

Citibanking
Pricing Guide



Banking fees at a glance.

Your quick and easy guide to our schedule of charges.

Citibank Global Consumer Banking Singapore

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DEPOSIT ACCOUNTS

Savings Accounts

Singapore Dollar Savings Account

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

Singapore Dollar Junior Savings Account:

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

Singapore Dollar Money Market Savings Account:

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

[^]Daily interest (based on 70% of the daily 1 month Interbank Bid) is accorded if the daily balance is S\$30,000 and above. The daily interest is added up and posted into the account at month's end.

Checking Accounts

Singapore Dollar Checking Account

Minimum initial deposit*	S\$15,000 [#]
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US Dollar Checking Account

Minimum initial deposit	US\$5,000 [#]
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Savings & Checking Accounts

MaxiSave & MaxiSave Sweep Account (S\$)

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

InterestPlus Savings (S\$) & Step-Up Interest Account (S\$):

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

Tap and Save Account (S\$):

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

CitiAccess (US\$)

Minimum initial deposit*	US\$10,000 [#]
Minimum balance to earn interest	US\$5,000

Citi MaxiGain Account (S\$)

Minimum initial deposit*	S\$15,000 [#]
Minimum balance to earn base interest	S\$10,000
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
Minimum balance to earn interest [^]	1 unit of respective currency except USD. First US\$5,000 will not earn interest.

[^] No interest for Swiss Franc, Japanese Yen, Euro and Hong Kong Dollar Accounts

Note:

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

DEPOSIT ACCOUNTS

Time Deposit

Singapore Dollar Fixed Deposit:

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

Singapore Dollar Unfixed Deposit:

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

Foreign Currency Unfixed Deposit:

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

Foreign Currency CashPlus Deposit:

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

* Penalty charge is applicable 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\$3,000
- Daily Debit Point of Sales Limit	S\$2,000
- Monthly Debit Point of Sales Limit	S\$10,000

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.)
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Transactions in foreign currencies

- (i) 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.
- (ii) 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% by Mastercard International.
- (iii) 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 1% by Mastercard International.

Transactions in Singapore Dollars processed outside Singapore

All Card Transactions processed outside Singapore (i.e. without any currency conversion) will be subject to an administrative fee of up to 2.5% on the total amount of the transaction, which includes a 1% by Mastercard International.

ACCOUNT SERVICE FEES

Citibank Account Service Fee S\$15 per month^^

Account Closure Fee S\$50
(within 6 months from date of opening)

^^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	SGD CHECKING
2	SGD MONEY MARKET ACCT
3	SGD MAXISAVE
4	SGD SAVINGS
5	SGD INTERESTPLUS SAVINGS
6	SGD STEP-UP INTEREST ACCOUNT
7	SGD TAP & SAVE ACCOUNT
8	SGD MAXIGAIN
9	USD CHECKING
10	USD CITIACCESS
11	USD SAVINGS ACCOUNT
12	AUD GLOBAL FCY AC
13	NZD GLOBAL FCY AC
14	EUR GLOBAL FCY AC
15	GBP GLOBAL FCY AC
16	CAD GLOBAL FCY AC
17	CHF GLOBAL FCY AC
18	JPY GLOBAL FCY AC
19	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 Deposit S\$15 per cheque book

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

Outward Remittances

1) Local Transfer;

a) Via branches and CitiPhone assisted S\$20 per transaction
 b) Via Citibank Online
 - 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 1/8% commission
 (min S\$20,max S\$200)
 - 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.

Demand Drafts/USD Cashier's Order

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

Note:

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

SGD Cashier's Orders

Charges S\$10 per cheque + postage where applicable

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 (for financial reasons)	S\$10 per transaction

Rejected Standing Instructions S\$30 per transaction

TRAVELLER'S CHEQUES

For Citicorp Traveller's Cheques only (only available at MDH & CSQ Branches):
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

FIXED INCOME SECURITIES

External transfer transaction fee on each Fixed Income Security to be transferred out of Citibank

- Zero Coupon Securities	0.25% on the Market Bid price at the point of transfer
- All other Fixed Income Securities	0.25% on the Nominal Amount of each security to be transferred

VISA, MASTERCARD AND AMERICAN EXPRESS®

Annual Membership Fees (inclusive of GST)

