rate determined by the Bank itself into account. With respect to items registered on a securities account, in the case of (i) OECD and structured (capital-protected) bonds as well as Hungarian government bonds, it is the nominal value of the given securities, and (ii) in the case of mutual fund units, it is the number of investment units at end-of-day multiplied by the net asset value per investment unit as of the same day that shall constitute a part of the daily aggregate closing balance. If the Customer's average balance for the given month exceeds HUF 350,000, the Bank will waive the account management fee for that month, while the additional discounts will apply to the transactions made in the following month.

¹⁰ If for any reason any other fee package is applied instead of the CitiPayroll fee package, the Client shall not be eligible to apply again for the preferential CitiPayroll fee package. If a Client using the CitiPayroll preferential fee believes that any other fee package of the Bank is more beneficial, the Client can once request the free of charge changing of fee package. Subsequently, any further modification of the fee package is subject to the prevailing list of interest rates and charges.

Citibank reserves the right to unilaterally modify the preferential terms and conditions

1.9 CITICONTROL fee package combined with Citibank Personal Installment Loan

Monthly relationship fee (Monthly fee) (uniform fee, independent from the number of accounts)	Free of charge*
Other Fees and commissions related to the bank account	In respect of all other terms and conditions of the account keeping service, the terms and conditions applicable to the 1.2 and the 1.10 points of this document.

*Conditions:

- Recourse of Citibank Personal Installment Loan with salary domiciliation by the owner of the account. The fee waiver takes place during the loan contract in force only, and only in case of a new (after 5 May 2009) Personal Installment Loan application.
- Regular monthly salary domiciliation to the account.
- Fulfillment of two direct debits per month from the bank account

If any of the conditions listed above are not fulfilled in two consecutive months, the terms defined in the 1.2 point are applicable from the third month relating to the Monthly Relationship Fee.

1.10 Other account management fees and commissions for all fee packages

Fees and commissions for general account management

Account opening fee	
Opening of first account (regardless of the currency)	Free of charge
Opening of first account (HUF, EUR)	Free of charge
Opening of additional HUF account*	HUF 500
*In case of VIP and TOP packages	Free of charge
Opening of additional FCY account*	HUF 500
*In case of VIP and TOP packages	Free of charge
Monthly account-management fee (per account)	Free of charge
Balance inquiry (per inquiry)*	HUF 50
*In case of VIP and TOP packages	Free of charge

Cancellation/modification fees of transfer orders

Cancellation/modification of HUF transfer order , if it is the Bank that executes the cancellation/modification and if the order is given via CitiPhone, Citibank Online or at a branch of the Bank*	HUF 1,000/instruction Free of charge
*In case of VIP and TOP packages	
Request for return of HUF transfer (regardless of whether the return has been successful), via CitiPhone, Citibank Online or at a branch of the Bank	HUF 5,000/instruction
Cancellation/modification of an FCY transfer order prior to fulfilment ¹¹	HUF 1,000
*In case of VIP and TOP packages	Free of charge
Cancellation/modification of an FCY transfer order after fulfilment ¹²	USD 30/transaction + financial loss

Fees and commissions for deposit operations

Opening a time deposit (except for time deposits opened at a branch at the time the customer relationship was entered into, and deposits related to promotions or to Market Linked Deposits)

Citibank Online	Free of charge
CitiPhone	Free of charge
At a branch*	HUF 1,000
*In case of VIP and TOP packages	Free of charge

Modifying or releasing a time deposit¹³

Citibank Online*	HUF 150
*In case of VIP and TOP packages	Free of charge
CitiPhone*	HUF 300
*In case of VIP and TOP packages	Free of charge
At a branch*	HUF 1,000

*In case of VIP and TOP packages	Free of charge
Fees and commissions related to standing orders and direct debits	
Submission of HUF standing order	
Citibank Online	Free of charge
CitiPhone	Free of charge
At a branch	Free of charge
Fulfilment of HUF standing order to another account within the Bank*	Free of charge
*In case of CitiBlue Savings fee package	0.7%, min. HUF 150
In case of VIP and TOP packages	Free of charge
Fulfilment of HUF standing order to an account at another bank	HUF 50/fulfilment
*In case of CitiBlue Savings fee package	0.7%, min. HUF 150
In case of VIP and TOP packages	Free of charge
Authorisation for multiple direct debit order	
Citibank Online	Not available
CitiPhone	Free of charge
At a branch	Free of charge
Fulfilment of multiple direct debit order*	HUF 50/fulfilment
*In case of VIP and TOP packages	Free of charge
Submission of regular transfer (between the Customer's own accounts) order with individual limit	
Citibank Online	Not available
CitiPhone*	HUF 500
*In case of VIP and TOP packages (Not available for HUF current account linked to Savings Plus account)	Free of charge
At a branch*	HUF 1,000
*In case of VIP and TOP packages (Not available for HUF current account linked to Savings Plus account)	Free of charge
Fulfilment of regular transfer (between the Customer's own accounts) with individual limit*	HUF 30/fulfilment
*In case of VIP and TOP packages	Free of charge
Other account-management fees and commissions	
Monthly statement fee	
Paper-based statement, mailed to the customer's notification address	
In case of VIP and TOP packages	Free of charge
For all other fee packages	HUF 250
Paper-based statement, with pick-up at a branch	
In case of VIP and TOP packages	Free of charge
For all other fee packages	HUF 250
Electronic statement	Free of charge
Request for bank certificate	
Citibank Online	HUF 1,000
CitiPhone	HUF 2,000
At a branch	HUF 3,000
Request for non-regular (additional) account statement/ month¹⁴	
a) In case of Electronic statement enrolment	
-Account statement for one month once a calendar year	Free of charge
-Additional account statements for the 12 months period prior to the current month	HUF 500
-Additional account statements for the months prior to previous 12 months period	HUF 1500
b) Without Electronic statement enrolment (at all times)	HUF 1500
Urgency fee (production of certificate within 4 hours / Account statement replacement within 1 working day), all channels¹⁵	HUF 1,500
Changing fee package (Changing fee package for 0 HUF Bank accounts (TOP and VIP) is free of charge)	
Citibank Online (In form of customer service message)	Free of charge
CitiPhone	HUF 1500
At a branch	HUF 1500
Complete termination of customer relationship at the Customer's request, within 6 months, counted from the start of the relationship¹⁶	
Citibank Online	Not available
CitiPhone	Not available
At a branch	HUF 7,500

