



Banking fees at a glance.

Your quick and easy guide to
our schedule of charges.

CITIBANKING PRICING GUIDE



citi[®]

Citibank Global Consumer Banking Singapore

Contents

Deposit Accounts	2	Citibank Ready Credit	11
Citibank ATM/Debit Card	3	Citibank Ready Credit SmartCash	11
Account Service Fees	4	Mortgage	13
Cheque Charges	4	Citibank Brokerage	13
Foreign Currency Notes Services	5	Coin Exchange Service	15
Remittances	6	Coin Deposit	15
Standing Instructions and GIRO	7	Other Services	16
Traveler's Cheques	7		
VISA, MasterCard and American Express®	8		

DEPOSIT ACCOUNTS

Savings Accounts

Savings Account (S\$)

Minimum initial deposit*	S\$15,000 [#]
Minimum balance to earn interest	S\$1

Citibank Junior Savings Account

Minimum initial deposit*	S\$0
Minimum balance to earn interest	S\$1

Money Market Account

Minimum initial deposit	S\$30,000 [#]
Minimum balance to earn interest	S\$1

Checking Accounts

Checking Account (S\$)

Minimum initial deposit*	S\$15,000 [#]
--------------------------	------------------------

US Dollar Checking Account

Minimum initial deposit	US\$5,000 [#]
-------------------------	------------------------

Cash Management Account (S\$)

Minimum initial deposit	S\$0
-------------------------	------

Savings & Checking Accounts

MaxiSave Account & MaxiSave Sweep Account:

Minimum initial deposit*	S\$15,000 [#]
Minimum balance to earn interest	S\$1

InterestPlus Savings Account & Step-Up Interest Account:

Minimum initial deposit*	S\$15,000 [#]
Minimum balance to earn interest:	S\$1

Tap & Save Account

Minimum initial deposit*	S\$15,000 [#]
Minimum balance to earn interest	S\$1

CitiAccess (US\$):

Minimum initial deposit*	US\$10,000 [#]
--------------------------	-------------------------

Citi MaxiGain Account:

Minimum initial deposit*	S\$15,000 [#]
Minimum balance to earn base interest	S\$1
Minimum balance to earn bonus interest	S\$1

Citi Wealth First Account

Minimum initial deposit*	S\$15,000 [#]
Minimum balance to earn base interest	S\$1
Minimum balance to earn bonus interest	S\$1

* Initial deposit must be funded at the point of account opening for new to bank customers.

The minimum Total Relationship Balance to be maintained upon account opening is S\$15,000.

Note:

Customers buying into investments or Time Deposit must maintain a savings and/or checking account.

Global Foreign Currency Account

(US Dollar, EURO, Australian Dollar, New Zealand Dollar, Sterling Pound, Canadian Dollar, Swiss Franc, Japanese Yen, & Hong Kong Dollar)

Minimum initial deposit	US\$10,000 or equivalent
-------------------------	--------------------------

Note:

There is no checkbook facility for these accounts except US Dollar denominated checking accounts.

DEPOSIT ACCOUNTS

Time Deposit

Singapore Dollar Time Deposit

Minimum initial deposit	S\$10,000
Minimum tenure*	1 week

Singapore Dollar Unfixed Time Deposit

Minimum initial deposit	S\$10,000
Minimum tenure*	6 months

Foreign Currency Unfixed Time Deposit

Minimum initial depositS	\$10,000 or equivalent
Minimum tenure*	1 week

Foreign Currency CashPlus Deposit

Minimum initial deposit	S\$10,000 or equivalent
Tenure	Overnight

* An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.

Note:

The minimum initial deposit through Citibank Online is S\$5,000 for Singapore Time Deposits. Likewise, S\$5,000 or equivalent is required for Foreign Currency Time Deposits.

