

# Citibank Current account not offered to new clients

Valid as of July 1, 2009

Includes current account, savings account, investment account, issuance of CitiCard-Maestro payment card, CitiPhone and Citibank Online services.

| A    | Opening, Maintenance and Closing of Citibank Current Account   | Term    | Price          |
|------|--|---------|----------------|
| 1.   | Opening of Citibank Current Account  |         | Free of charge |
| 2 a. | Maintenance of Citibank Current Account based on the average monthly total balance on all client accounts as of the previous month below CZK 500 000 | Monthly | CZK 299        |
| 2 b. | Maintenance of Citibank Current Account based on the average monthly total balance on all client accounts as of the previous month above CZK 500 000 |         | Free of charge |
| 3.   | Account statement (includes all of the client's current and savings accounts, time deposits and investment accounts)                                 |         | Free of charge |
| 3 a. | Account statement sent by mail   |         | Free of charge |
| 4.   | Issuance and use of CitiCard - Maestro international debit card  |         | Free of charge |
| 5.   | Minimum balance on account   |         | CZK 500        |
|      | Unapproved overdraft balances are charged 30% p.a.   |         |                |
| 6.   | Minimum deposit, when signing the agreement  |         | CZK 1 000      |
| 7.   | Closure of the Citibank Current Account initiated by the client  |         | Free of charge |
| 8.   | Closure of the Citibank Current Account initiated by Citibank  |         | Free of charge |

| B  | Current Account  | Term | Price          |
|----|--|------|----------------|
| 1. | Opening of first current account in offered currency             |      | Free of charge |
| 2. | Maintenance of current account                                   |      | Free of charge |
| 3. | Opening of every additional current account in the same currency |      | Free of charge |
| 4. | Interest rate on current account (all offered currencies)        |      | 0 % p.a.       |

| C  | Savings Account   | Term | Price                               |
|----|---|------|-------------------------------------|
| 1. | Opening of savings account  |      | Free of charge                      |
| 2. | Maintenance of savings account  |      | Free of charge                      |
| 3. | Processing of a transaction on the savings account                                  |      | Based on actual interest rate sheet |
|    | Information is available at any of Citibank branch, www.citibank.cz or at CitiPhone |      |                                     |
|    | Deposits on savings accounts can be withdrawn anytime, without any penalties.       |      |                                     |

| D    | CitiPhone - Telephone Banking  | Term | Price          |
|------|--|------|----------------|
| 1.   | Initiation and usage of telephone banking services; includes services provided by telephone bankers, as well as help provided by Citibank's interactive voice response system. |      | Free of charge |
| 2 a. | Setting of T-PIN code  |      | Free of charge |
| 2 b. | Changing of T-PIN code   |      | Free of charge |

| E    | Citibank Online * - Internet Banking  | Term | Price          |
|------|---|------|----------------|
| 1.   | Initiation and usage of Citibank Online services  |      | Free of charge |
| 2 a. | One-time fee charged for the issuance of Security key                                     |      | CZK 450        |
| 2 b. | Re-issuance of Security key   |      | CZK 450        |
|      | * Maximum amount of all payments done via Citibank Online within one day is CZK 1 200 000 |      |                |

| F    | Payments and Payment Orders   | Term                   | Price                       |
|------|---|------------------------|-----------------------------|
| 1.   | Initiation of standing payment order or SIPO  |                        | Free of charge              |
| 2.   | Change / Cancellation of standing payment order or SIPO                                   | Charged when processed | CZK 40                      |
| 3.   | Setup / Change / Cancellation of auto-sweep between current and savings account           |                        | Free of charge              |
| 4.   | Initiation of a request for a direct debit  |                        | Free of charge              |
| 5.   | Change / Cancellation of request for direct debit   | Charged when processed | CZK 40                      |
| 6.   | Domestic payments   |                        |                             |
| 6 a. | Incoming domestic payment in CZK  |                        | Free of charge              |
| 6 b. | Outgoing domestic payment in CZK within the own accounts of a customer                    |                        |                             |
|      | - Citibank Online-initiated   |                        | Free of charge              |
|      | - CitiPhone initiated   |                        | Free of charge              |
|      | - Branch initiated  |                        | CZK 49                      |
| 6 c. | Outgoing domestic payment in CZK within Citibank CZ customers                             |                        |                             |
|      | - Citibank Online-initiated   |                        | Free of charge              |
|      | - CitiPhone-initiated   |                        | Free of charge              |
|      | - Branch initiated  |                        | CZK 49                      |
| 6 d. | Outgoing domestic payment in CZK outside Citibank CZ                                      |                        |                             |
|      | - Citibank Online-initiated   |                        | CZK 6                       |
|      | - CitiPhone-initiated   |                        | CZK 19                      |
|      | - Branch-initiated  |                        | CZK 49                      |
| 6 e. | Express outgoing domestic payment in local currency                                       |                        |                             |
|      | - Citibank Online-initiated   |                        | CZK 250                     |
|      | - CitiPhone-initiated   |                        | CZK 250                     |
|      | - Branch-initiated  |                        | CZK 299                     |
| 7.   | Foreign currency or international payments  |                        |                             |
| 7 a. | Outgoing foreign currency or international payments within the own accounts of a customer |                        |                             |
|      | - Citibank Online-initiated   |                        | Free of charge              |
|      | - CitiPhone-initiated   |                        | Free of charge              |
|      | - Branch-initiated  |                        | CZK 49                      |
| 7 b. | Outgoing foreign currency or international payments within Citibank CZ customers          |                        |                             |
|      | - Citibank Online-initiated   |                        | Free of charge              |
|      | - CitiPhone-initiated   |                        | Free of charge              |
|      | - Branch-initiated  |                        | CZK 49                      |
| 7 c. | Outgoing foreign currency payment outside Citibank CZ                                     |                        |                             |
|      | - Citibank Online-initiated   |                        | 1 % of amount, min. CZK 300 |
|      | - CitiPhone-initiated   |                        | max. CZK 2,000              |
|      | - Branch-initiated  |                        |                             |

