



## O2 Citi Card

Pricelist effective since October 1, 2008

<b>A O2 Citi card issuance</b>		<b>Price</b>
1. Issuance of O2 Citi card		Free of charge

  

<b>B O2 Citi card maintenance</b>		<b>Price</b>
1. Primary O2 Citi card	Annually	CZK 250

  

<b>C Interest rates</b>		<b>Price</b>
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 26.4 % *
2. Interest rate on deposited funds	Annually	2.0 % **

\* 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.

\*\* As published by Citibank Europe plc, organizační složka (formerly Citibank a.s.). The given rate is effective as of April 1, 2007.

  

<b>D Card transactions</b>		<b>Price</b>
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 15 *
6. Cash withdrawal from an ATM abroad		CZK 15 *
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\* If cash is withdrawn from the credit limit, an interest rate of 26.4 % p.a. is additionally applied, calculated from the date when the cash is deducted from the card.

  

<b>E Transactions done abroad - currency conversion fee*</b>		<b>Price</b>
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.

<b>F Minimum repayment of current credit limit balance</b>		<b>Price</b>
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).

<b>G General fees</b>		<b>Price</b>	<b>Price for CitiGold, CitiBlue</b>
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

<b>H Insurance</b>		<b>Price</b>
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 credit card O2 Citi with credit limit.

## **I Rewards for using O2 Citi card**

Any rewards potentially granted for using the O2 Citi card in the form of additional call credit on an O2 SIM card or a discount in an invoice may be determined solely by Telefónica O2 Czech Republic, a.s., in accordance with its applicable terms and conditions.

**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.