¹¹ Fee charged in the case of an order that is not fulfilled due to a request to this effect by the Customer or due to a lack of sufficient funds.

¹² Fulfilled and then cancelled items are credited at the prevailing FX buy rate. It follows from this that the cancellation/modification request may result in financial losses for the client and, if the other bank(s) participating in the transfer charge(s) a fee in connection with the cancellation, the Bank will pass this fee onto the customer. Cancellation may not be requested via Citibank Online.

¹³ Free of charge modification: cancellation of time deposit, reduction of deposit amount and supplementing of deposit on the maturity date. Other changes (change of interest-related instructions, change of principal-related instructions, change of deposit tenor and cancellation of time deposit, reduction of deposit amount prior to maturity) have fees in every case.

¹⁴ The fee reflects the preparation of a statement related to one month. If statements for more than one month are requested, the fee has to be multiplied respectively. The deadline for preparation of an account statement for the month prior to the current month is 5 working days, while the preparation of an account statement dating back more than one month will take up to 20 working days.

Customers may obtain information regarding Conditions of Electronic statement from the Bank's website at www.citibank.hu.

¹⁵ Week days from 8 a.m. to 4 p.m. Usual fulfilment deadline: 2 working days. Printing of certificates is possible within 4 hours, replacement of account statements is possible within 1 working day, for an urgency fee, or else within the usual fulfilment deadline; there are no fulfilment deadlines other than these.

¹⁶ In the case of a notice of cancellation sent by post, the CitiPhone fee is applied. The Bank does not accept cancellations submitted at the Citibank Credit Center.

2 Cash back linked to Citibank 0 HUF Bank Accounts

2.6 Customers in Citibank 0 HUF Bank Accounts (TOP and VIP fee package) are entitled to cash back on conditions under point 2.2.

2.7 Customer using Savings Plus account continuously in the given month is eligible for cash back, i.e. customer is supposed to maintain a positive balance (higher than zero) on his/her Savings Plus account every day in the given month (in the month of account opening positive balance condition applied for the days after the account opening), Meeting condition the Bank will credit the customer's account with 0,5% of debit card purchases exceeding HUF 10 000 debited to any of the HUF current accounts owned by the customer in the given month. Cash back will be credited to the customer's charge bearing account.

2.8 Maximum amount of the cash back is HUF 10 000 per month.

2.9 Cash back will be credited on a monthly basis, in a lump sum by the last day of the month following the month concerned,

2.10 Value date and the accounting date of the purchase transaction may be different. The Bank shall take into consideration the accounting date in respect of cash back calculation.

3 Citicard

3.1 Fees related to CirrusMaestro/Cirrus/MasterCard cards

	CirrusMaestro Citicard	Cirrus Citicard	MasterCard Citicard
Card application	Free of charge	HUF 5,000	Free of charge
Annual card fee in first year In case of TOP and VIP fee package For all other fee packages	Free of charge HUF 1,700	Not available HUF 5,000	Free of charge HUF 3,500
Annual card fee after first year In case of TOP and VIP fee package For all other fee packages	Free of charge HUF 1,700	Not available HUF 5,000	Free of charge HUF 3,500
Card renewal at expiry* *In case of VIP and TOP packages	HUF 500 Free of charge	HUF 500 Not available	HUF 500 Free of charge
Card blocking	Free of charge	Free of charge	Free of charge
ATM cash-withdrawal*	As indicated in the account fee packages	As indicated in the account fee packages	As indicated in the account fee packages
Purchase using card			
At Merchants	Free of charge	n.a.	Free of charge
On Internet	n.a.	n.a.	Free of charge

* When defining the monthly number of the free of charge ATM cash withdrawal transactions – differing for each tariff package – the Bank takes into consideration the booking date of the cash withdrawal. The booking date is the same date of the transaction on banking days; booking date of ATM cash withdrawal transactions implemented on days other than banking days will be the first banking day following the date of transaction.

3.2 Limits related CirrusMaestro/Cirrus/MasterCard cards¹⁷

	CirrusMaestro Citicard	Cirrus Citicard	MasterCard Citicard
Cash-withdrawal limit at ATM within Hungary	HUF 300,000 / day; HUF 1,000,000 / 4 consecutive days	HUF 300,000 / day; HUF 1,000,000 / 4 consecutive days	HUF 300,000 / day
Cash-withdrawal limit at ATM abroad ¹⁸	HUF 500,000 / day; HUF 1 million / 4 consecutive days	HUF 500,000 / day; HUF 1 million / 4 consecutive days	HUF 500,000 / day

Purchase limit within Hungary	HUF 800,000 / day; HUF 1,400,000 million / 4 consecutive days	not available	HUF 800,000 / day
Purchase limit abroad	HUF 880,000 / day; HUF 1,540,000 million / 4 consecutive days	not available	HUF 880,000 / day

¹⁷ Depending on the risk category of the transaction, the limit that is actually applied may differ in certain cases. The company that operates the given ATM may have set cash-withdrawal limits on the machine that are lower than those determined by Citibank, and these ATM settings are something Citibank cannot influence. It is possible, therefore, that - despite there being sufficient funds on the account – the cardholder will be unable to withdraw the entire cash amount that corresponds to the limit set by Citibank.

