

## Prices of Products and Services of Citibank Europe plc, organizační složka for Non-Business Physical Entities (Price List)

### CITIBANK CURRENT ACCOUNT - FROM 28. 4. 2004 IT IS NO LONGER OFFERED TO NEW CLIENTS

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

Valid as of May 1, 2008

#### CURRENT AND SAVINGS ACCOUNT

A Opening, Maintenance and Closing		Term	Price
1.	Opening of Citibank account		Free of charge
2.	Maintenance of Citibank account based on the average monthly total balance on all client accounts as of the previous month (fee, average balance)	Monthly	Free of charge, above CZK 500,000 CZK 299, up to CZK 500,000
3.	Account statement (includes all of the client's current and savings accounts, time deposits and investment accounts)		
3 a.	Account statement sent by mail		Free of charge
4.	Issuance and use of CitiCard - Maestro international debit card		Free of charge
5.	Interest rate on current account (all currencies)		0% p.a.
6.	Minimum balance on account		CZK 500
7.	Minimum deposit, when signing current account agreement		CZK 1 000
B Current Account		Term	Price
1.	Opening of first current account in currency of choice		Free of charge
2.	Maintenance of current account		Free of charge
3.	Opening of every additional current account in the same currency		CZK 300
4.	Closure of the current account initiated by the client		Free of charge
5.	Closure of the current account initiated by Citibank		Free of charge
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		Free of charge
4.	Balance on the savings account and corresponding interest rate:		
			<b>Savings account Interest rate</b>
	It is possible to open a Citibank current account savings account only for the fee categories Citibank current account or Citigold.		All balances 0.60% p.a.
	Deposits on saving account can be withdrawn anytime, without any penalties.		
D 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 <b>fixed time deposit</b> 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 <b>on-line time deposit</b> 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 branch of Citibank Europe plc, organizační složka, www.citibank.cz or on CitiPhone, tel. 233 062 222

**CITIPHONE A CITIBANK ONLINE**

<b>E</b>	<b>CitiPhone – Telephone Banking</b>	Term	Price
1.	Initiation and use 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
<b>F</b>	<b>Citibank Online – Internet Banking</b>	Term	Price
1.	Initiation and use of Citibank Online services		Free of charge
2 a.	One-time fee charged for the issue of Security Key*		CZK 450
2 b.	Re-issue of Security key		CZK 450
<b>G</b>	<b>Payments and Payment Orders</b>	Term	Price
1.	Making a standing payment order or SIPO		Free of charge
2.	Change/Cancellation of standing payment order or SIPO	Charged when processed	CZK 40 + payment channel
3.	Setting / Change / Cancellation of auto-sweep between current and savings account		Free of charge
4.	Making a request for a direct debit		Free of charge
5.	Change / Cancellation of request for direct debit	Charged when processed	CZK 40 + payment channel
6.	Domestic payments		
6 a.	Incoming domestic payment in CZK		Free of charge
6 b.	Outgoing domestic payment in CZK		CZK 6 + payment channel
6 c.	Express outgoing domestic payment in CZK		CZK 200 + payment channel
7.	Foreign currency or international payments		
7 a.	Outgoing foreign currency or international payments	Charged when processed	1 % of amount, min. CZK 300, max. CZK 2,000
		Fee for foreign currency payment applies to OUR and SHA disposition, fee for disposition BEN in flat CZK 1000	
7 b.	Incoming foreign currency or international payments		Free of charge
7 c.	Outgoing foreign currency payment within Citibank		CZK 6 + payment channel
8.	Transfers between the client's Citibank accounts		Free of charge
9.	Overview of fees of individual payment channels		
9 a.	Citibank Online*	Additional charge for banking services, which are not provided free of charge	Free of charge
9 b.	Telephone banker		CZK 9
9 c.	Branch		CZK 43
10.	Cancellation of outgoing foreign currency or international payments		500 Kč
	* Maximum amount of all payments done via Citibank Online within one day is CZK 1 200 000		
<b>H</b>	<b>Transactions in CZK through the teller</b>	Term	Price
1.	Cash deposit		Free of charge
2.	Cash withdrawal		
2 a.	Up to CZK 2 million	Charged when processed	CZK 18
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		500 Kč
4.	Other operations involving cash transactions (counting, sorting, etc.)	For every 15 minutes, or fraction thereof	CZK 200
<b>I</b>	<b>Transactions in foreign currency through the teller</b>	Term	Price
1.	Deposit in Czech crowns to a foreign currency account	Charged when processed	1 %, min. 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 (counting, sorting, etc.)	For every 15 minutes, or fraction thereof	CZK 200

## CITICARD PAYMENT CARD

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.

	Term	Price
<b>A Issuance and maintenance of credit cards</b>		
1. Issuance and maintenance of the CitiCard-Maestro international payment card		Free of charge
2. Setting of, or change to, A-PIN code		Free of charge
<b>B Renewal of the payment card, due to expiration or loss, theft or fraud</b>		
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 card before expiration	Charged when processed	CZK 150
2. Blocking of the card after reporting a loss, theft or fraud. The card is automatically blocked in the case of loss or theft.		Free of charge
<b>C Transactional fees</b>		
1. Withdrawal from ATM machine in the Czech Republic	Charged when processed	CZK 14
2. Withdrawal from ATM machine abroad	Charged when processed	CZK 100+0.5%
3. Use of the CitiCard in its merchant network		Free of charge
<b>D General fees</b>		
1. Change in client information		Free of charge
2. Change in limits set 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	0 CZK	20 000 CZK	40 000 CZK	60 000 CZK	100 000 CZK	100 000 CZK	130 000 CZK
ATM withdrawals	0 CZK	40 000 CZK	40 000 CZK	40 000 CZK	40 000 CZK	60 000 CZK	80 000 CZK

\* for gold CitiCards only

## TRAVELER'S CHECKS AND FOREIGN EXCHANGE SERVICES

	Term	Price
<b>A Traveler's Checks</b>		
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
<b>B Foreign Exchange Services</b>		
1. Purchase and sale of foreign currency for cash (CZK)	Charged when processed	1.5 %, 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

**OTHER SERVICES AND GENERAL PROVISIONS**

<b>A</b>	<b>Exchange of notes and coins</b>	Term	Price
1.	Whole and undamaged notes and coins sorted according to provision § 5, decree no. 37/94 Coll.		
1a.	For Citibank clients	Charged when processed	0.5 %, min. CZK 30
1b.	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.		
2a.	For Citibank clients	Charged when processed	1 %, min. CZK 30
2b.	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>B</b>	<b>Other services</b>	Term	Price
1.	Rental of safe deposit boxes		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

<b>C</b>	<b>Provision of client information</b>	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)	Charged immediately	CZK 90

*At the written request of the client, Citibank will provide personal information about the client once a year free of charge.*

<b>D</b>	<b>General Conditions</b>
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 and SKK.
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.