



Citi Credit Card

Pricelist effective since October 1, 2008

A Citi credit card issuance		Price	
1. Issuance of primary Citi credit card		Free of charge	
2. Issuance of each supplementary card		Free of charge	
B Citi credit card maintenance		Price	Price for CitiGold
1. Classic			
Primary Citi credit card	Annually	Free of charge	Free of charge
Each supplementary Citi credit card	Annually	Free of charge	Free of charge
2. Gold			
Primary Citi credit card	Annually	CZK 2,500	Free of charge
Each supplementary Citi credit card	Annually	CZK 1,250	Free of charge
C Interest rate			
1. Interest rate			
a) Upon full repayment by the due date given in account statement	Annually	0 %	
b) Upon partial repayments	Annually	from 9.90 % to 26.4 % *	
* Generally 26.4 % p.a., or 22.8 % for Gold cards issued after April 16, 2007; 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* 3.5 % of the amount withdrawn or CZK 89 (whichever is greater) + interest (26.4 % p.a., or 22.8 % p.a. for Gold cards issued after April 16, 2007) calculated from the transaction date.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		Free of charge	Free of charge
Standard		CZK 2,500	CZK 2,500
Express		CZK 2,500	CZK 2,500
5. Fee for repayment at counter		CZK 49	Free of charge
6. Fee for Early Repayment of Loan on Phone / Equal Payment Plan / Smart Loan on Card		CZK 550	CZK 550
7. Credit card account statement	Monthly	Free of charge	Free of charge
8. Issuing of credit card account statement duplicate	Per request	CZK 90	CZK 90
9. One-off fee for issuing Security Key		CZK 450	CZK 450
10. 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. Credit card fraud insurance 50	Monthly	Free of charge*
6. Family travel insurance	Monthly	CZK 79

* for Citi Gold credit card only

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.