



Shell MasterCard from Citibank

Pricelist effective since October 1, 2008

A Credit card issuance	Price
1. Issuance of primary credit card	Free of charge
2. Issuance of two supplementary cards (max. 2 cards)	Free of charge

B Credit card maintenance	Price
1. Classic Primary credit card	Annually CZK 850
supplementary credit cards (max. 2 cards)	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., 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* 3.5 % of the amount withdrawn or CZK 89 (whichever is greater) + interest (26.4 % p.a.) calculated from the transaction date.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	
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|------------------------------|----------------|-----------------------|
| 1. Current balance repayment | Monthly | 3.2 %, min. CZK 200 * |
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* 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
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|---|--------------------|----------------|----------------|
| 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	
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|------------------------------------|----------------|-------------------------------------|
| 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 |

* for Shell MasterCard from Citibank Gold 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.