CITIBANK ATM / DEBIT CARD

Cash withdrawal and Debit Card spending limit:

- Daily cash withdrawal limit	S\$5,000
- Default Daily Debit Point of Sales Limit	S\$2,000
- Monthly Debit Point of Sales Limit	S\$30,000

Cash withdrawals:

Singapore

- Citibank Singapore Limited ATMs	No Charge
- Qualifying Full Bank (QFB) Shared ATM Network [#]	No Charge

[#] The Qualifying Full Bank (QFB) shared ATM network allows you to withdraw cash from Bank of China, HSBC, Maybank, Standard Chartered and State Bank of India. at no transaction costs. ATM withdrawal limit is subject to the lower of the limits set by Citibank Singapore Limited or the respective QFBs.

Overseas

- Citibank ATMs	No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)
-----------------	---

Transactions in foreign currencies

- Card transactions effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by Mastercard International depending on whether the conversion is done by us or Mastercard International.
- In the event that the Card Transaction is done in a different currency from the account linked to the Debit card, the Card transaction will be subject to an administrative fee of up to 2.5% on the total converted amount, which includes a 1% fee by Mastercard International.
- In the event that the Card Transaction denominated in foreign currencies is converted into Singapore dollars via dynamic currency conversion (a service offered at certain overseas ATMs and merchants), it will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount, which includes a 1% fee by Mastercard International.
- Where Citibank Global Wallet is turned on and we allow your Card to be tagged to a Foreign Currency Account and used for any and/or all foreign currency fund in the Foreign Currency Account, foreign currency transactions and Cash Withdrawals will be directly authorized from the respective Foreign Currency Account in the foreign currency directly provided that that there are sufficient funds in the relevant foreign currency and you have activated your Card for overseas use.

Transactions in Singapore Dollars processed outside Singapore

All Card Transactions in Singapore Dollars processed outside Singapore through an overseas intermediary or with an overseas merchant will be subject to an administrative fee of up to 2.5% on the total amount of the transaction, which includes a 1% fee by Mastercard International. Please check with the relevant merchant whether such transaction is being processed outside Singapore.

ACCOUNT SERVICE FEES

Citibank Account Service Fee	S\$15 per month^^
Account Closure Fee (within 6 months from date of opening)	S\$50

^^The monthly minimum Total Relationship Balance (TRB) (as defined below) to be maintained by a customer is S\$15,000. Account Service Fee of S\$15 per month will apply if your TRB is less than S\$15,000 at the end of each month.

The account service fee will apply based on the following sequence at the end of each month should your TRB fall below S\$15,000:

Charging Sequence	Account Type
1	CHECKING ACCOUNT (S\$)
2	MONEY MARKET ACCOUNT
3	MAXISAVE ACCOUNT
4	SAVINGS ACCOUNT (S\$)
5	INTERESTPLUS SAVINGS ACCOUNT
6	STEP-UP INTEREST ACCOUNT
7	TAP & SAVE ACCOUNT
8	CITI MAXIGAIN ACCOUNT
9	CITI WEALTH FIRST ACCOUNT
10	USD CHECKING
11	USD CITIACCESS
12	USD SAVINGS ACCOUNT
13	AUD GLOBAL FCY AC
14	NZD GLOBAL FCY AC
15	EUR GLOBAL FCY AC
16	GBP GLOBAL FCY AC
17	CAD GLOBAL FCY AC
18	CHF GLOBAL FCY AC
19	JPY GLOBAL FCY AC
20	HKD GLOBAL FCY AC

The minimum TRB of S\$15,000 and the account service fee of S\$15 have been standardised across all of our banking segments, namely, Citibanking, Citi Priority, Citigold and Citigold Private Client.

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment.

Assets Under Management refers to the combined balances held in a customer's primary accounts including Citi checking and savings accounts, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.

