

Citigold

Pricing Guide

A comprehensive guide to an array of exclusive banking services.

citibank®

citi®



Citibank Global Consumer Banking Singapore

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DEPOSIT ACCOUNTS	Citi Priority	Citigold
SAVINGS ACCOUNTS		
Singapore Dollar Savings Account		
Minimum initial deposit	Waived	Waived
Minimum balance to earn interest	S\$1	S\$1
Singapore Dollar Money Market Savings Account		
Minimum initial deposit	Waived	Waived
Minimum balance to earn interest^	S\$30,000	S\$30,000
Singapore Dollar Junior Savings Account		
Minimum initial deposit*	Waived	Waived
Minimum balance to earn interest	S\$1	S\$1
CHECKING ACCOUNTS		
Singapore Dollar Checking Account		
Minimum initial deposit*	Waived	Waived
US Dollar Checking Account		
Minimum initial deposit^	Waived	Waived
SAVINGS & CHECKING ACCOUNTS		
Maxisave & Maxisave Sweep Account (S\$)		
Minimum initial deposit*	Waived	Waived
Minimum balance to earn interest	S\$1	S\$1
InterestPlus Savings (S\$) & Step-Up Account (S\$)		
Minimum initial deposit*	Waived	Waived
Minimum balance to earn interest	S\$1	S\$1
CitiAccess (US\$)		
Minimum initial deposit*	Waived	Waived
Minimum balance to earn interest	US\$5,000	US\$5,000
Citi MaxiGain Account (S\$)		
Minimum Initial Deposit	Waived	Waived
Minimum balance to earn base interest:	S\$10,000	S\$10,000
Minimum balance to earn bonus interest:	S\$1	S\$1

Note:

^ Daily interest (based on 70% of the daily 1 month) is accrued if the daily balance is S\$30,000 and above. The daily interest is added up and credited into the account at the end of the month.

* Initial Deposit Requirements are waived for Citigold clients as long as the client meets the Citigold minimum Assets Under Management requirements.

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.

Account Service Fee of S\$15 per month will be applicable to Citigold Clients if the Total Relationship Balance (TRB) is less than S\$15,000 at the end of each month.

Please refer to Account Service Fees section for more details.

Each Citigold client with a Citigold relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.

GLOBAL FOREIGN CURRENCY ACCOUNT

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

Minimum initial deposit

Minimum balance to earn interest^

Waived
1 unit of respective currency except USD. First US\$5,000 will not earn interest.

Waived
1 unit of respective currency except USD. First US\$5,000 will not earn interest.

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

Note:

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

DEPOSIT ACCOUNTS	Citi Priority	Citigold
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	S\$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 Dollar Time Deposits. Likewise, S\$5,000 or equivalent is required for Foreign Currency Time Deposits.		

DEPOSIT ACCOUNTS	Citi Priority	Citigold
Cash withdrawal and Debit Card spending limit:		
- Daily cash withdrawal limit	S\$3,000	S\$5,000
- Daily Debit Point of Sales Limit	S\$2,000	S\$2,000
- Monthly Debit Point of Sales Limit	S\$10,000	S\$30,000
Cash withdrawals Singapore		
- Citibank Singapore Limited ATMs	No Charge	No Charge
- Qualifying Full Bank (QFB) Shared ATM Network*	No Charge	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.)	No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)
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.	

DEPOSIT ACCOUNTS	Citi Priority	Citigold
Transactions in foreign currencies	(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	Citi Priority	Citigold
CITIBANK ACCOUNT SERVICE FEE The monthly minimum Total Relationship Balance ('TRB') 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. Citibank's determination of TRB will be conclusive	S\$15 per month	S\$15 per month

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

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

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. To ensure that you continue to enjoy the privileges accorded to your Citigold relationship, you will have to maintain a minimum of S\$250,000 in Assets Under Management with Citi.

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.

Each Citigold client with a Citigold relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.

