

Price list

Citibank Europe plc, organizační složka

Valid as of April 1, 2008

Fee Description	Term	Price
Citibank Current Account		
Includes current account, savings account, investment account, CitiPhone services, Citibank Online and issuance of CitiCard - Maestro payment card		
CURRENT AND SAVINGS ACCOUNT		
A Opening, Maintenance and Closing		
1. Opening of Citibank account		Free of charge
2. Maintenance of Citibank account based on the average total monthly balance on all client accounts as of the previous month (fee, average balance)	Monthly	Free of charge, above CZK 1,500,000, CZK 500, to CZK 1,500,000
3. Account statement (includes all client's current and savings accounts, time deposits and investment accounts)		
a) Account statement sent by mail		Free of charge
b) Account statement collected personally at branch		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 requirement on account		CZK 500
7. Minimum deposit requirement upon signing current account agreement		CZK 1,000
B Current Account		
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		Free of charge
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		
1. Opening of savings account		Free of charge
2. Maintenance of savings account		Free of charge
3. Transaction processing on the savings account		Free of charge
4. Interest on savings account		
Information on current interest rate is available at any Citibank Branch, www.citibank.cz or on CitiPhone, tel. 233 062 222. In case of Citigold clients, tel. 233 062 323.		
Deposits on savings account can be withdrawn anytime, without any penalties.		

D Time Deposits

1.	Opening of time deposit	Free of charge
2.	Maintenance of time deposit	Free of charge
3.	Transaction processing on 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 opening, no interest is paid. If the deposit is cancelled more than 30 days after opening, 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	
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Information on current interest rate is available at any Citibank Branch, www.citibank.cz or on CitiPhone, tel. 233 062 222. In case of Citigold clients, tel. 233 062 323.

CITIPHONE AND CITIBANK ONLINE

E CitiPhone - Telephone Banking

1.	Initiation and use of telephone banking services; includes services provided by telephone bankers, as well as help provided by Citibank interactive voice response system	Free of charge
2.	a) Setting of T-PIN code	Free of charge
	b) Changing of T-PIN code	Free of charge

F Citibank Online - Internet Banking

1.	Initiation and use of Citibank Online services	Free of charge
2.	a) One-time fee charged for the issue of Security Key	Free of charge
	b) Re-issue of Security key	Free of charge

G Payments and Payment Orders

1.	Standing payment order or SIPO	Free of charge
2.	Change/Cancellation of standing payment order or SIPO	Free of charge
3.	Setting/Change/Cancellation of auto-sweep between current and savings accounts	Free of charge
4.	Request for a direct debit	Free of charge
5.	Change/Cancellation of request for direct debit	Free of charge
6.	Domestic payments	
	a) Incoming domestic payment in CZK	Free of charge
	b) Outgoing domestic payment in CZK	Free of charge
	c) Express outgoing domestic payment in CZK	CZK 200

7.	Foreign currency or international payments	
	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 is fixed at CZK 1,000 .

	b) Incoming foreign currency or international payments	Free of charge
	c) Outgoing foreign currency payment within Citibank Europe plc, organizační složka	Free of charge
8.	Transfers between client's Citibank Europe plc, organizační složka accounts	Free of charge

9.	Fee overview of individual payment channels	
	a) Citibank Online*	Additional charge for banking services, which are not provided free of charge Free of charge
	b) Telephone banker	Free of charge
	c) Branch	Free of charge

10.	Cancellation of outgoing foreign currency or international payments	CZK 500
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* Maximum amount of all payments done via Citibank Online within one day is CZK 2,000,000.

H Transactions in CZK through the teller		
1.	Cash deposit	Free of charge
2.	Cash withdrawal	Free of charge
3.	Non-executed pre-announced cash withdrawal	CZK 500
4.	Other operations involving cash transactions (counting, sorting, etc.)	Free of charge
I Transactions in foreign currency through the teller		
1.	Deposit in Czech crowns to a foreign currency account	Free of charge
2.	a) Deposit in foreign currency - notes	Free of charge
	b) Deposit in foreign currency - coins	Free of charge
3.	Cash withdrawal from foreign currency account	Free of charge
4.	Non-executed pre-announced cash withdrawal	Free of charge
5.	Other operations involving cash transactions (counting, sorting, etc.)	Free of charge

CitiCard Payment Card

Daily limit for cash withdrawals from ATM machines is CZK 40,000 and daily limit for non-cash transactions is CZK 20,000.

A Issuance and maintenance of payment cards							
1.	Issuance and maintenance of the CitiCard - Maestro international payment card	Free of charge					
2.	Setting or change of A-PIN code	Free of charge					
B Renewal of the payment card, due to expiration or loss, theft or fraud							
1.	a) Replacement of the CitiCard card at expiration	Free of charge					
	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. of CR necessary)	Free of charge					
	c) Replacement of CitiCard card before expiration	Free of charge					
2.	Blocking of card after reporting a loss, theft or fraud. The card is automatically blocked in case of loss or theft	Free of charge					
C Transactional fees							
1.	Withdrawal from any ATM machine in Czech Republic	Free of charge					
2.	Withdrawal from ATM machine abroad	Charged when processed CZK 100+0.5%					
3.	Use of CitiCard in merchant network	Free of charge					
D General fees							
1.	Change in client information	Free of charge					
2.	Change in limits set on the account	Free of charge					
On client's request, it is possible to change the daily limit on CitiCard payment card as follows:							
daily limit	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							

Traveller's Checks and Foreign Exchange Services

A Traveller's Checks		
1.	a) Citicorp, American Express Traveller's checks	purchase Free of charge
	b) American Express Traveller'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 Traveller's checks; purchase, paid in cash	2% of total
4.	Acceptance of check for payment	CZK 650

B Foreign Exchange Services			
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

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

B Other services			
1.	Rental of safe deposit boxes	The fee depends on the price list of individual branches	
2.	Financial and commercial services not listed in the price list, i.e. 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

C Provision of client information			
1.	Provision of information to another bank		Free of charge
2.	Compensation for the provision of information to civil court for the purpose of civil trial; to the entitled person for the purpose of enforcement of judgment		Free of charge
3.	Provision of information to the client at his/her request (duplicate payment order, duplicate or notarized photocopy of an archived document, copy of an account statement, confirmation of account balance)		Free of charge

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

D General Provisions			
1.	This Price List includes fees that Citibank charges for services provided 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 the following currencies: USD, EUR, GBP, CHF, JPY and SKK.		
4.	All fees and charges stated above do not include VAT according to Act no. 235/2004 Coll. In case fees and charges are subject to VAT, VAT will be added in accordance with the Czech VAT legislation.		

CitiPhone ☎ +420 233 062 323

Citibank Europe plc, organizační složka, registered in the Commercial Register with the Municipal Court in Prague, Section A, Insert 592288.