Total Relationship Balance is the sum of:

- (i) the average daily balance of your checking, savings and deposit accounts,
- (ii) the average daily value of your investments, and
- (iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

CHEQUE CHARGES

Cheque Book Replenishment	S\$15 per cheque book
Deposit	
US Dollar Cheques drawn on local banks:	No Charge
Other foreign currency cheques drawn on local banks:	S\$15 per cheque
Foreign Currency Cheques drawn on banks located outside of Singapore:	
- Deposit	S\$15 per cheque
- Cheques Returned	S\$15 per cheque
Foreign Cheques sent for overseas collection	
- Involving Foreign Exchange	1/8% commission (min S\$10, max S\$100) + postage/ cable costs where applicable.
- Not Involving Foreign Exchange	1/8% commission (min S\$10, max S\$150) + postage/ cable costs where applicable.

CHEQUE CHARGES

Note:

1. All charges reflected do not include charges by correspondent banks.
2. Acceptance of Foreign Currency Cheques, other banks' cheques and Traveller's Cheques is at the discretion of Citibank.
3. All cheque books replenished will contain 30 leaves instead of 50 leaves from 24 July 2015. The charge for replenishment of 30-leaves cheque books will take effect from 07 September 2015.

Marked Cheques

Direct Marking (S\$)
(confirmation of status day) S\$100 per cheque

Returned Cheques

S\$ S\$30 per cheque
US\$ US\$30 per cheque

Stop Payment

- Singapore Dollar Cheque S\$30 per cheque
- US Dollar Cheque US\$30 per cheque

Cheque Retrieval

S\$50 per cheque

TEMPORARY OVERDRAFT FEES

Temporary Overdraft*

Interest Rate Prevailing prime lending rate + 5%

Earmarking The customer's funds in other account(s) with Citibank will be held as security and earmarked for the repayment of the temporary overdraft. The customer will not be able to access or use the funds earmarked so long as the temporary overdraft is outstanding.

Repayment Date The temporary overdraft (and any interest payable) must be repaid as soon as possible but in any event no later than 30 days from the date the temporary overdraft is granted or repayable on demand, whichever is earlier.

Set-Off If the temporary overdraft is not repaid by the Repayment Date, any outstanding owing (including interest) in respect of the temporary overdraft will be set off from the funds earmarked for repayment/security without further reference to the customer.

Note:

*Applicable for both cheques and GIROS.

FOREIGN CURRENCY NOTES SERVICES

Deposit

Foreign Currency Notes

- Involving Foreign Exchange No Charge
- Not Involving Foreign Exchange A service fee of 0.5%
(min S\$10) applies
to all cash amounts.

Withdrawal

- Involving Foreign Exchange No Charge
- Not Involving Foreign Exchange A service fee for the respective
foreign currencies applies:
• AUD- 2.5% • HKD- 3.0%
• EUR- 1.5% • JPY- 1.5%
• GBP- 1.5% • USD- 1.5%
OR
min S\$10 whichever is higher.

Note:

Foreign currency cash withdrawals are subject to availability of currency. Where the requested foreign currency is not readily available, Citibank reserves the right to impose additional charges to offset any cost incurred by Citibank in obtaining such foreign currency. Citibank deals with AUD, EUR, GBP, HKD, JPY & USD cash notes only.

REMITTANCES

Inward Remittances

Handling Fee No Charge

Withdrawal by means of Foreign Currency Notes A service fee for the respective currencies applies. (Please refer to the Foreign Currency Notes Withdrawal Fee charges above)

Outward Remittances

1) Local Transfer;

- | | |
|---|-----------------------|
| a) Via branches and CitiPhone assisted | S\$20 per transaction |
| b) Via Citibank Online and Citi Mobile® App | |
| - MEPS^ (MAS Electronic Payment System) | S\$5 per transaction |
| - GIRO (2 to 3 business days) | No Charge |
| - FAST (Fast and Secure Transfers) | No Charge |

2) Overseas Transfer;

- | | |
|--|--------------------------------------|
| a) Instant transfer to Citibank accounts overseas via Citibank Global Transfer (CGT) | No Charge |
| b) Telegraphic Transfer (3 business days) | |
| - Commission (min S\$20,max S\$200) | 1/8% commission |
| - Cable | S\$30 |
| c) Online Telegraphic Transfer to Non-Citibank accounts | |
| - All other overseas banks via Citibank Online | S\$30 per transaction (cable charge) |

Note:

The commissions, fees or cable charges applies to all outward remittances regardless of whether the source account is a transactional account or a time deposit account, and regardless whether the payee is self or 3rd Party. All charges reflected do not include charges by correspondent banks.

