

Schedule of Fees & Charges



March 2010

Monthly Service Charges																	
Average Customer Relationship Balance			Relationship Fees - Customer holds Bank Account(s) only				Relationship Fees - Customer holds Bank Account(s) in addition to any other product										
AED 35,000 or more			NIL				NIL										
AED 5,000 to 34,999			AED 50				AED 10										
AED 0 to 4,999			AED 100				AED 10										
Citibank Relationship Fee for balances less than USD 100,000						AED 100 per month											
Check Collection Charges																	
Outgoing Check Collection (LCY / FCY)						AED 50 + Correspondent Bank Charges + AED 60 if couriered (for FCY checks)											
Returned Check - Outward Clearing						AED 30											
Returned Check - Incoming Clearing / Collection Checks						AED 200											
Citibank ATM / Debit Card Fees																	
			Citibank Account Holder		Citigold Account Holder		Emirates-Citibank ATM / Debit Card		Citibank Account Holder								
									Citigold Account Holder								
Annual Membership Fee (First Year Waived)			AED 50		Free		AED 100		Free								
Supplementary Card Annual Membership Fee (First Year Waived)			AED 25		Free		AED 50		Free								
Replacement Fee			AED 50		Free		AED 50		Free								
PIN Maintenance Fee			AED 20		Free		AED 20		Free								
Citibank ATM Transactions in UAE or Abroad			Free		Free		Free		Free								
Non-Citibank ATM Transactions in UAE			AED 2 per transaction		2 Free transactions per month, AED 2 per additional transaction		AED 2 per transaction		2 Free transactions per month, AED 2 per additional transaction								
Non-Citibank ATM Transactions Abroad (Prevailing bank foreign exchange rates will apply on all currency conversions)			AED 20 per transaction		1 Free transaction per month, AED 20 per additional transaction		AED 20 per transaction		1 Free transaction per month, AED 20 per additional transaction								
Check Book Services																	
			Citibank Account Holder				Citigold Account Holder										
First Check Book (30 leaves)			AED 25				Free										
Subsequent Check Books			AED 50				Free										
Copies of Checks			AED 50				Free										
Check Clearance Charges for the Checking Plus Account if more than 4 checks are issued in a month							AED 5										
Special Clearing							AED 100										
Stop Payments							AED 100 per request										
Check Certification Charges							AED 50										
Standing Instructions																	
Set-up Charges							AED 50										
Penalty for Insufficient Funds							AED 50										
Statement																	
Additional Statement Requests			Citibank Account Holder				Citigold Account Holder										
			AED 50 per quarter				Free										
Manager Checks / Demand Drafts																	
Issuance Fees (LCY / FCY)			0.10% (minimum USD 10 & maximum USD 50 or equivalent in AED)														
Cancellation Charges			AED 100														
Foreign Currency Charges																	
Foreign Currency Cash Withdrawal Fees			1.00% of total amount														
Foreign Currency Cash Deposit Fees			0.50% of total amount														
Funds Transfer Charges (Branch Fee per transfer in USD or equivalent in other currencies)																	
Telex Transfer Amendment Charge			AED 50														
Transfer Amount			Citibank Account Holder				Citigold Account Holder										
USD 1 to 2,499			USD 20				USD 15										
USD 2,500 to 9,999			USD 25				USD 20										
USD 10,000 to 49,999			USD 40				USD 35										
USD 50,000 +			0.10% (Max. USD 175)				0.10% (Max. USD 150)										
Funds Transfer Charges (Citibank Online Fee per transfer)																	
Foreign Currency Funds Transfer (in USD or equivalent in other currencies)			Local Currency Funds Transfer			Citibank Global Transfer (Outgoing)											
Transfer Amount			Fee														
USD 1 to 2,499			USD 10														
USD 2,500 to 9,999			USD 15														
USD 10,000 to 49,999			USD 25			AED 50											
USD 50,000 +			0.10% (Max. USD 100)			USD 5											
Incoming Fund Transfer Fees																	
Foreign Currency Incoming Payments			AED 50 or equivalent in FCY														
Inquiry Telex Charges			AED 100														
Wealth Management Products																	
Class A Mutual Funds			Max upfront charge on subscription of 5%														
Structured Notes			Max upfront charge on subscription/redemption of 2%														
Fixed Income Securities			Max upfront charge on subscription/redemption of 3%														
Exit Charges on any products (if applicable) may be applied by the fund house/product provider/issuer. Please refer to the Terms and Conditions or prospectus.																	