ACCOUNT CLOSURE FEE (Within 6 months from date of account opening)	S\$50	S\$50
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CHEQUE CHARGES	Citi Priority	Citigold
<p>CHEQUE BOOK REPLENISHMENT</p> <p>DEPOSIT US Dollar cheques drawn on local banks Other foreign currency cheques drawn on local banks Foreign Currency cheques drawn on banks located outside of Singapore - Deposit - Cheques Returned Foreign Cheques sent for overseas collection - Involving Foreign Exchange - Not Involving Foreign Exchange</p> <p>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.</p>	<p>No Charge S\$15 per cheque</p> <p>S\$15 per cheque S\$15 per cheque</p> <p>1/8% commission (min. \$10, max. \$100) + postage/cable costs where applicable 1/8% commission (min. \$10, max. \$150) + postage/cable costs where applicable</p>	<p>No Charge S\$15 per cheque</p> <p>S\$15 per cheque S\$15 per cheque</p>
<p>MARKED CHEQUES Direct Marking (S\$) (Confirmation of status day)</p> <p>RETURNED CHEQUES S\$</p> <p>per day</p> <p>US\$</p> <p>STOP PAYMENT Singapore Dollar Cheque</p> <p>US Dollar Cheque</p> <p>CHEQUE RETRIEVAL</p>	<p>S\$100 per cheque</p> <p>Waived for 1 cheque per Citi Priority account per day Subsequent cheque at S\$30 per cheque US\$30 per cheque</p> <p>S\$30 per cheque</p> <p>US\$30 per cheque</p> <p>S\$50 per cheque</p>	<p>S\$50 per cheque</p> <p>Waived for 2 cheques per Citigold account per day</p> <p>Waived for 2 cheques per Citigold account per day</p> <p>Waived for 2 cheques per Citigold account per day</p> <p>Waived for 2 cheques per Citigold account per day</p>
TEMPORARY OVERDRAFT FEES		
<p>TEMPORARY OVERDRAFT*</p> <p>Interest rate</p> <p>Earmarking</p> <p>Repayment Date</p> <p>Set-Off</p> <p>* Applicable for both cheques and GIROs.</p>	<p>Prevailing prime lending rate + 5%.</p> <p>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.</p> <p>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.</p> <p>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.</p>	

FOREIGN CURRENCY NOTES SERVICES	Citi Priority	Citigold
<p>DEPOSIT Foreign Currency Notes</p> <ul style="list-style-type: none"> - Involving Foreign Exchange - Not Involving Foreign Exchange <p>WITHDRAWAL Foreign Currency Notes[^]</p> <ul style="list-style-type: none"> - Involving Foreign Exchange - Not Involving Foreign Exchange <p>Note: [^] Foreign currency cash withdrawals are subject to the 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.</p>	<p>No Charge A service fee of 0.5% (min. S\$10) applies to all cash amounts</p> <p>No Charge Service fee applicable for the respective currencies: AUD : 2.5% EUR : 1.5% GBP : 1.5% JPY : 1.5% HKD : 3.0% USD : 1.5% OR Min Charge of S\$10 whichever is higher</p>	<p>No Charge A service fee of 0.25% (min. S\$10) applies to all cash amounts</p> <p>No Charge Service fee applicable for the respective currencies: AUD : 2.0% EUR : 1.0% GBP : 1.0% JPY : 1.0% HKD : 2.5% USD : 1.0% OR Min Charge of S\$10 whichever is higher</p>
REMITTANCES	Citi Priority	Citigold
<p>OUTWARD REMITTANCES</p> <p>Outward Remittance via Telegraphic Transfers Commission</p> <p>Cable</p> <p>Outward Remittance via Citibank Online Transfer to Citibank accounts overseas via Citibank Global Transfer (CGT)</p> <p>Transfer to Non-Citibank accounts overseas</p> <ul style="list-style-type: none"> - All other overseas banks via online Telegraphic Transfer <p>Note: The commissions, fees and cable charges apply to all outward remittances regardless of whether the source account is a transactional account or a time deposit account, and regardless of whether the remittance is to yourself or to a third party. All charges reflected do not include charges by correspondent banks.</p> <p>Demand Drafts/USD Cashier's Orders Charges</p> <p>SGD Cashier's Orders Charges</p> <p>Note: No charges for Cashier Order Payable to first party for account closure and redemption against TD and FTD.</p> <p>Local Fund Transfer (S\$)</p> <p>Via branches and CitiPhone assisted Via Citibank Online</p> <ul style="list-style-type: none"> - MEPS[^] (MAS Electronic Payment System) - GIRO (2 to 3 business days) - FAST (Fast and Secure Transfers) 	<p>1/8% commission (min. S\$20, max. S\$200) S\$30</p> <p>Waived</p> <p>S\$30 per transaction (cable charge)</p> <p>1/8% commission (min. S\$20, max. S\$200) + postage where applicable</p> <p>S\$10 per cheque postage where applicable</p> <p>S\$15 per transaction</p> <p>S\$5 per transaction No charge No charge</p>	<p>1/8% commission (min. S\$20, max. S\$200) S\$20</p> <p>Waived</p> <p>S\$20 per transaction (cable charge)</p> <p>1/8% commission (min. S\$20, max. S\$200) + postage where applicable</p> <p>Waived for 2 Cashier's Orders per Citigold account per day + postage where applicable</p> <p>S\$10 per transaction</p> <p>S\$5 per transaction No charge No charge</p>