Citibank Card	Basic	Supplementary	Fee Waiver*
Citi Cash Back Card	S\$192.60	S\$96.30	1 year annual fee waiver for basic and all supplementary cards
Citi Clear Card	S\$29.96	N.A.	1 year annual fee waiver
Citi Clear Platinum Card	S\$160.50	S\$85.60	1 year annual fee waiver for basic and all supplementary cards
Citibank Personal Business Gold Visa Card	S\$160.50	N.A.	1 year annual fee waiver
Citi PremierMiles American Express® Card	S\$267.50	Free	-
Citi PremierMiles Visa Card	S\$192.60	Free	1 year annual fee waiver for basic and perpetual fee waiver for all supplementary cards
Citi Prestige Card	S\$535.00	Free	No Fee Waiver
Citi Rewards Card	S\$192.60	S\$96.30	1 year annual fee waiver for basic and all supplementary cards
Citi Cash Back Platinum	S\$160.50	S\$80.25	-
Citi Clear Classic Card	S\$64.20	Not Applicable	-
Citi Gold Card	S\$160.50	S\$85.60	-
Citi Platinum Card	S\$160.50	S\$85.60	-
Citi Silver Card	S\$64.20	S\$32.10	-
Citibank Partner Card	Basic	Supplementary	Fee Waiver*
Citi M1 Platinum Visa Card	S\$192.60	S\$96.30	1 year annual fee waiver for basic and all supplementary cards
Citi SMRT Platinum Visa Card	S\$192.60	S\$96.30	2 year annual fee waiver for basic and all supplementary cards
Citi M1 Blue Card	S\$64.20	S\$32.10	-
Citi M1 Gold Card	S\$160.50	S\$85.60	-

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

Minimum Payment and Overlimit Amount - except for Citi Clear Card

Minimum Payment Amount

The minimum payment amount is specified in your statement of account and is computed by taking 1% of the current balance plus 1% of any outstanding unbilled instalment amounts plus interest charges (including interest/ service charges for any recurring/instalment payments) plus late payment charge or S\$50 whichever is greater, plus any overdue amounts. If the current balance is less than S\$50, the minimum payment amount shall be equivalent to the current balance.

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

The minimum payment amount is specified in your statement of account and is computed by taking 1% of the current balance plus 1% of any outstanding unbilled instalment amounts plus interest charges (including interest/ service charges for any recurring/instalment payments) plus late payment charge or S\$25 whichever is greater, plus any overdue amounts. If the current balance is less than S\$25, the minimum payment amount shall be equivalent to the current balance.

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

S\$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:

- a. The prevailing retail interest rate of 26.9% per annum and cash interest rate** of 26.9% per annum; or
- b. 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. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- c. 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. Your interest rate will revert to the prevailing product interest rate, as soon as your account is no longer past due in the current month and no longer twice or more past due within the last six months. From 1 Feb 2019, 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 S\$3, a minimum of S\$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 3.0% 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 (Inclusive of GST)	Returned Cheque	S\$25
	Rejected Direct Debit Authorisation	S\$25
Retrieval Fee (Inclusive of GST)	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
Card Replacement Fee	A card replacement fee of S\$10 shall be charged to your account for each replacement of your SMRT Platinum Visa.	
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.	

CITIBANK READY CREDIT

Annual Fee	S\$100
Interest Charge	<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.</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 23.95% per annum in the event your account is past due* in the current month but not twice or more past due within the last six months^ or</p> <p>d) An interest rate of 26.95% per annum in the event your account is twice or more past due* within the last six months. Citibank reserves the right to apply this interest rate. Your interest rate will revert to the prevailing product interest rate, as soon as your account is no longer twice or more past due within the last six months^.</p> <p>* An account is considered past due if the minimum payment due is not received in full before the payment due date</p> <p>^From 1 Feb 2019, an interest rate of 26.95% per annum will be applicable in the event your account is past due in the current month. The 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.</p>

CITIBANK READY CREDIT

Minimum Payment and Overlimit Amount	<p>Minimum Payment If the current balance on your CRC account (which includes any RCPL minimum payment if you have a Ready Credit PayLite ("RCPL")) ("CRC Outstanding Balance") is less than S\$45, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than S\$45, the minimum payment shall be the higher of</p> <ul style="list-style-type: none"> (i) the aggregate of the RCPL minimum payment plus 3% of CRC Outstanding Balance (excluding any RCPL minimum payment); or (ii) S\$45. <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.

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 Interest Charge	<p>S\$90 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).</p> <p>Minimum Payment If the current balance on your CRCS account (which includes any RCPL minimum payment if you have a Ready Credit PayLite ("RCPL")) ("CRCS Outstanding Balance") is less than S\$45, the minimum payment amount shall be equivalent to the current CRCS Outstanding Balance. If the CRCS Outstanding Balance is more than S\$45, the minimum payment shall be the higher of</p> <ul style="list-style-type: none"> (i) the aggregate of the RCPL minimum payment plus 3% of CRCS Outstanding Balance (excluding any RCPL minimum payment); or (ii) S\$45. <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. 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.</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.