¹⁸ If the currency of the given account and that of the given Citicard transaction differ, the Bank will perform the conversion between the currency of the transaction and the currency of the account by converting the amount expressed in the currency of the transaction at the cross-rate specified by the given international card company or other settlement agent with whom the Bank has a relationship, and then it will convert the transaction amount expressed in the currency of the international card company or other settlement agent at the daily rate determined for the Bank with respect to the given transaction. (for cash transactions at the daily currency rate, for purchase transactions at the daily exchange rate)

The value date of the Order and the accounting date may be different. In the case of an ATM cash withdrawal transaction the accounting date is identical with the Order date on banking days, while the accounting date of an Order not placed on a banking days is the first banking days following the Order. For purchases made with CirrusMaestro Bank Card the procedures are the same as for the ATM cash withdrawal transactions. For any purchase involving a MasterCard the Bank blocks the amount of the purchase on the account on the purchase date (if the currency of the account and the currency of the purchase executed with the Master Card attached to it are different, the block is made at the exchange rate effective on the purchase date, and then books it on the date of settlement between the Card Company and Citibank. If the currency account and the transaction is different, then the purchase transaction is booked at the exchange rate prevailing on the booking date.

4 Cash-desk operations and cheque transactions

4.1 Cash transactions

4.1.1	Cash deposit at a branch	Free of charge
4.1.2	Cash withdrawal at a branch ¹⁹	As indicated in the account fee packages
4.1.3	Cash conversion at a branch	Free of charge

4.2 Cheques

4.2.1	Issuing a bank cheque	1% min. USD 30 max. USD 100/cheque
4.2.2	Cashing a bank cheque	0.5% min. USD 30/cheque + fee of the foreign bank on a case-by-case basis ²⁰
4.2.3	Commission on unpaid cheques	0.3% min. USD 50/cheque
4.2.4	Fee for cashing a compensation cheque (WL, IOM) ²¹ in the same foreign currency	1.5% min. EUR 40/cheque
4.2.5	Fee for cashing a compensation cheque (WL, IOM) in forint	0.3% min. EUR 40/cheque

¹⁹ If the Customer wishes to make the withdrawal from a branch in Budapest and the amount is at least HUF 2,000,000 or the equivalent in a foreign currency, he must indicate his intention to withdraw the money at least 1 working day prior to the planned withdrawal, by 3 p.m. on Mondays to Thursdays, and by 1 p.m. on Fridays, and if the amount he would like to withdraw is more than HUF 10,000,000 or the equivalent in another currency, he must indicate his intention to make the withdrawal at least 2 working days in advance, by these same times of day at the latest. If he wishes to make a withdrawal from a branch outside of Budapest, then if the amount exceeds HUF 2,000,000 or the equivalent in another currency, he must indicate his intention at least 2 working days in advance, by 3 p.m. on Mondays to Thursdays and by 1 p.m. on Fridays. If the Customer then decides not to make the announced withdrawal after all, he may cancel the withdrawal free of charge provided he does so on the working day prior to the scheduled withdrawal, by 3 p.m. on Mondays to Thursdays, and by 1 p.m. on Fridays. If a pre-announced withdrawal is subsequently not made, or only part of the amount is withdrawn, a fee of HUF 2,000 will be charged on each HUF 1,000,000 or fraction thereof that is not withdrawn. Without informing us of your intention to withdraw cash greater than HUF 2,000,000 you will be charged a fee of 0.2 % for the amount above HUF 2 million or equivalent foreign currency.

²⁰ The fee specified by the foreign bank on a case-by-case basis is not known in advance, and the Bank charges it to the customer's account after the cheque has been cashed. The fee is usually between USD 5 and USD 150, but significant variations from this are also possible.

²¹ On the request of the beneficiary the Bank is currently purchasing, for cash, World Link compensation checks issued by the Claims Conference and the International Organization for Migration. In case the value of the cheque is credited on the account managed by the Bank, the Bank uses the fees fixed in 3.2.2.

5 Loans associated with current accounts

The Bank charges credit interest on the daily balance of the used amount of the overdraft limit. Method of interest calculation: Interest amount = (Capital x Interest rate x No. of days) / 365 days

5.1 Citibank Secured Credit²²

5.1.1	Application fee	free of charge
5.1.2	Increasing of credit limit	1% of increase max. HUF 10,000
5.1.3	Annual credit interest	15% (APR ²³ : 16.08-28,97%)

²² The maximum possible credit limit is 95% of the capital amount of an auto-renewal HUF deposit, 90% of foreign currency deposit, or 80% of that of a Market Linked Deposit. The smallest possible credit limit is HUF 200,000. The Bank blocks the amount of the deposit, as collateral, during the tenor of the Deposit Loan or

until the Bank's claim arising on the basis of the loan has been repaid in full, and as a result of this blocking, the Customer is no longer able to dispose over the amount of the deposit. If the Customer does not fulfil any of his payment obligations arising from the Secured Credit agreement, or if he otherwise breaches the provisions of the Deposit Loan Agreement, the Bank is entitled to satisfy its claim under the Secured Credit Agreement directly from the deposit that has been blocked as collateral.