USD Cashier's Orders

Charges 1/8% commission (min S\$20, max S\$200) + postage where applicable

SGD Cashier's Orders

Charges S\$10 per cheque + postage where applicable

Note:

No charges for Cashier's Order Payable to 1st party for account closure and redemption against TD and FTD.

Postage (Documents)

Charges S\$2.24 per local registered mail + actual postage or S\$10 for overseas registered mail + actual postage.

Stop Payment

Charges S\$20 per transaction + cable cost where applicable.

Tracers for Investigation

Charges S\$30

^ Instructions received before 5pm on a business day will be effected on the same day. Instructions after 5pm on a non business day will be effected the next business day.

STANDING INSTRUCTIONS AND GIRO

Standing Instructions

Withdrawal from banking or time deposit account via:

Cashier's Orders

Charges S\$10 per transaction + cost of Cashier's Order of S\$10 + postage where applicable.

Bank Drafts

Charges S\$10 per transaction + 1/8% commission (min S\$20, max S\$200) + postage + S\$30 cable cost.

Telegraphic Transfers

Charges S\$10 per transaction + 1/8% commission (min S\$20, max S\$200) + postage + S\$30 cable cost.

GIRO

(Only applicable to transfers from Singapore Dollars banking account)

- Outward Remittances No Charge
- Returned GIRO S\$10 per transaction
(for financial reasons)

Rejected Standing Instructions S\$30 per transaction

TRAVELLER'S CHEQUES

For Citicorp Traveller's Cheques only (only available at Capital Square Branch):

Encashment No Charge

Remarks:

Yen Denominated Traveller's Cheques attracts additional 1% (min S\$10) clearing fee imposed by clearing bank

Deposit S\$20 per transaction

VISA, MASTERCARD AND AMERICAN EXPRESS®

Annual Membership Fees (inclusive of 8% GST)

Citibank Card	Basic	Supplementary	Fee Waiver*
Citi Cash Back Card	S\$194.40	S\$97.20	1 year annual fee waiver for basic and all supplementary cards
Citi Cash Back+ Card	S\$194.40	S\$97.20	-
Citi Clear Card	S\$30.24	N.A.	1 year annual fee waiver
Citi Clear Platinum Card	S\$162.00	S\$86.40	1 year annual fee waiver for basic and all supplementary cards
Citibank Personal Business Gold Visa Card	S\$162.00	N.A.	1 year annual fee waiver
Citi PremierMiles Card	S\$194.40	Free	1 year annual fee waiver for basic and perpetual fee waiver for all supplementary cards
Citi Prestige Card	S\$540.00	Free	No Fee Waiver
Citi Rewards Card	S\$194.40	S\$97.20	1 year annual fee waiver for basic and all supplementary cards
Citi Cash Back Platinum	S\$162.00	S\$81.00	-
Citi Clear Classic Card	S\$64.80	N.A.	-
Citi Gold Card	S\$162.00	S\$86.40	-
Citi Platinum Card	S\$162.00	S\$86.40	-
Citi Silver Card	S\$64.80	S\$32.40	-

Citibank Partner Card	Basic	Supplementary	Fee Waiver*
Citi M1 Platinum Visa Card	S\$194.40	S\$97.20	1 year annual fee waiver for basic and all supplementary cards
Citi SMRT Platinum Visa Card	S\$194.40	S\$97.20	2 year annual fee waiver for basic and all supplementary cards
Citi M1 Blue Card	S\$64.80	S\$32.40	-
Citi M1 Gold Card	S\$162.00	S\$86.40	-
Citi Lazada Card	S\$194.40	S\$97.20	1 year annual fee waiver for basic and all supplementary cards

* The fee waiver is only applicable to new credit card applications.

