



# Citi ČSA Credit Card

Pricelist effective since October 1, 2008

A Citi ČSA credit card issuance	Classic	Gold
1. Issuance of primary Citi ČSA credit card	Free of charge	Free of charge
2. Issuance of each supplementary card	Free of charge	Free of charge
B Citi ČSA credit card maintenance	Annually	
1. Primary Citi ČSA credit card	CZK 850	CZK 2,500
2. Each supplementary Citi ČSA credit card	CZK 500	CZK 1,500
C Interest rate	Annually	
1. Upon full repayment by the due date given in account statement	0 %	0 %
2. Upon partial repayments	from 9.90 % to 26.4 % *	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		
1. Cash withdrawal fee	3.5 %, min. CZK 89*	3.5 %, min. CZK 89*
* 3.5 % of the amount withdrawn or CZK 89 (whichever is greater) + applicable interest (per annum) calculated from the transaction date.		
E Transactions done abroad - currency conversion fee*		
1. Europe		
Purchases	2.03 %	2.03 %
Cash Advances	2.03 %	2.03 %
2. Other countries		
Purchases	2.45 %	2.45 %
Cash Advances	2.36 %	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		Classic	Gold
1. Current balance repayment	Monthly	3.2 % min. CZK 200*	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

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*	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

\* Free of charge for Citigold/Citiblu klient's only

## H Insurance

1. Hospital Cash			
Personal	Monthly	CZK 299	CZK299
Family	Monthly	CZK 599	CZK599
2. CreditShield insurance	Monthly	0.69 % of the current balance	0.69 % of the current balance
3. Bill protection			
Standard	Monthly	CZK 199	CZK 199
Plus	Monthly	CZK 299	CZK 299
4. Credit card fraud insurance 100	Monthly	CZK 79	CZK 79
5. Family travel insurance	Monthly	CZK 79	Free of charge

**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.