5.2 Citibank Authorized Overdraft

The current account overdraft limit must be at least HUF 35,000 (minimum overdraft limit), and may be as much as twice the Customer's net monthly salary, but not more than HUF 1 000,000.

5.2.1	Application fee	HUF 0 in all fee packages
5.2.2	Annual credit interest	25% (APR ²³ : 28,07%)
5.2.3	Facility commitment fee	0% in all fee packages

The conditions for providing an overdraft credit line, approved by the Bank through the credit review process, are:

- i) regular incoming salary for three months credited to the named existing Citibank current account before the submission of the application, or
- ii) certified statements for two month records from another bank, and first incoming salary to the named existing Citibank current account.

Condition of continuous commitment of the salary based overdraft line is: i) Customer's regular salary incomes have to be credited to the same Citibank bank account from the employer, which was named on the application.

5.3 Citibank Balance Based Overdraft

The current account overdraft limit must be at least HUF 300,000, and at most HUF 1,000,000 depending on the customer's average total relationship balance²⁴ of the last three months before application.

5.3.1	Application fee	HUF 0 in all fee packages
5.3.2	Annual credit interest	25% (APR ²³ : 28,07%)
5.3.3	Facility commitment fee	0% in all fee packages

5.4 Citibank Investment Secured Overdraft

The securities acceptable as collateral can be Hungarian Government Securities, Foreign Government and Corporate Bonds, Structured Notes, On-shore and Off-shore Mutual Funds distributed by Citibank. Securities are valued one by one and – in case of more securities are to be collateralized – summarized as well according to the bank's own specific terms. Considering that group of acceptable securities and the value of the securities are changing continuously, information on acceptable securities at a specific point of time is available at the personal bankers prior to the application.

5.4.1	Application fee	1% of approved overdraft amount but maximum of HUF 100 000, EUR 400, USD 600 depending on the currency of the overdraft in all fee packages
5.4.2	Annual credit interest HUF overdraft calculated on used overdraft amount for each interest-rate bracket	0- 9 999 999 HUF overdraft amount: Overnight Babor+3,00% 10- 49 999 999 HUF overdraft amount Overnight Babor r+2,50% 50 000 000 HUF or more overdraft amount Overnight Babor +2,00% (APR ²³ : 9,96-12,17%)
5.4.3	Annual credit interest EUR overdraft calculated on used overdraft amount for each interest-rate bracket	0- 39 999 EUR overdraft amount: Overnight EUR Libor+3,00% 40- 199 999 EUR overdraft amount Overnight EUR Libor r+2,50% 200 000 EUR or more overdraft amount Overnight EUR Libor +2,00% (APR ²³ : 6,28-8,35%)
5.4.4	Annual credit interest USD overdraft calculated on used overdraft amount for each interest-rate bracket	0- 59 999 USD overdraft amount: Overnight USD Libor+3,00% 60- 299 999 USD overdraft amount Overnight USD Libor r+2,50% 300 000 USD or more overdraft amount Overnight USD Libor +2,00% (APR ²³ : 6,56-8,64%)

²³The APR has been determined in accordance with the latest conditions and the effective statutory provisions, and may change in the event of an amendment to these conditions or a change in the law. The size of the APR does not reflect the degree of interest risk associated with the loan.

²⁴Citibank Europe plc Hungarian Branch Office calculates the balance once a month, in forint, based on the mathematical average of the daily closing balances of the given month, during which process it shall take the balance of the following accounts – managed by the Bank on behalf of the Customer as accountholder, whether in forint or in foreign currency – into consideration: current accounts, savings accounts, money market indexed accounts, time deposits, market linked deposits, and security accounts. If a particular account is managed by the Bank in foreign currency, then the Bank shall, with respect to the calculation of its closing balance, take the FX mid rate determined by the Bank itself into account. With respect to items registered on a securities account, in the case of (i) OECD and structured (capital-protected) bonds as well as Hungarian government bonds, it is the nominal value of the given securities, and (ii) in the case of mutual fund units,

it is the number of investment units at end-of-day multiplied by the net asset value per investment unit as of the same day that shall constitute a part of the daily aggregate closing balance. During the calculation process balances blocked as collateral are not taken into consideration

5.5 General conditions pertaining to loans

If there are insufficient funds on the Customer's account to fulfil orders as they become due for fulfilment, or if the Customer breaches his approved credit limit, he will be charged the default interest indicated below. Method of interest calculation: Interest amount = (Capital x Interest rate x No. of days) / 365 days

Currency	Interest rate
HUF	39.5%
EUR	10.0%
USD	15.0%
GBP	15.0%
CHF	5.0%
CAD	15.0%

With respect to the Citibank Authorized Overdraft and the Citibank Balance Based Overdraft, any due interests and charges occurring in relation to the utilized portion of the overdraft limit are displayed separately in the monthly account statement. The interests and charges shall fall due on the last working day of the month concerned. Due interests and charges may only be settled from the positive balance available on the given account and/or, after they have fallen due, from incoming amounts credited to the account. If the settlement of the debt is not possible in this manner, the debt shall expire from the 15. day of the month following the month concerned, and the Customer will be charged the default interest indicated above.

6 Other banking services

6.1 Citibank Online²⁵

6.1.1	Installation	Not necessary
6.1.2	Fee for using the service	Free of charge

In order to ensure security for the its Customers, Citibank Rt. operates a complex limit system in relation to the Citibank Online service. The limits associated with the security system are set out below.