Minimum Payment and Overlimit Amount - except for Citi Clear Card

Minimum Payment Amount

Current Balance	Minimum Payment
\$0 to <\$50	Current Balance
>=\$50	The minimum payment amount is specified in your statement of account and is computed by taking greater of - (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; or (b) \$50; plus any overdue amounts.

Overlimit Amount

The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your combined credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.

Minimum Payment and Overlimit Amount - Citi Clear Card

Minimum Payment Amount

Current Balance	Minimum Payment
\$0 to <\$25	Current Balance
>=\$25	The minimum payment amount is specified in your statement of account and is computed by taking greater of - (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; or (b) \$25; plus any overdue amounts.

Overlimit Amount

The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.

Cash Advance Charges

\$15 or 6% of amount withdrawn, whichever is greater.

Interest Charges for Card Transactions (including Cash Advance)-except for Citi Clear Card

The effective interest rate applicable on your account will be:

- The prevailing retail interest rate of 26.9% per annum and cash interest rate** of 26.9% per annum; or
- A promotional retail interest rate of 20.9% per annum and cash interest rate** of 20.9% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next Statement billing date, following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- A retail interest rate of 29.9% per annum and cash interest rate** of 29.9% per annum in the event your account is past due* in the current month. Citibank reserves the right to apply this interest rate. This rate will be effective after the next Statement billing date, following the payment due date and your interest rate will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months.

If the interest accrued on the outstanding balance is less than \$3, a minimum of \$3 will be charged.

* An account is considered past due if the minimum payment due is not received in full before the payment due date.

** Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, Outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.

If payment is not made in full by the payment due date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received.

VISA, MASTERCARD AND AMERICAN EXPRESS®

Interest Charges for Card Transactions (including Cash Advance)

Applied rate - 2.34% per month
 Effective interest rate - 28% per annum
 Minimum interest charge - S\$3

-Citi Clear Card

Late Payment Charge - except for Citi Clear Card

If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$100 will be levied.

Late Payment Charge - Citi Clear Card

If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$40 will be levied.

Transactions in Foreign Currencies and Transactions Processed Outside Singapore

a. Foreign currency transactions

(i) Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by VISA, MasterCard International, or American Express depending on whether the conversion is done by us, VISA, MasterCard International, or American Express.

(ii) In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount:

- (A) an administrative fee of up to 3.25% if processed by Visa or MasterCard International; and
- (B) an administrative fee of up to 3.3% on the converted Singapore dollar amount, of which 1.5% will be retained by American Express, or such other rate(s) as determined by us and notified to you.

b. Dynamic Currency Conversion

(i) If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done.

(ii) In addition, the card transaction will be subject to an administrative fee of 1% levied by VISA/MasterCard International on the converted Singapore dollar amount if it is VISA/MasterCard International transaction;

c. Singapore Dollars transactions processed outside Singapore

If the Singapore Dollars card transaction (including online transactions) is effected:

- i. with a local merchant whose payments are processed through an overseas intermediary; or
- ii. with a merchant who is registered as an overseas merchant regardless of its actual location, such card transaction will be subject to an administrative fee of 1% on the transaction amount if the card transaction is processed by VISA/MasterCard International.

This charge will be charged on card transactions including but not limited to any VISA or Mastercard retail card transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online VISA or Mastercard retail card transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.

