

Citigold Private Client

Citigold Private Client Pricing Guide

A Comprehensive Guide To An Array Of Services



Citibank Global Consumer Banking Singapore

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

^ 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																																					
<p>TIME DEPOSIT</p> <p>Singapore Dollar Fixed Deposit Minimum initial deposit S\$10,000 Minimum tenure* 1 week</p> <p>Singapore Dollar Unfixed Deposit Minimum initial deposit S\$10,000 Minimum tenure* 6 months</p> <p>Foreign Currency Unfixed Deposit Minimum initial deposit S\$10,000 or equivalent Minimum tenure* 1 week</p> <p>Foreign Currency CashPlus Deposit Minimum initial deposit S\$10,000 or equivalent Tenure Overnight</p> <p>* Penalty charge is applicable for termination of time deposits prior to maturity date</p> <p>Remarks: 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.</p>																																					
CITIBANK ATM/DEBIT CARD																																					
	<table border="1"> <thead> <tr> <th></th> <th>Citigold</th> <th>Citigold Private Client</th> </tr> </thead> <tbody> <tr> <td>Cash withdrawal and Debit Card spending limit:</td> <td></td> <td></td> </tr> <tr> <td>- Daily cash withdrawal limit</td> <td>S\$5,000</td> <td>S\$8,000</td> </tr> <tr> <td>- Daily Debit Point of Sales Limit</td> <td>S\$2,000</td> <td>S\$2,000</td> </tr> <tr> <td>- Monthly Debit Point of Sales Limit</td> <td>S\$30,000</td> <td>S\$30,000</td> </tr> <tr> <td>Cash withdrawals Singapore</td> <td></td> <td></td> </tr> <tr> <td>- Citibank Singapore Limited ATMs</td> <td>No Charge</td> <td>No Charge</td> </tr> <tr> <td>- Qualifying Full Bank (QFB) Shared ATM Network*</td> <td>No Charge</td> <td>No Charge</td> </tr> <tr> <td><small>* 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.</small></td> <td></td> <td></td> </tr> <tr> <td>Overseas</td> <td></td> <td></td> </tr> <tr> <td>- Citibank ATMs</td> <td>No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)</td> <td>No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)</td> </tr> <tr> <td>Transactions in foreign currencies</td> <td colspan="2"> <p>(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.</p> <p>(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.</p> </td> </tr> </tbody> </table>		Citigold	Citigold Private Client	Cash withdrawal and Debit Card spending limit:			- Daily cash withdrawal limit	S\$5,000	S\$8,000	- Daily Debit Point of Sales Limit	S\$2,000	S\$2,000	- Monthly Debit Point of Sales Limit	S\$30,000	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	<small>* 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.</small>			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	<p>(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.</p> <p>(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.</p>	
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CITIBANK ATM/DEBIT CARD	Citigold	Citigold Private Client
<p>Transactions in foreign currencies</p> <p>Transactions in Singapore Dollars processed outside Singapore</p>	<p>(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.</p> <p>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.</p>	

ACCOUNT SERVICE FEES	
<p>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</p>	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 Private Client relationship, you will have to maintain a minimum of S\$1,500,000 in Assets Under Management with Citi, with effect from 1st June 2017.

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.

<p>ACCOUNT CLOSURE FEE (Within 6 months from date of account opening)</p>	S\$50
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CHEQUE CHARGES	Citigold	Citigold Private Client
CHEQUE BOOK REPLENISHMENT	No Charge	No Charge
DEPOSIT		
US Dollar cheques drawn on local banks	No Charge	No Charge
Other foreign currency cheques drawn on local banks	S\$15 per cheque	No Charge
Foreign Currency cheques drawn on banks located outside of Singapore		
- Deposit	S\$15 per cheque	No Charge
- Cheques Returned	S\$15 per cheque	waived
Foreign Cheques sent for overseas collection		
- Involving Foreign Exchange	1/8% commission (min. S\$10, max. S\$100) + postage/cable costs where applicable	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	1/8% commission (min. S\$10, max. S\$150) + postage/cable costs where applicable
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.		
MARKED CHEQUES		
Direct Marking (S\$) (Confirmation of status day)	S\$50 per cheque	S\$50 per cheque
RETURNED CHEQUES		
S\$	Waived for 2 cheques per Citigold account per day	Waived
US\$		
STOP PAYMENT		
Singapore Dollar Cheque	Waived for 2 cheques per Citigold account per day	Waived
Us Dollar Cheque	Waived for 2 cheques per Citigold account per day	Waived
CHEQUE RETRIEVAL	Waived for 2 cheques per Citigold account per day	Waived
TEMPORARY OVERDRAFT FEES		
TEMPORARY OVERDRAFT*	Prevailing prime lending rate + 5%	
Interest rate	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.	
Earmarking		
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.	
* Applicable for both cheques and GIROS.		