Type of transfer	Max. HUF amount per transfer	Max. no. of transactions in any one day	Max. aggregate HUF amount transferable in any one day	Max. no. of transfers on 4 consecutive days	Max. aggregate HUF amount transferable on 4 consecutive days
Book transfer between own accounts	HUF 2,000,000	No limit	HUF 2,000,000	No limit	HUF 8,000,000
Book transfer between Citibank accounts	HUF 2,000,000	25 transactions	HUF 2,000,000	25 transactions	HUF 8,000,000
Transfer to an account at another bank (GIRO)*	HUF 2,000,000	25 transactions	HUF 2,000,000	25 transactions	HUF 8,000,000

*Transfer orders for HUF 30,000,000 or the equivalent thereof in another currency may only be submitted at a branch of the Bank.

²⁵Feel free to try out our Citibank Online service from our website www.citibank.hu using the Citibank Online Demo.

6.2 CitiPhone Banking[®] telephone-based customer service*

6.2.1	One-off joining fee	Free of charge
6.2.2	Service fee	Free of charge

*Transfer orders for HUF 30,000,000 or the equivalent thereof in another currency may only be submitted at a branch of the Bank.

6.3 Citibank SMS Alerting Service (CitiAlert)

6.3.1 Monthly subscription fee HUF 400**

**In case of NET (only above 1.5 million HUF), TOP and VIP fee packages first year is free.

- The fee waive takes place according to the following process: the monthly subscription fee gets charged on the first working day after the given month, and gets waived until 15th after the given month provided the Client was in the TOP, VIP and NET fee packages on the last day of the given month, and had an average balance above 1.5 million HUF in case of NET fee package.
- The fee waive is valid for the month of the application and for the 11 following months in case of first application for any of TOP, VIP and NET fee packages provided the Client is in TOP, VIP and NET fee packages without any suspension and provided meets the average balance requirement in case of NET fee package.

6.4 Travel Pack**

6.4.1 Annual fee in case of Cirrus, CirrusMaestro and MasterCard cardholders HUF 4 990

6.4.2 Annual fee in case of relatives of cardholders HUF 4 990

**The Travel Insurance in the Travel Pack is provided by AIG Europe S. A. Hungarian Branch (1088 Bp. Rákóczi út 1-3.) with the cooperation of Citibank. Please read carefully the "Citibank – Travel Insurance Conditions" for the insurance details, which is also available in our branches and on our website.

6.5 Fees related to prompt collection orders

6.5.1 Acceptance of authorisation for prompt collection order HUF 2,000 / authorisation

6.5.2 Fulfilment of prompt collection order
 - In the case of electronic submission, HUF 300 / (partial) fulfilment
 - In the case of paper-based orders, HUF 1,000 / (partial) fulfilment

6.5.3 Fulfilment of prompt collection order in case of CitiBlue Savings fee package
 - In the case of electronic submission, 0,7% min. HUF 300 / (partial) fulfilment
 - In the case of paper-based orders, 0,7% min. HUF 1,000 / (partial) fulfilment

6.5.4 Initiation of prompt collection order HUF 500 / collection

6.5.5 Acceptance of prompt collection order with authority documents attached HUF 2,000 / collection

6.6 Safe rental

6.6.1 Safe lock-changing fee²⁶ HUF 15,000

²⁶If one or both safe keys are lost, the changing of the safe lock must be seen to at the branch.

6.6.2 Monthly rental fees²⁷

Safe size at the Vörösmarty tér branch	Monthly fee
(1) 7.5 x 60 x 25 cm	HUF 1,000
(2) 12 x 31 x 40 cm	HUF 2,000
(3) 22.5 x 60 x 25 cm	HUF 3,000
(4) 46 x 60 x 25 cm	HUF 4,000
(5) 93,5 x 60 x 25 cm	HUF 5,000

Safe size at other branches (where available)	Monthly fee
(1) 8 x 31 x 40 cm	HUF 1,000
(2) 12 x 60 x 25 cm	HUF 1,000
(3) 24 x 31 x 40 cm	HUF 2,000
(4) 48 x 31 x 40 cm	HUF 2,000

²⁷ The monthly rental fees for each month concerned are due on the second business of the following month. VAT is included.

6.7 Safekeeping of banking correspondence

6.7.1 Monthly fee HUF 1,500

6.8 Post box service (In branches possessing post boxes)

6.8.1 Monthly fee Free of charge
6.8.2 Post-box key replacement fee HUF 1,500

6.9 Maximum USD 1,000 emergency cash assistance abroad, charged to foreign currency account (provided the Client holds a foreign currency account, if not to HUF account) and arranged at a Citibank branch.

6.9.1 Fee Free of charge²⁸

²⁸Certain foreign units of Citigroup may sometimes request a fee for the service, which will be charged to the Customer. Citibank Europe plc Hungarian Branch Office charges 25 USD to Clients of foreign Citibank entities for emergency cash assistance.

6.10 Safe custody fee

6.10.1 Monthly fee HUF 1,000

6.11 Instruction upon death

6.11.1 Fee HUF 1500/statement²⁹

²⁹The Customer shall notify the Bank without delay in writing of all changes in any data stated in the statement. In this case, a new statement is necessary to be filled out.

6.12 KHR²⁹ data provision

6.12.1 Fee HUF 2087/request³⁰

²⁹Central Debt and Credit Information System

³⁰One data provision is free per year.

6.13 Market Index-Linked Time Deposit

6.13.1 Market Index-Linked Time Deposit early termination fee As per specific given offer

6.14 Other Charges

6.14.1 The courier service's fees will be charge as they occurred.
6.14.2 Takeover Bank delivery at post office: HUF 750.

