



Benefit Citi Gold Credit Card

Pricelist effective since October 1, 2008

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

B Benefit Citi Gold card maintenance		Price
1. Primary Benefit Citi Gold card	Annually	CZK 2,000
2. Each supplementary credit card	Annually	CZK 1,000

C Interest rates		Price
1. Upon full repayment by the due date given in account statement	Annually	0 %
2. Upon partial repayments	Annually	from 9.90 % to 26.4 % *

* Generally 26.4 % 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.

D Cash withdrawal		Price
1. Cash withdrawal fee		3.5 %, min. CZK 89 *

* 3.5 % of the amount withdrawn or CZK 89 (whichever is greater) + interest (26.4 % p.a.) calculated from the transaction date.

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	

I Rewards for using Benefit Citi Gold credit card*

Annual bonus	500 points
Benefit points for card use	2 points for every CZK 100 spent

* The bonuses 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.