VISA, MASTERCARD AND AMERICAN EXPRESS®

Liability for Unauthorized Transactions	You are reminded to keep your Citibank credit card in a safe and secure place and not to disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citibank. Your liability for unauthorized transactions on each credit card account is capped at \$100 provided that Citibank is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.	
Repayment Grace Period	25 days from the date of the statement of account.	
Credit Limit	The credit limit shown is your combined credit limit effective across all the personal basic and supplementary cards held by you including your personal business card if any.	
Overlimit Fee	S\$40 will be charged on the card with highest balance on the statement billing date, if the total outstanding balance (including unbilled balance) of all credit card(s) exceeds customer's combined credit limit on any day within the statement period.	
Service Charge for Insufficient funds	Returned Cheque	S\$25
	Rejected Direct Debit Authorisation	S\$25
Retrieval Fee	Requests for copies of sales drafts and statements are subject to the following charges: Charge per copy	
	Sales Draft:	
	- current to 2 months	S\$5
	- more than 2 months to 1 year	S\$15
	Statement of Account:	
	- current to 2 months	Free
	- more than 2 months to 1 year	S\$15
	- more than 1 year to 5 years	S\$30
	- more than 5 years	S\$100
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.	
Branch Service Fee	Service fee of S\$10.80 (inclusive of 8% GST) is charged (on a per account basis) for each payment made to Citi Credit Card account(s) over the counter at Citibank Branches.	

CITIBANK READY CREDIT

Annual Fee Interest Charge	<p>S\$100</p> <p>Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of \$5 if you have any outstanding debit balance. The effective interest rate applicable on your account will be:</p> <p>a) the prevailing product interest rate of 20.95% per annum; or</p> <p>b) A promotional interest rate of 13.50% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next Statement billing date, following the payment due date.</p> <p>Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or</p> <p>c) An interest rate of 26.95% per annum will be applicable in the event your account is past due* in the current month. This rate will be effective after the next Statement billing date following the payment due date and will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months.</p> <p><i>*An account is considered past due if the minimum payment due is not received in full before the payment due date.</i></p>	
-----------------------------------	--	--

CITIBANK READY CREDIT

Minimum Payment and Overlimit Amount	<p>Minimum Payment If the current balance on your Citi Ready Credit ("CRC") account, including minimum payment due under any Citibank instalment loan programs ("CRC Outstanding Balance") is less than S\$50, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than or equal to S\$50, the minimum payment shall be the higher of:</p> <ul style="list-style-type: none"> (i) Sum of 1% of CRC outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or (ii) S\$50 <p>Any CRC Outstanding Balance due and unpaid in respect of earlier CRC statements shall be added to the minimum payment due and payable under any current CRC statement.</p> <p>Overlimit Amount The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRC Outstanding Amount.</p>
Late Payment Charge	If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$100 will be levied.
Overlimit Fee	If the current balance on your account exceeds your credit limit, an overlimit fee of S\$40 shall be charged to your account.
Returned Cheques	S\$30 per cheque
Stop Payment	S\$30 per cheque
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Branch Service Fee	Service fee of S\$10.80 (inclusive of 8% GST) is charged (on a per account basis) for each payment made to Citi Ready Credit account over the counter at Citibank Branches.

This pricing information guide is not intended to provide exhaustive information. You should refer to the applicable Cardmember's Agreement for the full terms and conditions.

CITIBANK READY CREDIT SMARTCASH

Annual Fee	S\$90
Interest Charge	Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of \$5 if you have any outstanding debit balance. The effective interest rate applicable on your account will be: the prevailing product interest rate of 1.746% per month (20.95% per annum).
Minimum Payment	<p>If the current balance on your Citi Ready Credit SmartCash ("CRCS") account, including minimum payment due under any Citibank instalment loan programs ("CRCS Outstanding Balance") is less than S\$50, the minimum payment amount shall be equivalent to the current CRCS Outstanding Balance. If the CRCS Outstanding Balance is more than or equal to S\$50, the minimum payment shall be the higher of:</p> <ul style="list-style-type: none"> (i) Sum of 1% of CRCS outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or (ii) S\$50 <p>Any CRCS Outstanding Balance due and unpaid in respect of earlier CRCS statements shall be added to the minimum payment due and payable under any current CRCS statement.</p> <p>Overlimit Amount The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRCS Outstanding Amount.</p>
Late Payment Charge	If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$60 will be levied.
Overlimit Fee	If the current balance on your account exceeds your credit limit, an overlimit fee of S\$40 shall be charged to your account.
Returned Cheques	S\$30 per cheque
Stop Payment	S\$30 per cheque
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Branch Service Fee	Service fee of S\$10.80 (inclusive of 8% GST) is charged (on a per account basis) for each payment made to Citi Smart Cash account over the counter at Citibank Branches.