Annual Membership Fee																	
		Ultima		Ultimate		Citi PremierMiles Elite		Citi PremierMiles		Gold		Silver		Citi Travel Pass			
Emirates-Citibank Credit Cards		AED 3,000		AED 1,000		-		-		AED 550		AED 300		-			
Citi PremierMiles / Elite		-		-		AED 1,500		AED 750		-		-		-			
Citi Travel Pass		-		-		-		-		-		-		AED 400			
Citibank Credit Cards		-		AED 1,000		-		-		AED 500		AED 50 - AED 250		-			
Supplementary Cards		Free		Free		Free		Free		Free		Free		Free			
e-card for Citibank Credit Cards		-		Free		-		-		AED 50		AED 50		-			
e-card for all other Credit Cards		-		Free		Free		Free		Free		Free		Free			
Finance Charges per month																	
		Emirates-Citibank Ultima / Ultimate / Gold Credit Cards		Emirates-Citibank Silver Credit Cards		Citi PremierMiles Elite		Citi PremierMiles		Citi Travel Pass		Citibank Ultimate / Gold Credit Cards		Citibank Silver Credit Cards			
(For retail and cash transactions)		2.59%		2.69%		2.79%		2.89%		2.59%		2.59%		2.69% (2.83% applicable on Citibank Basic Silver Credit Card)			
A finance charge is applied to your account if the full balance (including previous interest) is not paid by each Payment Due Date																	
Fees, Rates and Charges (for all credit cards)																	
Late Payment Fee		AED 149		Fee for Early Settlement of Charged Benefits								AED 100					
Over Limit Fee		AED 149		Outgoing Check Collection Fee (LCY/FCY)								AED 50 + Correspondent Bank Charges + AED 60 if couriered (FCY Checks)					
Card Replacement Fee		AED 50		Manager's Check Issued for Credit Balances								AED 25					
Card Conversion Fee		AED 50		Returned Check Fee								AED 100					
Sales Draft Copy		AED 100		Check Clearance								Proceeds will be credited to the card account on clearance of the Check					
Statement of Account		AED 25 per month requested		Processing Fee for Non-AED Transactions								2.70% - 2.99%					
Courier Charges*																	
Bullet Service (Dubai)		AED 55		Cash Advance Fee								3% of cash advance amount or AED 60 whichever is higher with a max charge of AED 250					
Bullet Service (Jebel Ali/Sharjah)		AED 82		Minimum Payment Due								As stated on the Statement of Account (SA), i.e. 2.74% of Current Balance on SA, PLUS applicable Charges & Amounts, OR AED 100, whichever is higher					
Bullet Service (Abu Dhabi)		AED 220															
International Delivery		AED 150															
Charged Benefits																	
		Loan on Phone						Easy Installment Plan									
Tenor in Months		3 6 9		12 18 24		36 48 60		3 6 9		12 18 24		36 48 60					
Reducing Balance Rate (%) p.a.		20.58 23.28 24.20		23.53 23.70 23.59		23.13 23.51 22.96		20.58 23.28 24.20		24.57 24.72 24.59		24.09 23.51 23.50		24.00 23.51 22.96			
Flat rate per month		Tenor 3 - 9 Months 1.15%		12 - 36 Months 1.10%		48 - 60 Months 1.15%		Tenor 3 - 6 Months 1.15%		9 - 12 Months 1.15%		18 - 24 Months 1.15%		36 - 60 Months 1.15%			
		Balance Consolidation Facility						InstaLoan									
Tenor in Months		6 9		12 18 24		36 48 60		6 12 18		24 30 36		42 48 54		60			
Reducing Balance Rate (%) p.a.		20.09 20.90		21.25 21.44 21.37		21.01 20.57 20.13		27.0 27.0 26.0		26.0 25.5 25.0		25.0 25.0 25.0		25.0			
Flat rate per month				Tenor 6 - 60 Months 0.99%				Processing Fee		AED 100							
Loans																	
Salary Transfer Loan																	
Personal Installment Loan																	
Processing Fees																	
1.00% of Loan Amount (minimum of AED 750)								1.00% of Loan Amount (minimum of AED 750)									
Interest Rates (based on reducing balance per annum):																	
Salary Transfer Loan		13.99% (if monthly income >= AED 8,000) and 14.99% (if monthly income < AED 8,000)															
Personal Installment Loan		26%															
		Tenor in Months															
		12 18 24 30 36 42 48 54 60															
Credit Insurance on Loans		Premium Charges															
		0.44% 0.90% 0.90% 1.43% 1.43% 2.01% 2.01% 2.66% 2.66%															
Auto Loan		N/A															
Late Payment Charges		AED 95															
Stop Check / Advance Payment		AED 25															
		Prepayment Charges															
		up to 5% of outstanding principal															
		Replacing Bank Checks due to any reason															
		AED 100															
Letter Charges for all products (waived for Citigold Customers)																	
Legal and Liability Letters																	
AED 150																	
Balance Confirmation / Clearance Letters (for loan pre-payments only) & Cards Reference Letters / Clearance Letters																	
