

# Citi konto

Valid as of July 1, 2009

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

A	Opening, Maintenance and Closing of Citi konto	Term	Price
1.	Opening of Citi konto		Free of charge
2 a.	Maintenance of Citi konto 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 Citi konto 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 Unapproved overdraft balances are charged 30% p. a.		CZK 500
6.	Minimum deposit, when signing the agreement		CZK 1 000
7.	Closure of the Citi konto initiated by the client		Free of charge
8.	Closure of the Citi konto 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		Free of charge
4.	Interest on savings account Information is available at any of Citibank branch, www.citibank.cz or at CitiPhone Deposits on savings accounts can be withdrawn anytime, without any penalties.		Based on the actual interest rate sheet

D	CitiPhone - Telephone Banking	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

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 * Maximum amount of all payments done via Citibank Online within one day is CZK 1 200 000		CZK 450

F	Payments and Payment Orders	Term	Price
1.	Initiation of a standing payment order or SIPO		Free of charge
2.	Change / Cancellation of standing payment order or SIPO	Charged when processed	CZK 40
3.	Setting / 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		Free of charge
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 - CitiPhone initiated - Branch initiated		Free of charge Free of charge CZK 49
6 c.	Outgoing domestic payment in CZK within Citibank CZ customers - Citibank Online-initiated - CitiPhone-initiated - Branch initiated		Free of charge Free of charge CZK 49
6 d.	Outgoing domestic payment in CZK outside Citibank CZ - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		CZK 6 CZK 19 CZK 49
6 e.	Express outgoing domestic payment in local currency - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		CZK 250 CZK 250 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 - CitiPhone-initiated - Branch-initiated		Free of charge Free of charge CZK 49
7 b.	Outgoing foreign currency or international payments within Citibank CZ customers Based on the actual interest rate sheet		Free of charge Free of charge CZK 49
7 c.	Outgoing foreign currency payment outside Citibank CZ - Citibank Online-initiated - CitiPhone-initiated - Branch-initiated		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			
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.	Setting of, or change to, A-PIN code * 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.		Free of charge

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 card before expiration	Charged when processed	CZK 150
2.	Blocking of the card after reporting a loss, damage, theft 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 ČR		
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 ČR	Charged when processed	CZK 29
3.	Withdrawal from ATM machine abroad	Charged when processed	CZK 100+0.5 % from withdrawn amount
4.	Use of the CitiCard in the merchant network		Free of charge
5.	Cash back		CZK 9

L	General fees	Term	Price
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	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
1 a.	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

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) 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

## 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 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 ČR		CZK 4,000