Fee for foreign currency payment applies to OUR and SHA disposition, fee for disposition BEN in flat CZK 1000

|    |   |  |                |
|----|---|--|----------------|
| 8. | Incoming foreign currency transfer                                  |  | Free of charge |
| 9. | Cancellation of outgoing foreign currency or international payments |  | CZK 500        |

| G    | Cash transactions in CZK                     | Term  | Price          |
|------|--|---|----------------|
| 1.   | Cash deposit                                 |   | Free of charge |
| 2.   | Cash withdrawal                              |   |                |
| 2 a. | Up to CZK 2 million                          | Charged when processed  | CZK 49         |
| 2 b. | Between CZK 2 and 5 million                  | Charged when processed  | CZK 300        |
| 2 c. | Between CZK 5 and 10 million                 | Charged when processed  | CZK 1,000      |
| 2 d. | Between CZK 10 and 20 million                | Charged when processed  | CZK 2,000      |
| 2 e. | Above CZK 20 million                         | Charged when processed  | CZK 3,000      |
| 3.   | Non-executed pre-announced withdrawal        |   | CZK 500        |
| 4.   | Other operations involving cash transactions | For every 15 minutes, (counting, sorting, etc.) or fraction thereof | CZK 200        |

| H    | Cash transactions in foreign currency         | Term  | Price   |
|------|---|---|---|
| 1.   | Deposit in Czech crowns to a foreign currency | Charged when processed  | 1 %, min. account CZK 40, max. CZK 5,000      |
| 2 a. | Deposit in foreign currency - notes           | Charged when processed  | CZK 40  |
| 2 b. | Deposit in foreign currency - coins           | Charged when processed  | 10 % of the value in coins                    |
| 3.   | Cash withdrawal from foreign currency account | Charged when processed  | 0.5 % of the withdrawn amount, min. CZK 50    |
| 4.   | Non-executed pre-announced withdrawal         |   | 0.5 % of the withdrawn amount, min. CZK 1,000 |
| 5.   | Other operations involving cash transactions  | For every 15 minutes, (counting, sorting, etc.) or fraction thereof | CZK 200                                       |

| I  | Issuance and maintenance of payment cards *   | Term | Price          |
|----|---|------|----------------|
| 1. | Issuance and maintenance of the CitiCard-Maestro international payment card   |      | Free of charge |
| 2. | Setup or change of A-PIN code   |      | Free of charge |
|    | * The daily limit for cash withdrawals from ATM machines is CZK 40,000 and the daily limit for non-cash transactions is CZK 20,000. |      |                |

| J    | Renewal of the payment card, due to expiration or loss, damage, theft or fraud  | Term                   | Price          |
|------|---|------------------------|----------------|
| 1 a. | Replacement of the CitiCard card at expiration  |                        | Free of charge |
| 1 b. | Replacement of the CitiCard card due to theft or fraud, if it was the result of a criminal act (confirmation from the Police Dept. CR necessary). |                        | Free of charge |
| 1 c. | Replacement of CitiCard before expiration   | Charged when processed | CZK 150        |
| 2.   | Blocking of the card after reporting a loss, theft, damage or fraud. The card is automatically blocked in the case of loss or theft.              |                        | Free of charge |

| K    | Transactional fees  | Term                   | Price                               |
|------|---|------------------------|-------------------------------------|
| 1.   | Withdrawal from ATM machine within EURONET network, in the CR |                        |                                     |
| 1 a. | Two withdrawals per month                                     | Charged when processed | Free of charge                      |
| 1 b. | Third and other withdrawals                                   | Charged when processed | CZK 19                              |
| 2.   | Withdrawal from ATM machine out of EURONET network in the CR  | Charged when processed | CZK 29                              |
| 3.   | Withdrawal from ATM machine abroad                            | Charged when processed | CZK 100+0.5 % from withdrawn amount |
| 4.   | Usage of the CitiCard in the merchant network                 |                        | Free of charge                      |
| 5.   | Cash back   |                        | CZK 9                               |

| L  | General fees                          | Term                   | Price          |
|----|---------------------------------------|------------------------|----------------|
| 1. | Change of client information          |                        | Free of charge |
| 2. | Change of limits setup on the account | Charged when processed | CZK 90         |