7 Cut-off times for acceptance of orders for same-day processing and schedule for the debiting of accounts (all times indicated are in Central European time, CET)*

7.1 General rules

	Via Citibank Online	Via CitiPhone	At a branch ³¹
HUF transfer to another bank via GIRO	16.00	18.00	13.00
HUF transfer to a corporate account held at Citibank	15.00	13.00	13.00
HUF transfer to a retail account held at Citibank	No time limit	18.00	13.00
HUF transfer between the Customer's own HUF accounts	No time limit	No time limit	13.00
HUF transfer from an FCY account to another bank	10.00	10.00	9.00
HUF transfer abroad (via GIRO or VIBER)	not available	10.00	9.00
HUF transfer to a Citibank Credit Card account	15.00	21.00	During cash-desk opening hours ³²
Domestic HUF transfer to another bank via VIBER	not available	12.00	12.00
Cancellation/modification of a HUF transfer order prior to fulfilment	12:30	12:30	12:30
Submission or cancellation of standing order	16.00	M-Th 16.00, F 15.00	13.00
Amendment of standing order	13.00	12.30	12.00
Setting of individual limit	not available	M-Th 16.00, F 15.00	13.00
Authorisation for multiple direct debit order	not available	M-Th 16.00, F 15.00	13.00
Cancellation of a multiple direct debit order prior to fulfilment	not available	9.00 on working day prior to the booking day	9.00 on working day prior to the booking day
Initiation of prompt collection order	not available	not available	13.00
FCY transfer to an account at another bank /Interbank FCY transfer (including transfers towards Clients of Citibank Corporate and Investment Bank)	11.00	11.00	9.00
FCY transfer to another account within the Bank	No time limit	16.30	9.00
Transfer with conversion between the Customer's own accounts	No time limit	16.30 ³⁵	9.00
Cancellation/modification of an FCY transfer order prior to fulfilment	10:00	10:00	10:00
Opening of time deposit	18.00	No time limit ³³	During cash-desk opening hours
Cancellation of time deposit prior to maturity	18.00	No time limit ³³	During cash-desk opening hours
Supplementing of deposit on the maturity date	18.00	No time limit ³³	During cash-desk opening hours
Reduction of deposit amount on the maturity date	18.00	No time limit ³³	During cash-desk opening hours
Changing of deposit relationship	not available	M-Th 14.30, F 13.30	14.00
Changing of deposit tenor	18.00	Up until start of day-end closure on working day prior to maturity date	During cash-desk opening hours
Release of deposit on maturity date	18.00	No time limit	During cash-desk opening hours
Change of interest-related instructions	No time limit	Up until start of day-end closure on working day prior to maturity date	During cash-desk opening hours on working day prior to maturity date
Repayment of Citibank Personal Instalment Loan (PIL)	not available	18.00	13.00
Instructions related to Citibank Alerting Service	No time limit	16.00 ³⁴	not available
Changing fee package (fees and discounts of new fee package will apply from the first day of the next month)	16.00 on working day prior to last working day of the month	8.30 on last working day of the month	16.00 on working day prior to last working day of the month

* Cut-off times for acceptance of orders apply for banking days (from Monday to Friday). Orders submitted during Saturday's opening hours will be processed on the following banking day.

³¹ Cash-desk hours are the same as the branch opening hours (excl: Arena Plaza Branch and Mammut Branch, where the branch opening hours are from Monday to Friday 10.00-17.30)

³² With regard to orders submitted at the Vörösmarty tér branch (address: 1051 Budapest, Vörösmarty tér 4.), any orders with a cut-off time for same-day processing of 9.00 a.m. will not be executed until the next working day.

³³ Instructions given after day-end closure are fulfilled on the next working day.

³⁴ During winter (after clocks have been set back an hour): 15.00

³⁵ From 9.00 until 16.30 no limit, otherwise maximum HUF 2 000 000 (two million) or equivalent per day

7.2 Special rules related to the submission and handling of orders

7.2.1 The funds necessary for the order to be executed must be made available – either by releasing a time deposit, depositing money at the cash desk or making a book transfer from another account – on the day that the Bank processes the order, (i) in the case of orders accepted for same-day fulfilment, by the cut-off time for the acceptance of orders, and (ii) in the case of forward value-date orders, prior to the start of processing of the order on the given value date. If this is not done, the Bank cannot guarantee that it will be possible to use the funds for the purpose of transfer on the same day. The Bank accepts no liability for any damages arising from the fact that the funds required for a transaction are not made available in time. If the Customer is able to provide the necessary funds by the cut-off time for acceptance of orders for processing on the given day, the Bank will fulfil the submitted order, provided there are no obstacles of any other kind to fulfilment; if there are, the Bank will delete the order. If the Customer makes available the funds for a foreign currency transfer after the cut-off time for order acceptance, the Bank cannot guarantee that the exchange rates set during the course of rate fixing that morning will be applied or cannot guarantee even the execution of the order. The Bank cannot guarantee to delay orders made correctly and with funds available.

7.2.2 If the Customer intends to provide the funds necessary for execution of the order by releasing a time deposit, making a cash deposit, or making a book transfer from another account, he must clearly indicate this on the order. If he does not, the Bank will not fulfil the order.

7.2.3 Orders submitted after the cut-off times for same-day processing will – unless the Customer has indicated a later deadline – be regarded by the Bank as having arrived on the following banking day, and will be processed accordingly.

7.2.4 The Bank (with the exception of prompt collection orders) does not undertake to queue transfer orders it receives.

7.2.5 The Bank may from time to time, in relation to day- or month-end closure, or for systems maintenance, security or other reasons, specify extraordinary, one-off order-acceptance deadlines that differ from the generally applicable deadlines specified in point 6.1. It will inform the Customer of any such changes.

