

Benefit Citi Card

Pricelist effective since October 1, 2008

A Benefit Citi card issuance	Price
1. Issuance of primary Benefit Citi card	Free of charge
2. Issuance of each supplementary card	Free of charge

B Benefit Citi card maintenance	Price
1. Primary Benefit Citi card	Annually CZK 850
2. Each supplementary Benefit Citi card	Annually CZK 500

C Interest rates	Price
1. Interest rate on credit limit used	
a) Upon full repayment by the due date given in account statement	Annually 0%
b) Upon partial repayments	Annually from 9.90 % to 25.99 % *
2. Interest rate on deposited funds	Annually 2 % **

* Generally 25.99 % 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.

** As published by Citibank Europe plc, organizační složka (formerly Citibank a.s.). The given rate is effective as of April 16, 2007.

D Card transactions	Price
1. Incoming domestic payment	Free of charge
2. Outgoing domestic payment by means of CitiPhone	CZK 19
3. Outgoing domestic payment - O2 credit recharge	Free of charge
4. Foreign currency incoming payment	Free of charge
5. Cash withdrawal from an ATM in the Czech Republic	CZK 59 *
6. Cash withdrawal from an ATM abroad	CZK 59 *
7. Card transaction at point of sale (payments for goods or services)	Free of charge
8. Cash deposit	Free of charge

* If cash is withdrawn from the credit limit, an interest rate of 25.99 % p.a. is additionally applied, calculated from the date when the cash is deducted from the card.

E Transactions done abroad - currency conversion fee*	Price
1. Europe	
Purchases	2.03 %
Cash Advances	2.03 %
2. Other countries	
Purchases	2.45 %
Cash Advances	2.36 %

* Original transaction amount converted by MasterCard to USD/EUR is converted to CZK by Citibank mid rate + above conversion fee.

F Minimum repayment		Price
---------------------	--	-------

1. Current balance repayment	Monthly	3.2 %, min. CZK 200 *
------------------------------	---------	-----------------------

* 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).

G General fees		Price	Price for CitiGold, CitiBlue
----------------	--	-------	------------------------------

1. Contractual penalty for late payment	Monthly	CZK 550	CZK 550
2. Contractual penalty for exceeded credit limit	Monthly	CZK 550	CZK 550
3. Blocking of Card		Free of charge	Free of charge
4. Credit card replacement fee			
Standard		Free of charge	Free of charge
Express		CZK 2,500	CZK 2,500
5. Fee for repayment at counter		CZK 49	Free of charge
6. Set-up of payment instruction to cover billing for O2-provided cell phone services through debit (collection) from card		CZK 39	CZK 39
7. Fee for Early Repayment of Loan on Phone / Equal Payment Plan / Smart Loan on Card		CZK 550	CZK 550
8. Credit card account statement	Monthly	Free of charge	Free of charge
9. Issuing of credit card account statement duplicate	Per request	CZK 90	CZK 90
10. One-off fee for issuing Security Key		CZK 450	CZK 450
11. Re-issuance of Security Key		CZK 450	CZK 450

H Insurance		Price
-------------	--	-------

1. Hospital Cash		
Personal	Monthly	CZK 299
Family	Monthly	CZK 599
2. CreditShield insurance	Monthly	0.69 % of the current balance*
3. Bill protection		
Standard	Monthly	CZK 199
Plus	Monthly	CZK 299
4. Credit card fraud insurance 100	Monthly	CZK 79
5. Family travel insurance	Monthly	CZK 79

* This insurance cover can only be arranged for the Benefit Citi credit card with credit limit.

I Rewards for using Benefit Citi credit card*

Initial bonus + First purchase bonus	2.500 points
Annual bonus	500 points
Benefit points for card use	2 points for every CZK 100 spent

* The bonuses (first purchase, annual) can only be collected for the primary card. Benefit points collected for using a supplementary card are credited to the primary card.

The Benefit point value is determined and the Benefit Program is managed solely by Telefónica O2 Czech Republic, a.s. Any additional Benefit points may be credited by Telefónica O2 Czech Republic, a.s., according to its own applicable terms and conditions of the Benefit Program.

Please note: Citibank Europe plc, organizační složka, 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 mentioned in this Pricelist and those stated in any marketing materials issued in respect of the Citi credit cards, the fees specified in this Pricelist shall prevail.