

CITIBANK PERSONAL LOANS

Prices of Products and Services of Citibank Europe plc, organizační složka, for Non-Business Physical Entities and for Self-employed (Price List)

Valid as of March 15th, 2008

A Interest rate p.a.*						
Loan amount (CZK)	Tenor of the loan (months)					
	12	24	36	48	60	72
50,000 - 74,000	from 18.9%	from 18.9%	from 18.9%	from 18.9%	from 16.9%	-
75,000 - 99,000	from 18.9%	from 18.9%	from 18.9%	from 18.9%	from 16.9%	from 16.9%
100,000 - 149,000	from 14.9%	from 14.9%	from 14.9%	from 14.9%	from 11.9 %	from 11.9 %
150,000 - 199,000	from 13.9%	from 13.9%	from 13.9%	from 13.9%	from 10.9%	from 10.9%
200,000 - 299,000	from 12.9%	from 12.9%	from 12.9%	from 12.9%	from 9.9%	from 9.9%
300,000 - 600,000	from 11.9%	from 11.9%	from 11.9%	from 11.9%	from 8.9%	from 8.9%

* Interest rates can differ from the above ones in certain cases (action offers, offers for Citibank's customers, offers for selected customer segments)

B Annual Percentage Interest Rate for loans without insurance						
Loan amount (CZK)	Tenor of the loan (months)					
	12	24	36	48	60	72
50,000	from 25.42%	from 24.27%	from 23.80%	from 23.50%	from 20.93%	-
75,000	from 24.59%	from 23.47%	from 23.03%	from 22.77%	from 20.23%	from 20.10%
100,000	from 19.37%	from 18.32%	from 17.92%	from 17.70%	from 14.14%	from 14.04%
150,000	from 17.80%	from 16.76%	from 16.38%	from 16.18%	from 12.66%	from 12.57%
200,000	from 16.44%	from 15.42%	from 15.05%	from 14.85%	from 11.38%	from 11.29%
300,000	from 15.09%	from 14.09%	from 13.73%	from 13.54%	from 10.10%	from 10.02%
400,000	from 15.00%	from 13.99%	from 13.63%	from 13.45%	from 10.01%	from 9.93%
500,000	from 14.94%	from 13.93%	from 13.57%	from 13.39%	from 9.95%	from 9.88%
600,000	from 14.90%	from 13.89%	from 13.54%	from 13.35%	from 9.92%	from 9.84%

C Annual Percentage Interest Rate for loans with insurance STANDARD						
Loan amount (CZK)	Tenor of the loan (months)					
	12	24	36	48	60	72
50,000	from 37.75%	from 30.76%	from 28.31%	from 27.00%	from 23.72%	-
75,000	from 36.83%	from 29.88%	from 27.47%	from 26.25%	from 23.00%	from 22.51%
100,000	from 31.03%	from 24.36%	from 22.07%	from 20.93%	from 16.66%	from 16.17%
150,000	from 29.29%	from 22.72%	from 20.47%	from 19.32%	from 15.11%	from 14.65%
200,000	from 27.78%	from 21.27%	from 19.05%	from 17.94%	from 13.77%	from 13.32%
300,000	from 26.28%	from 19.85%	from 17.66%	from 16.56%	from 12.44%	from 12.01%
400,000	from 26.16%	from 19.75%	from 17.56%	from 16.46%	from 12.35%	from 11.91%
500,000	from 26.10%	from 19.69%	from 17.51%	from 16.41%	from 12.28%	from 11.86%
600,000	from 26.06%	from 19.64%	from 17.46%	from 16.37%	from 12.25%	from 11.82%

D Annual Percentage Interest Rate for loan with insurance PLUS						
Loan amount (CZK)	Tenor of the loan (months)					
	12	24	36	48	60	72
50,000	from 44.24%	from 34.00%	from 30.54%	from 28.75%	from 25.13%	-
75,000	from 43.25%	from 33.15%	from 29.72%	from 27.96%	from 24.40%	from 23.69%
100,000	from 37.13%	from 27.44%	from 24.17%	from 22.52%	from 17.91%	from 17.22%
150,000	from 35.29%	from 25.74%	from 22.53%	from 20.89%	from 16.32%	from 15.68%
200,000	from 33.70%	from 24.24%	from 21.06%	from 19.47%	from 14.96%	from 14.34%
300,000	from 32.12%	from 22.77%	from 19.63%	from 18.07%	from 13.60%	from 12.99%
400,000	from 32.00%	from 22.67%	from 19.54%	from 17.97%	from 13.50%	from 12.89%
500,000	from 31.93%	from 22.60%	from 19.48%	from 17.91%	from 13.44%	from 12.84%
600,000	from 31.89%	from 22.56%	from 19.43%	from 17.87%	from 13.41%	from 12.80%

D Other fees		Price
Processing loan documentation		1% from total loan amount
Maintenance of payment account		CZK 49 (monthly)
Contractual fee for late repayment		10% of monthly payment, (min. CZK 100, max. CZK 500)
Early repayment		CZK 0
Fee for return of overpayment		CZK 60
Insurance STANDARD		5% of monthly installment
Insurance PLUS		7.5% of monthly installment

Citibank personal loan - example of repayment calculation

Payments are calculated on the basis of the financed amount, as described in article 6.2.2 of the Contractual Conditions of the Loan (see below example).

Total loan amount:	CZK 150,000
Tenor of loan:	60 months
Insurance:	not included
Date loan was	October 20th
First payment due:	November 20th

Calculation

Total amount of the loan	CZK 150,000	
Processing of documentation	CZK 1,500	Article 6.2.2. b) Contractual Conditions of the Loan
Financed amount	CZK 151,500	
Maintenance of payment account	CZK 49	
Interest rate p.a.	10.9%	
Total monthly payment	CZK 3,335	Annual percentage rate for expenses - 12.66% (article 6.2.3 Contractual Conditions of the Loan)