7.2.6 In case of orders made in paper or SWIFT message format, different order types should be submitted on separate forms or SWIFT messages (i.e. only HUF or only foreign currency transfer orders).

7.2.7 From the 28th of January, 2008 the Bank, as a new service, can receive and perform the SEPA Credit Transfer (SCT – SEPA Credit Transfer) type of foreign currency payments in euro. These payments performed on the basis of SEPA Credit Transfer Rulebook developed by the European Payment Council can be used between countries belonging to the European Union countries, Iceland, Lichtenstein, Norway and Switzerland. List of banks whose have been adhered to SEPA rules and are registered by EPC can be found on the website of EPC. The Bank will not undertake any obligation with respect to the authentication of the list.

http://epc.cbnet.info/content/adherence_database.

From the 28th of January, 2008, the Bank has been adhered to SEPA rules and is registered by EPC, therefore the Bank perform outgoing and incoming SEPA transfers.

Basic conditions of a SEPA transfer:

7.2.7.1 SEPA payments can be sent only to those beneficiaries whose banks have been adhered to SEPA rules and are registered by the European Payments Council.

7.2.7.2 If the payment order is submitted on the standard foreign currency transfer form of the Bank, it should be indicated by ticking the “SEPA transfer” box in the header of the form.

7.2.7.3 SEPA transfer performed only between the above countries, in euro.

7.2.7.4 In the payment order the indication of IBAN account number and the SWIFT code of the beneficiary’s bank (BIC code) is obligatory.

7.2.7.5 As the SEPA transfer can be initiated only with shared charges option, please indicate SHA in charges option field only. If otherwise indicated, the Bank will not take this into consideration while performing the payment

7.2.7.6 In case the currency of the account to be debited / credited kept by the Bank is not euro, execution of the payment transfer may be extended due to conversion.

7.2.7.7 The Bank applies a charge indicated as “SEPA”, and further SWIFT fees are not debited.

7.2.8 Only the payment instructions meeting all the above conditions will be handled as SEPA payments, otherwise the Bank performs the payment instructions based on the terms and conditions of a non-SEPA foreign currency payment.

7.3 Cancellation / amendment of orders

7.3.1 The Bank does not guarantee the fulfilment of deletion or modification requests that arrive after the deadline for the submission of orders.

7.3.2 In the case of transactions where “No time limit” is indicated in point 6. 1., it is not possible to cancel or amend the order after it has been submitted.

7.3.3 Amendment / cancellation of orders submitted at a branch / by fax / in the original: The accounting department will attempt to fulfil any amendment / cancellation requests that it receives, but the Bank will not undertake any obligation with respect to such fulfilment and will not take the responsibility of unsuccessful amendment/cancellation.(because, for example, the cancellation / amendment order may have arrived after the original order has already been fulfilled).

7.3.4 The Bank will attempt to fulfil any cancellation / amendment requests made via CitiPhone Banking, but it will not undertake any obligation with respect to such fulfilment.

7.3.5 It is possible to cancel / amend orders given via Citibank Online provided that the orders have not yet been processed. In such cases, Customers may only initiate the amendment / cancellation of the order via Citibank Online. The accounting department will attempt to fulfil any amendment / cancellation requests that it receives, but the Bank will not undertake any obligation with respect to such fulfilment and will not take the responsibility of unsuccessful amendment/cancellation. It is possible to check whether a given order has been processed via the “Account balance details and transactions” menu.

7.3.6 The Bank may from time to time, for systems-maintenance, security or other reasons, stipulate certain types of transactions, order-submission channels and/or specific times with respect to which, through, or when, amendment or cancellation is not possible, or is only possible in a restricted extent. The Bank shall inform the Customer of such changes.

7.4 Fulfilment of orders

7.4.1 The deadlines for fulfilment of transfer orders are set forth in Decree 21/2006. (XI.24.) of the National Bank of Hungary, and the Bank fulfils orders by the deadlines stipulated in the decree.

7.4.2 Provided the order has arrived at the Bank by the cut-off time for acceptance, and provided the funds as well as the information needed for the transfer are at the Bank’s disposal, and there is no other impediment to fulfilment, the time needed for the amount involved in the payment order to reach the beneficiary’s account may – depending on the type of transfer concerned, and assuming normal business conditions and transaction processing times – be expected to be as follows:

Type of order	Fulfilment
HUF transfer via GIRO	Next banking day
HUF book transfer within the Bank	Day of submission
HUF transfer abroad (via GIRO or VIBER)	At the earliest, next banking day
HUF transfer within Hungary via VIBER	Day of submission
FCY transfer/SEPA transfer with conversion	At the earliest, 2 nd banking day following the day of submission
FCY transfer/SEPA transfer without conversion	At the earliest, next banking day following the day of submission
FCY book transfer within the Bank, with conversion	
- Via Citibank Online	Day of submission
- Via CitiPhone	Day of submission
- Paper-based order	Day of submission
FCY book transfer within the Bank, without conversion	Day of submission
Cash-desk HUF and FCY deposit	Day of deposit
Purchase (cashing) of traveller’s cheques up to USD 5,000	Immediately
Purchase (cashing) of traveller’s cheques more than USD 5,000	Varies: the Bank accepts the cheque for the purpose of collection

7.4.3 The value day – that is, the day on which the Customer’s account is debited – is the same as the day on which the Bank processes the transaction.