REMITTANCES	Citi Priority	Citigold
Postage (Documents) Charges Stop Payment Charges Tracers For Investigation Charges	S\$2.24 per local registered mail + actual postage or S\$10 for overseas registered mail + actual postage S\$20 per transaction + cable costs where applicable S\$30	S\$2.24 per local registered mail + actual postage or S\$10 for overseas registered mail + actual postage S\$10 per transaction + cable costs where applicable S\$10
<p>[^] Instructions received before 5pm on a business day will be effected on the same day. Instructions received after 5pm on a non business day will be effected the next business day.</p>		
STANDING INSTRUCTIONS AND GIRO	Citi Priority	Citigold
STANDING INSTRUCTION Withdrawal from banking or time deposit account via: Cashier's Orders Bank Drafts/Telegraphic Transfers GIRO (Only applicable to transfers from Singapore Dollar banking account) - Outward Remittances - Returned GIRO (for financial reasons) Rejected Standing Instructions	S\$10 per transaction + cost of Cashier's Order of \$10 and postage where applicable S\$10 per transaction + 1/8% commission on Bank Draft/Telegraphic Transfer (min. S\$20, max. S\$200) and postage/cable costs where applicable No Charge S\$10 per transaction S\$30 per transaction	S\$10 per transaction + postage where applicable S\$10 per transaction + 1/8% commission on Bank Draft/Telegraphic Transfer (min. S\$20, max. S\$200) and postage/cable costs where applicable No Charge S\$10 per transaction S\$30 per transaction
TRAVELLER'S CHEQUES	Citi Priority	Citigold
For Citicorp Traveller's Cheques Only (Only Available at MDH & CSQ Branch) Encashment Remarks: Yen Denominated Traveller's Cheques attracts additional 1% (min. S\$10) Clearing Fee imposed by Clearing Bank Deposit	No Charge No Charge S\$20 per transaction	No Charge No Charge No Charge

FIXED INCOME SECURITIES	Citi Priority	Citigold
<p>External transfer transaction fee on each Fixed Income Security to be transferred out of Citibank</p> <ul style="list-style-type: none"> - Zero Coupon Securities - All other Fixed Income Securities 	<p>0.25% on the market bid price at the point of transfer</p> <p>0.25% on the nominal amount of each security to be transferred</p>	

CITIBANK CREDIT CARDS

Citigold clients enjoy a perpetual fee waiver* on their choice of Citibank core and co-brand Credit Cards.

CITIBANK CREDIT CARD	Annual Membership Fees (Inclusive of GST)	
	BASIC	SUPPLEMENTARY
Citi Cash Back Card	S\$192.60	S\$96.30
Citi Clear Card	S\$29.96	N.A.
Citi Clear Platinum Card	S\$160.50	S\$85.60
Citibank Personal Business Gold Visa Card	S\$160.50	N.A.
Citi PremierMiles American Express® Card	S\$267.50	Free
Citi PremierMiles Visa Card	S\$192.60	Free
Citi Prestige Card	S\$535.00	Free
Citi Rewards Card	S\$192.60	S\$96.30
Citi Cash Back Platinum	S\$160.50	S\$80.25
Citi Clear Classic Card	S\$64.20	N.A.
Citi Gold Card	S\$160.50	S\$85.60
Citi Platinum Card	S\$160.50	S\$85.60
CITIBANK CO-BRAND CREDIT CARD		
Citi M1 Platinum Visa Card	S\$192.60	S\$96.30
Citi SMRT Platinum Visa Card	S\$192.90	S\$96.30
Citi M1 Blue Card	S\$64.20	S\$32.10
Citi M1 Gold Card	S\$160.50	S\$85.60

* Citigold clients enjoy a lifetime fee waiver on one Citibank core credit card (excluding Ultima & Prestige Card) and one Citibank co-brand credit card. To enjoy the lifetime fee waiver on Citibank credit cards, the client must maintain a minimum Assets Under Management (AUM) of S\$250,000. Clients continue to be subject to the relevant cardmembers' agreement.