This pricing information guide is not intended to provide exhaustive information. You should refer to the applicable Cardmember's Agreement for the full terms and conditions.

MORTGAGE

Interest Rates	Citibank offers a wide variety of mortgage options including fixed, variable or hybrid loan packages (which allows you to peg your loan to both fixed and variable rates). Please speak to us today at +65 6238 8838 (Mondays to Fridays, between 9am and 5pm) for our latest interest rate packages.
Prepayment Fee/Breakage Fee	A prepayment fee/breakage fee may be applicable on partial or full prepayment of your loan depending on your loan package.
Administration fee for effecting fire insurance for the mortgaged property (where fire insurance is effected with an insurer not empaneled with Citibank)	S\$100 per year per renewal
Administration fee for restructuring of home loan to increase or decrease loan amount, to amend the number of borrowers or loan tenure	S\$250 per successful request
Administrative fee for repricing of home loan	Up to S\$500 per repricing request
Third Party Cost	Refers to costs such as legal, valuation etc., which are chargeable as applicable by the relevant third parties.

Important Information:

The Bank may, change the fees and charges (including setting new fees and charges) from time to time, in accordance with Clause 26 (Amendment of Terms) of the Citibank Home Saver Terms and Conditions.

For an Index Linked (Compounded SORA) package, the interest rate quoted to you is benchmarked against the Compounded Singapore Overnight Rate Average ("Compounded SORA"). Accordingly, the interest rate quoted to you is indicative and is subject to any fluctuations in Compounded SORA. The effective interest rate in respect of your loan will be set out in the Bank's facility letter to you and will be computed based on the applicable Compounded SORA on the specified reference date(s) and shall include any other pricing component which will vary according to your home loan package. The Bank is not required to give you advance notice of the Compounded SORA which are applicable to your loan.

You may request for a loan repayment schedule based on your choice of loan package. Alternatively, you may retrieve the loan repayment information at Citi website. Please note that a copy of The Association of Banks in Singapore Guide on Home Loan ("ABS Guide") is available upon request. We recommend that you read the ABS Guide before committing to your Home Loan. The ABS Guide is also available at MAS and ABS website in two (2) official languages.

CITIBANK BROKERAGE

Singapore Markets

Securities Trading in SGD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	SGD 28	SGD 50
Below SGD 50,000	0.25%	0.50%
SGD 50,000 to SGD 100,000	0.20%	0.50%
Above SGD 100,000	0.18%	0.40%
Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	USD 28	USD 38
Below USD 30,000	0.25%	0.50%
USD 30,000 to USD 60,000	0.20%	0.50%
Above USD 60,000	0.18%	0.40%

CITIBANK BROKERAGE

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	HKD 200	HKD 280
Below HKD 250,000	0.25%	0.50%
HKD 250,000 to HKD 500,000	0.20%	0.50%
Above HKD 500,000	0.18%	0.40%

Securities Trading in AUD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	AUD 14	AUD 22
Below AUD 55,000	0.25%	0.50%
AUD 55,000 to AUD 110,000	0.20%	0.50%
Above AUD 110,000	0.18%	0.40%

Securities Trading in JPY	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	JPY 1,200	JPY 2,000
Below JPY 3,150,000	0.25%	0.50%
JPY 3,150,001 to JPY 6,300,000	0.20%	0.50%
Above JPY 6,300,000	0.18%	0.40%

Securities Trading in GBP	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	GBP 10	GBP 14
Below GBP 15,500	0.25%	0.50%
GBP 15,500 to GBP 31,000	0.20%	0.50%
Above GBP 31,000	0.18%	0.40%

Singapore Share Transfers	Transfer In	Transfer Out
Transfer of Shares:		
CDP	No Charge	No Charge
External Counterparty	No Charge	No Charge

Custodian fees

Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of GST.