Daily limit on Citicard payment card is possible to change on clients request as:

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

\* for gold Citicards only

| M   | Traveler's Checks   | Term  | Price          |
|-----|---|---|----------------|
| 1.  | Citicorp, American Express traveler's checks  | purchase  | Free of charge |
| 1a. | American Express traveler's checks - other clients (walk-in), purchase, pay-off in cash | 2% of total up to USD 500, min. CZK 50; 1,5% of total above USD 500 |                |
| 2.  | Other traveler's checks; purchase, paid from credit account maintained at Citibank      |   | 1% of total    |
| 3.  | Other traveler's checks; purchase, paid in cash   |   | 2% of total    |
| 4.  | Acceptance of check for payment   |   | CZK 650        |

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

| O  | Time Deposits                                   | Term | Price          |
|----|---|------|----------------|
| 1. | Opening of time deposit                         |      | Free of charge |
| 2. | Maintenance of time deposit                     |      | Free of charge |
| 3. | Processing of a transaction on the time deposit |      | Free of charge |

4. Early cancellation  
It is only possible to cancel a fixed time deposit in its entirety, never partially. The contractual penalty for early cancellation is calculated as 1 % of the entire deposit. Interest is determined as the difference between the interest rates valid as of the day of the opening of the deposit, according to the size and term of the deposit, minus a 1 % cancellation fee.  
An on-line time deposit may be cancelled partially or in its entirety. For partial cancellation, the withdrawn amount must be more than CZK 10,000 and the remaining amount of deposit must be at least the minimum amount for opening a time deposit in the relevant currency. If the deposit is canceled within 30 days of when it was made, no interest is paid. If the deposit is cancelled more than 30 days after it was made, the client receives interest for the entire term of the actual deposit. Interest is calculated as the difference in the interest rate valid on the day the account was opened, according to the size and term of the deposit, minus a 1 % cancellation fee. The remaining amount of the time deposit will earn interest based on the interest rate valid on the day the deposit was made, according to the size of the remaining deposit and the original term of deposit.
5. Interest on time deposits  
Set daily; more information is available at any of Citibank branch, www.citibank.cz or on CitiPhone, tel. 233 062 222

## Other services and general provisions

| A    | Exchange of notes and coins   | Term                   | Price                                 |
|------|---|------------------------|---------------------------------------|
| 1.   | Whole and undamaged notes and coins sorted according to provision § 5, decree no. 37/94 Coll.     |                        |                                       |
| 1 a. | For Citibank clients  | Charged when processed | 0.5 %, min. CZK 30                    |
| 1 b. | For other clients   | Charged when processed | 1 %, min. CZK 100                     |
| 2.   | Whole and undamaged notes and coins not sorted according to provision § 5, decree no. 37/94 Coll. |                        |                                       |
| 2 a. | For Citibank clients  | Charged when processed | 1 %, min. CZK 30                      |
| 2 b. | For other clients   | Charged when processed | 2 %, min. CZK 150                     |
| 3.   | Damaged notes, for which compensation is provided according to provision § 7, decree no. 37/94 Sb | Charged when processed | 10 % of replacement value, min. CZK 5 |

| B  | Other services  | Term                                      | Price          |
|----|---|---|----------------|
| 1. | Rental of safe deposit boxes<br>The fee depends on the price list of the individual branch  |   |                |
| 2. | Financial and commercial services not listed on the price list, i.e. those services which are not included under normal provision of services | For every 15 minutes, or fraction thereof | CZK 200        |
| 3. | Fee for unfounded complaint   |   | Free of charge |
| 4. | Payment card sending, outside the CR  |   | CZK 4,000      |

| C  | Provision of client information   | Term                | Price     |
|----|---|---------------------|-----------|
| 1. | Provision of information to another bank  | Charged immediately | CZK 1,000 |
| 2. | Compensation for the provision of information to the authorized person in the courts for the purposes of civil action, in order to reach a verdict.   | Charged immediately | CZK 300   |
| 3. | Provision of information to the client at his request (duplicate payment order, duplicate or notarized photocopy of an archived document, copy of an account statement, confirmation of account balance)<br>At the written request of the client, Citibank will provide personal information about the client once a year free of charge. | Charged immediately | CZK 90    |

| D  | General Conditions  |
|----|---|
| 1. | This Price List includes fees that Citibank charges for services granted to its customers.  |
| 2. | Citibank may charge fees in addition to those shown in this Price List. These may include fees for additional operational expenses charged by other banks or by other companies involved in a specific transaction, including fees charged by the postal service. |
| 3. | Cash withdrawals at cash desk are available in following currencies USD, EUR, GBP, CHF, JPY   |
| 4. | All fees and charges stated above do not include VAT according to law no. 235/2004 Coll. In the case that fees and charges are subject to VAT, the VAT will be added in accordance with the Czech VAT legislation.  |

Please note: Citibank may at any time change or specify the amount, type or manner of calculation of any interest or fees. In case of any discrepancy between the fees in this Pricelist and those stated in marketing materials issued, the fees specified in this Pricelist shall prevail.