

Citi ČSA Credit Card

Pricelist effective since April 16, 2007

A Citi ČSA credit card issuance	Classic	Gold
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|---|----------------|----------------|
| 1. Issuance of primary Citi ČSA credit card | Free of charge | Free of charge |
| 2. Issuance of each supplementary card | Free of charge | Free of charge |

B Citi ČSA credit card maintenance	Annually	
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| 1. Primary Citi ČSA credit card | CZK 850 | CZK 2,500 |
| 2. Each supplementary Citi ČSA credit card | CZK 500 | CZK 1,500 |

C Interest rate	Annually	
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|---|----------------------------|----------------------------|
| 1. Upon full repayment by the due date given in account statement | 0 % | 0 % |
| 2. Upon partial repayments | from 9.90 %
to 26.4 % * | from 9.90 %
to 26.4 % * |

* Generally 26.4% p.a., a different interest rate may be agreed upon individually with the client and will be indicated in the client's card account statement.

D Cash withdrawal		
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| 1. Cash withdrawal fee | 3.5 %, min. CZK 89 * | 3.5 %, min. CZK 89 * |
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* 3.5% of the amount withdrawn or CZK 89 (whichever is greater)
+ applicable interest (per annum) calculated from the transaction date.

E Minimum repayment		Price
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| 1. Current balance repayment | Monthly | 3.2 % min. CZK 200 * 3.2 %, min. CZK 200 * |
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* 3.2% of the current outstanding balance and all interest accrued for the previous period, plus any other fees or payments in line with the General Terms and Conditions; or CZK 200 (whichever is greater).

F General fees		Classic	Gold
1. Contractual penalty for late payment	Monthly	CZK 550	CZK 550
2. Contractual penalty for exceeded credit limit	Monthly	CZK 550	CZK 550
3. Credit card replacement fee		Free of charge	Free of charge
4. Fee for Early Repayment of Loan on Phone / Equal Payment Plan / Smart Loan on Card		CZK 550	CZK 550
5. Credit card account statement	Monthly	Free of charge	Free of charge
6. Issuing of credit card account statement duplicate	Per request	CZK 90	CZK 90
7. Blocking of Card		Free of charge	Free of charge
8. One-off fee for issuing Security Key		CZK 450	CZK 450
9. Re-issuance of Security Key		CZK 450	CZK 450

G Insurance

1. Hospital Cash	Monthly	CZK 199-799	CZK 199-799
2. CreditShield insurance	Monthly	0.69 % of the current balance	0.69 % of the current balance
3. Credit card fraud insurance	Monthly	CZK 79	CZK 79
4. Travel insurance	Monthly	CZK 79	Free of charge