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.

CREDIT CARD CHARGES

MINIMUM PAYMENT AND OVERLIMIT AMOUNT

Minimum Payment

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.

CASH ADVANCE CHARGES

S\$15 or 6% of amount withdrawn per transaction, whichever is higher, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

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

- 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.

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.

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

LATE PAYMENT CHARGE FOR ALL CARDS

TRANSACTIONS IN FOREIGN CURRENCIES AND TRANSACTIONS PROCESSED OUTSIDE SINGAPORE

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

**REPAYMENT GRACE PERIOD
OVERLIMIT FEE**

REQUEST FOR SALES DRAFT
Current to 2 months
More than 2 months to 1 year

REQUEST FOR STATEMENT OF ACCOUNT
Current to 2 months
More than 2 months to 1 year
More than 1 year to 5 years
More than 5 years

HANDLING FEE FOR DISHONoured PAYMENT

PAYMENT HIERARCHY

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 a 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.

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.

25 days from the date of the statement of account 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.

\$5 per copy
\$15 per copy

Free
\$15 per copy
\$30 per copy
\$100 per copy

A handling fee of S\$25 will be charged if your cheque is returned or if your Direct Debit Interbank GIRO is dishonored.

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.

ANNUAL FEE
INTEREST CHARGE

Waived

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:

- (a) the prevailing product interest rate of 20.95% per annum; or
- (b) a promotional interest rate of 13.50% 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) 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
- (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^.

^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.

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

MINIMUM PAYMENT AND OVERLIMIT AMOUNT

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

- (i) the aggregate of the RCPL minimum payment plus 3% of CRC Outstanding Balance (excluding any RCPL minimum payment); or
- (ii) S\$45.

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.

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.

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

OVERLIMIT FEE

If the current balance on your account exceeds your credit limit, an overlimit fee of \$40 shall be charged to your account

RETURNED CHEQUES

\$30 per cheque

STOP PAYMENT

\$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.

MORTGAGE

Interest Rates

Citibank offers wide variety of interest rate packages, ranging from 1/3/6/12 months SIBOR tenures to fixed rate packages.

As a Citigold client, you enjoy preferential interest rates on your home loan. Please speak to us today at 6225 5226 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 S\$100 per year per renewal

Administrative 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

Administrative 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

Administrative fee for repricing of home loan

Up to 0.75% of loan outstanding + undisbursed loan at the time of request.

Third Party Cost

Refers to costs such as legal, valuation etc., which are chargeable as applicable by the relevant third parties

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

Commission rates for Singapore Market trades applicable for advisory & non-advisory

Securities Trading in SGD	Internet/Mobile Rate	Phone Rate
Minimum 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
Minimum 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%
Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Minimum 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
Minimum 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 JPY	Internet/Mobile Rate	Phone Rate
Minimum Commission (per contract)	JPY 1,200	JPY 2,000
Below JPY 3,150,000	0.25%	0.50%
JPY 3,150,000 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
Minimum 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	SGD10 Per Counter
Transfer of Shares - External Counterparty	No Charge	SGD30 Per Counter
Custodian Fees		

Custodian fees for SG markets are waived

* 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

1. Effective 1 June 2014, there is a clearing fee of 0.0325% charged by SGX on the trade value.
2. There is a SGX Trading Access Fee of 0.0075% charged by SGX on the contract value.
3. Prevailing GST applies to the brokerage rates, CDP Clearing Fee and SGX Trading Access Fee.

NOTICE OF SHORT SELLING FOR SINGAPORE MARKET

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.

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.