Other Charges for Singapore Markets

- Effective 1 June 2014, there is a clearing fee of 0.0325% charged by SGX on the trade value.
- There is a SGX Trading Access Fee of 0.0075% charged by SGX on the contract value.
- Prevailing GST applies to the brokerage rates, CDP Clearing Fee and SGX Trading Access Fee.
- Administrative fee of USD 50 is payable for each script conversion or registration (physical share certificates) request per account.

Applicable only for Equity-Linked Structured Notes

SGX has imposed a settlement fee of 0.015% of the settlement value (min S\$75) per settlement instruction from 1 June 2014. This fee is applied to all physical settlements of Equity-Linked Structured Notes, with SGX-listed stocks as underlying. Please note that such fee is applicable to your trades from 1 September 2014.

U.S. Markets

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	USD 25	USD 50
Below USD 50,000	0.30%	0.50%
USD 50,000 and above	0.30%	0.50%

SEC Charge

Sell transactions only 0.00051% of the trade amount (with effect from 23 February 2021)

Real Time Data Feeds

Charge NIL

CITIBANK BROKERAGE

Custodian Fees

Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of GST.

Corporate Action

- Dividend	NIL
- Bonus	NIL
- Bonus & Dividend	NIL
- Bonus & Dividend with Ratio	NIL
- Takeover For Cash	NIL
- Stock Merge	NIL
- Stock Split	NIL
- Takeover For Security	NIL
- Rights	NIL

Share Transfers

Transfer In of Shares	No Charge
Transfer Out of Shares	No Charge

Other Charges for U.S. Markets

1. Prevailing GST applies to the brokerage rates.
2. Prevailing Securities and Exchange Commission (SEC) fees will apply to "Sell" transactions.
3. Administrative fee of USD 50 is payable for each script conversion or registration (physical share certificates) request per account.

Hong Kong Markets

Securities Trading in HKD

Internet/Mobile Rate

Phone Rate

Min. commission (per contract)	HKD 120	HKD 180
Below HKD 300,000	0.30%	0.50%
HKD 300,000 and above	0.20%	0.50%

Other Fees and Charges

Stamp Duty	0.13% of contract value
Transaction Levy	0.0027% of contract value
FRC Transaction Levy	0.00015% of contract value (rounded to the nearest cent)
Trading Fee	0.005% of contract value
GST	7% on commission charged
Script Conversion/Registration	Administrative fee of USD 50 is payable for each script conversion or registration (physical share certificates) request per account.

Custodian fees	Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of GST.
----------------	---

Share Transfers

Transfer In of Shares	No Charge
Transfer Out of Shares	No Charge

Other Charges for Hong Kong Markets

1. Stamp Duty of 0.13% of contract value applies for change in beneficial owner transfers.

COIN EXCHANGE SERVICE	
Below S\$50	S\$3 per denomination
S\$51 to S\$500	S\$10 per denomination
Above S\$500	For every S\$500, S\$10 per denomination
COIN DEPOSIT	
Below S\$200	S\$5
Subsequent S\$100	S\$10
OTHER SERVICES	
Copies of Banking Statements (including Year-end Interest Summary Statement)	
Month-to-date	No Charge
Previous month	No Charge
Beyond 2 months	S\$15 per statement/copy
Reference Letter	S\$10 per copy
Online Security Device (OSD)	
First issuance	No Charge
Replacement fee	S\$20 per OSD

Notes:

Charges are expressed in Singapore Dollars unless otherwise stated and are subject to change without notice.

Information is correct as of December 2022.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.

Investment products are: (i) Not Bank Deposits; (ii) Not Bank Guaranteed; (iii) May Lose Value and (iv) Not Insured By Any Government Agency. Investment products are not available to U.S. Persons. Insurance products are an obligation only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup Inc. or any of their affiliates or subsidiaries.

This pricing information guide is not intended to provide exhaustive information. You should refer to the Citibank Singapore Global Consumer Banking Terms and Conditions and terms and conditions applicable to relevant products and services for the full terms and conditions.

For more information, please call our CitiPhone Hotline at +65 6225 5225 or visit us at www.citibank.com.sg.