AED 50																	

* Customer Relationship Balance is the monthly average total balance in all deposit accounts (Current/Savings/Call/Time Deposits) and Investment Accounts. Any other product refers to Credit Cards, Loans and Insurance. Fees would be deducted at the end of each month. An additional charge of AED 100 would apply if accounts are closed before 6 months. • Citigold Members with a minimum Relationship Balance of USD 100,000 or equivalent in any other currency. Replacement of Priority Pass Cards will be charged at AED 50. • Cash Advance Interest accrues from the date of the Cash Advance until repayment of the Cash Advance and interest thereon. • Upon closure of the Credit Card, subject to no bank account(s) or other credit card(s) maintained with Citibank U.A.E., there will be no refund in case of any excess payment made into the Credit Card Account of an amount less than or equal to AED 50 + AED equivalent fees and charges will be determined by the Bank by using its exchange rate. • Pricing may vary depending on facility/business relationship and subject to credit approvals. • All prices, fees and charges of products and services detailed in this schedule are subject to change from time to time at sole discretion of Citibank N.A., by giving prior notice to the Customer. Such changes apply from the effective date specified by the Bank. • For more information, please contact our 24-Hour CitiPhone Banking Service on +971 4 311 4000. Investments: Investment products are not bank deposits or obligations or guaranteed by Citibank N.A., Citigroup Inc. or any of its affiliates or subsidiaries unless specifically stated. Investment products are not insured by government or governmental agencies. Investment and treasury products are subject to investment risk, including possible loss of principal amount invested. Past performance is not indicative of future results: prices can go up or down. Investors investing in investments and/or treasury products denominated in foreign (non-local) currency should be aware of the risk of exchange rate fluctuations that may cause loss of principal when foreign currency is converted to the investors home currency. Investment and treasury products are not available to U.S. persons. All applications for investments and treasury products are subject to Terms and Conditions of the individual investment and treasury products. Customer understands that it is his/her responsibility to seek legal and/or tax advice regarding the legal and tax consequences of his/her investment transactions. If Customer changes residence, citizenship, nationality, or place of work, it is his/her responsibility to understand how his/her investment transactions are affected by such change and comply with all applicable laws and regulations as and when such becomes applicable. Customer understands that Citibank does not provide legal and/or tax advice and are not responsible for advising him/her on the laws pertaining to his/her transaction. Citibank UAE does not provide continuous monitoring of existing customer holdings. Deposits: Deposits/Interest rates are subject to change from time to time and without prior notice. Terms and Conditions governing Bank accounts with Citibank N.A. apply and are available upon request and subject to change without prior notice. Citibank holds the right to refuse a deposit booking order from anyone at its sole discretion. Loans: All loans are at sole discretion of Citibank N.A. based on a) the parties' agreement to the terms and conditions b) completion of the internal procedures and approvals of Citibank N.A. c) completion of documents acceptable to Citibank N.A. The offer is available on a best effort basis. Loan insurance premium outstanding will be settled against the pre-payment penalty in cases of premature loan closures. Credit Card: All Credit Card applications are processed on a best effort basis and at sole discretion of Citibank. Terms and Conditions apply and are available upon request. All Terms and Conditions are subject to change without prior notice. *Charges are inclusive of taxes. All obligations under the products offered are payable solely at and by Citibank N.A., subject to the laws of UAE (including any governmental actions, orders, decrees and regulations). For all products, special Terms and Conditions apply, are subject to change without prior notice and are available upon request. For the current Terms and Conditions, please visit our website www.citibank.ae