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MORTGAGE

Interest Rates Citibank offers wide variety of interest rate packages, ranging from 1/3/6/12 months SIBOR tenures to fixed rate packages. Please speak to us today at **6238 8838** 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\$200 per successful request

Important Information:

For an Index Linked (SIBOR) package, the interest rate quoted to you is benchmarked against the Singapore Interbank Offered Rate ("SIBOR"). Accordingly, the interest rate quoted to you is indicative and is subject to any fluctuations in SIBOR. 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 SIBOR 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 SIBOR 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 www.citibank.com.sg. 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 www.mas.gov.sg and www.abs.org.sg in four (4) official languages.

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%

CITIBANK BROKERAGE

*Singapore Share Transfers

Transfer In

Transfer Out

Transfer of Shares:

CDP	*No Charge	*SGD10 Per Counter
External Counterparty	No Charge	SGD30 Per Counter

Custodian fees

Custodian fees apply at a rate of 0.02% of your monthly average stockholding balance, up to a maximum of SGD100 every 6 months. Prevailing GST applies

** Prevailing GST applies to Singapore Share Transfer fees*

+ Transfer fee applies to all transfer of Singapore shares from CDP to Citibank. This fee is chargeable by CDP. For details please see CDP fee schedule on CDP website: https://www1.cdp.sg.com/sgx-cdp-web/static/cdpServices_anchoring?lang=en&location=transfer-of-securities

Other Charges for Singapore Market

- 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.

Notice of Short Selling for Singapore Market:

With effect from 1 November 2000, SGX regulations stipulate that the buying-in brokerage will be fixed at a flat rate of 0.75%. In addition, a processing fee of SGD 75 will be levied for every buying-in contract or withdrawal of buying-in.

There will be a penalty fee of 5% of the value of the failed trade subject to a minimum of SGD 1,000, and the penalty will take effect for trades executed from Thursday 25 September 2008 onwards.

Applicable only for Equity-Linked Structured Notes & Equity-Linked Accounts

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 and/or Equity-Linked Account, with SGX-listed stocks as underlying. Please note that such fee is applicable to your trades from 1 September 2014.

U.S. Markets

Contract/traded amount

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 0.0013% of trade amount (with effect from 22 May 2018)

Real Time Data Feeds

Charge NIL

Custodian Fees

Custodian fees apply at a rate of 0.01% of your monthly average stockholding balance, up to a maximum of USD 100 every six months.

Corporate Action

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

CITIBANK BROKERAGE

- Stock Split	NIL
- Takeover For Security	NIL
- Rights	NIL

Share Transfers

Transfer In of Shares	NIL*
Transfer Out of Shares	USD 30 per counter
Inactive Account Charges	NIL

* Shares held under Direct Registration System (DRS) will be charged USD 75 per counter. Prevailing GST applies to the U.S. market brokerage fees.

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	0.10% of contract value
Transaction Levy	0.0027% of contract value
Trading Fee	0.005% of contract value
GST:	7% on commission charged

Custodian fees
Custodian fees apply at a rate of 0.02% of your monthly average stockholding balance, up to maximum of HKD 600 every six months.

Share Transfers

Transfer In of Shares	NIL
Transfer Out of Shares	HKD 200 per counter

Other Charges for Hong Kong Market

1. Prevailing GST applies to the Hong Kong market brokerage fees.
2. Stamp Duty of 0.10% of contract value applies for change in beneficial owner transfers.

SAFE DEPOSIT BOX

Capital Square Branch

4" X 5" X 24"	S\$180 per annum*
5" X 5" X 24"	S\$200 per annum*
3" X 10" X 24"	S\$300 per annum*
5" X 10" X 24"	S\$360 per annum*
10" X 10" X 24"	S\$480 per annum*
Key Deposit	S\$100 (refundable upon return of keys)

Orchard (MacDonald House) Branch

5" X 10" X 22"	S\$360 per annum*
10" X 10" X 22"	S\$480 per annum*
Key Deposit	S\$100 (refundable upon return of keys)

* Subject to availability & 7% GST

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
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Online Security Device (OSD)

First issuance	No Charge
Replacement fee	S\$20 per OSD

Note:

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

Information is correct as of November 2018.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 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 refer to SDIC's website at 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.