Commission rates for U.S. Markets trades applicable for advisory & non-advisory

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Minimum Commission	USD 25	USD 50
Below USD 50,000	0.30%	0.50%
USD 50,000 and Above	0.30%	0.50%
U.S. Share Transfers	Transfer In	Transfer Out
Transfer of Shares	No Charge*	USD 30 Per Counter
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.

SEC Charge	
Sell transactions only	0.0013% of trade amount (with effect from 22 May 2018)

OTHER CHARGES FOR U.S. MARKETS

1. Prevailing GST applies to the brokerage rates, CDP Clearing Fee and SGX Trading Access Fee.
2. 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.

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

Commission rates for Hong Kong Markets trades

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Minimum Commission	HKD 120	HKD 180
Below HKD 300,000	0.30%	0.50%
HKD 300,000 and Above	0.20%	0.50%
Hong Kong Share Transfers	Transfer In	Transfer Out
Transfer of Shares	No Charge	HKD 200 Per Counter
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	Transfer Out
Transfer of Shares	NIL	HKD 200 per counter

OTHER CHARGES FOR HONG KONG MARKETS

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.

OTHER CHARGES FOR HONG KONG MARKETS

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

SAFE DEPOSIT BOX	Citi Priority	Citigold
CAPITAL SQUARE BRANCH		
4" X 5" X 24"	S\$180 per annum*	S\$150 per annum*
5" X 5" X 24"	S\$200 per annum*	S\$160 per annum*
3" X 10" X 24"	S\$300 per annum*	S\$220 per annum*
5" X 10" X 24"	S\$360 per annum*	S\$300 per annum*
10" X 10" X 24"	S\$480 per annum*	S\$380 per annum*
Key Deposit	S\$100 (refundable upon return of keys)	S\$100 (refundable upon return of keys)
MACDONALD HOUSE BRANCH		
5" X 10" X 22"	S\$360 per annum*	S\$300 per annum*
10" X 10" X 22"	S\$480 per annum*	S\$380 per annum*
Key Deposit	S\$100 (refundable upon return of keys)	S\$100 (refundable upon return of keys)
(Safe deposit box is subject to availability)		
* Subject to 7% GST		

COIN EXCHANGE SERVICE	
BELOW \$50	S\$3 per denomination
\$51 TO \$500	S\$10 per denomination
ABOVE \$500	For every S\$500, S\$10 per denomination
COIN DEPOSIT	
BELOW \$200	S\$5
SUBSEQUENT \$100	S\$10
ONLINE SECURITY DEVICE	
FIRST ISSUANCE OF THE DEVICE	No Charge
REPLACEMENT OF DEVICE	S\$20

OTHER SERVICES

HOLD MAIL SERVICE

S\$240 per annum*

* Subject to 7% GST

COPIES OF STATEMENTS

(INCLUDING YEAR END INTEREST SUMMARY STATEMENTS)

Month-to-date

Previous month

Beyond 2 months

No Charge

No Charge

S\$15 per statement/copy

HOLDING OF SHARES FOR SAFEKEEPING COLLATERAL

Upon receipt

Upon withdrawal

S\$60 per annum per counter

1/8% of current market value of share

Minimum: S\$25

Maximum: S\$2,500

Waived

REFERENCE LETTER

Online Security Device (OSD)

First issuance

Replacement fee

No Charge

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

Citigold Centres islandwide

Designated Citigold Private Client Centres

Asia Square

8 Marina View
Asia Square Tower 1
#21-00
Singapore 018960

Capital Square

23 Church Street
Capital Square
#07-01
Singapore 049481

Paragon

290 Orchard Road
#06-25/26
Singapore 238859

Citigold Centres

Asia Square

8 Marina View
Asia Square Tower 1
#01-02 & #21-00
Singapore 018960

Holland Village

259 Holland Avenue
Singapore 278985

Orchard Road

40A Orchard Road
MacDonald House
Mezzanine Level
Singapore 238838

Parkway Parade

80 Marine Parade Road
#12-04/05
Singapore 449269

Capital Square

23 Church Street
Capital Square
#07-01
Singapore 049481

Jurong East

21 Jurong Gateway Road
CPF Jurong Building
#02-07/08
Singapore 608546

Paragon

290 Orchard Road
#01-22
Singapore 238859

For more information, please call our 24-Hour Citigold Hotline at +65 6225 5226 or visit us at www.citigold.com.sg.

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.

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