7.4.4 In compliance with the Decree 21/2006 (XI.24.) MNB of the National Bank of Hungary: “Beneficiary submits the direct collection order at the place, in the manner and with a frequency (submission deadline) as specified in the agreement concluded with the financial institute keeping its account at least five working days prior to the debiting date.” The electronic notifications received from the Service Suppliers arrive to our Bank within a closed system and the relevant amounts are separated automatically on our Clients’ accounts until the day of collection. The separated (blocked) amount(s) is (are) not available at the account until their effective booking, therefore there may be difference between the account balance and the available balance.

7.4.5 The Bank has the right to proceed further control actions to verify the solidity of the order. In case the order generates any suspicion the Bank has the right to delay the order until further verification.

7.5 Processing of incoming items

The Bank processes items on the given banking day that arrive at the Bank by the times indicated in the table below, and that have all the information required for the incoming item to be credited:

Item	Arrival deadline	Crediting value day
HUF credit via GIRO to a HUF account	8.00	Day of arrival
HUF credit via GIRO to an FCY account	8.00	2 nd banking day following the day of arrival
HUF credit via VIBER to a HUF account	16.00	Day of arrival
HUF credit via VIBER to an FCY account	16.00	2 nd banking day following the day of arrival
HUF credit via intra-Bank book transfer	In the case of items arriving from a consumer or CitiBusiness Small Business account: any time ³⁶	Day of arrival
Crediting of HUF amount arriving from abroad to a HUF account	17.00	Day of arrival
Crediting of HUF amount arriving from abroad to an FCY account	17.00	2 nd banking day following the day of arrival
Processing/crediting of prompt collection order	In the case of a collection from outside the Bank: 8.00 In the case of items arriving from a consumer or CitiBusiness Small Business account: any time M-Th: 8-16.30, F: 8-15.30	Day of arrival
FCY credit item arriving from outside the Bank, without conversion	11.00	If the original value day is the same as the day of processing, then the day of processing If the original value day is later than the day of processing, then the original value day If the original value day is before the day of processing, then the day of processing
FCY credit item arriving from outside the Bank, with conversion	11.00	2 nd banking day following the day of processing
FCY credit item arriving from within the Bank, without conversion	In the case of a book transfer via Citibank Online or CitiPhone: 10.00 In the case of paper-based book transfer order: 9.00	Day of arrival
FCY credit item arriving from within the Bank, with conversion	In the case of a book transfer via Citibank Online or CitiPhone: 10.00 In the case of paper-based book transfer order: 9.00	2 nd banking day following the day of processing
Credit item arriving via GIRO from outside the Bank, to an FCY account	8.00	2 nd banking day following the day of processing
Countervalue of collected FCY cheque, without conversion	8.00	If the original value day is the same as the day of processing, then the day of processing If the original value day is later than the day of processing, then the original value day If the original value day is before the day of processing, then the day of processing
Countervalue of collected FCY cheque, with conversion	8.00	2 nd banking day following the day of processing
Cash-desk deposits	During cash-desk opening hours	Day of arrival
Crediting of countervalue of purchased traveller's cheques - up to USD 5,000 - more than USD 5,000	During cash-desk opening hours During cash-desk opening hours	Day of arrival Varies: the Bank accepts the cheque for the purpose of collection

³⁶If the order is submitted by the Customer by the arrival deadline for the given day

7.5.1 When a traveller's cheque is redeemed (cashed), the Bank applies the cash buy (bid) rate, and when a traveller's cheque is issued, the cash sell (offer) rate is applied. If the Customer wishes to have the redeemed amount in foreign currency, the forint amount is reconverted at the cash offer rate.

7.5.2 Any items arriving at the Bank after the above deadlines will be regarded by the Bank as having arrived on the following working day, and processed on the following working day.

7.6 Conversion rates

If the fees, commissions or charges incurred are not specified in the currency of the given account, the Bank nonetheless charges the fees in the currency of the account. For the purpose of converting the fees, the Bank applies the exchange rates indicated below, valid on the day on which the account is charged:

Type of account	Fees, commissions, charges specified in...	Applied rate
HUF account	foreign currency	FX mid rate
FCY account	forint	FX mid rate
FCY account	A foreign currency other than the account currency	FX mid cross-rate

7.7 Fee-debiting procedure

The Bank charges to the customer's account the various fees, commissions and costs arising in connection with the orders mentioned earlier as follows:

Type of account	Fees, commissions, charges specified in...	Applied rate
On the day of the transaction	The account involved in the transaction Charge bearing account	Opening of additional HUF- or FCY account; Cash withdrawal at a branch; ATM cash-withdrawal; One-off HUF transfer to another account within the Bank or to an account at another bank; VIBER transfer; FCY transfer to another account within the Bank or to an account at another bank; HUF transfer abroad; Submission of HUF standing order; Fulfilment of HUF standing order to another account within the Bank or to an account at another bank; Authorisation for multiple direct debit order; Fulfilment of multiple direct debit order; Submission of regular transfer order with individual limit; Modifying or releasing a time deposit; Request for bank certificate; Request for non-regular (additional) account statement; Urgency fee; Changing fee package; Complete termination of customer relationship at the Customer's request, within 6 months, counted from the start of the relationship; Other service charge; Balance inquiry;
On the day following the transaction	The account involved in the transaction	Fulfilment of regular transfer with individual limit; Lost Citicard due the fault of the Customer
On the last working day of the month concerned	Charge bearing account	Monthly account-management fee
On the first day of the month following the month concerned	Charge bearing account	Monthly relationship fee*; Monthly subscription fee for Citibank Alerting Service, Paper-based statement fee
On the second day of the month following the month concerned	The primary account of the CitiCard	CitiCard application; CitiCard annual fee; CitiCard renewal

*In case of TOP package the date of charge of the monthly relationship fee is the first working day of the second month following the month concerned.

8 Central contact details

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