FOREIGN CURRENCY NOTES SERVICES	Citigold	Citigold Private Client
<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>Currencies:</p> <p>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.</p>	<p>No Charge</p> <p>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:</p> <p>AUD : 2.0% EUR : 1.0% GBP : 1.0% HKD : 2.5% JPY : 1.0% USD : 1.0% OR Min Charge of S\$10 whichever is higher</p>	<p>No Charge</p> <p>Waived</p> <p>No Charge Service fee applicable for the respective currencies:</p> <p>AUD : 2.0% EUR : 1.0% GBP : 1.0% HKD : 2.5% JPY : 1.0% USD : 1.0% OR Min Charge of S\$10 whichever is higher</p>
REMITTANCES	Citigold	Citigold Private Client
<p>INWARD REMITTANCES Handling Fee Withdrawal by means of Foreign Currency Notes</p> <p>OUTWARD REMITTANCES 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 - All other overseas banks via online Telegraphic Transfer</p> <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>No Charge</p> <p>A service fee for the respective currencies applies. (Please refer to the Foreign Currency Notes Withdrawal Fee charges above)</p> <p>1/8% commission (min. S\$20, max. S\$200)</p> <p>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>No Charge</p> <p>A service fee for the respective currencies applies. (Please refer to the Foreign Currency Notes Withdrawal Fee charges above)</p> <p>1/8% commission (min. S\$20, max. S\$200)</p> <p>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>

REMITTANCES	Citigold	Citigold Private Client
<p>SGD Cashier's Orders Charges</p> <p>Note: No charges for Cashier's Order payable to first party for account closure and redemption against TD and FTD.</p> <p>Local Fund Transfer (S\$) Via branches and CitiPhone assisted Via Citibank Online - MEPS^ (MAS Electronic Payment System) - GIRO (2 to 3 business days) - FAST (Fast and Secure Transfers) Postage (Documents) Charges</p> <p>Stop Payment Charges</p> <p>Tracers For Investigation Charges</p> <p><small>^ 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.</small></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> <p>S\$2.24 per local registered mail + actual postage or S\$10 for overseas registered mail + actual postage</p> <p>S\$10 per transaction + cable costs where applicable</p> <p>S\$10</p>	<p>Postage where applicable</p> <p>No charge</p> <p>S\$5 per transaction No charge No charge</p> <p>Waived</p> <p>Waived</p> <p>Waived</p>
STANDING INSTRUCTIONS AND GIRO	Citigold	Citigold Private Client
<p>STANDING INSTRUCTION Withdrawal from banking or time deposit account via: Cashier's Orders</p> <p>Bank Drafts/Telegraphic Transfers</p> <p>GIRO (Only applicable to transfers from Singapore Dollar banking account) - Outward Remittances - Returned GIRO (for financial reasons) Rejected Standing Instructions</p>	<p>S\$10 per transaction + postage where applicable</p> <p>S\$10 per transaction + 1/8% commission on Bank Draft/Telegraphic Transfer (min. S\$20, max. S\$200) and postage/cable costs where applicable</p> <p>No Charge S\$10 per transaction</p> <p>S\$30 per transaction</p>	<p>S\$10 per transaction + postage where applicable</p> <p>S\$10 per transaction + 1/8% commission on Bank Draft/Telegraphic Transfer (min. S\$20, max. S\$200) and postage/cable costs where applicable</p> <p>No Charge Waived</p> <p>Waived</p>
TRAVELLER'S CHEQUES	Citigold	Citigold Private Client
<p>For Citicorp Traveller's Cheques Only (Only Available at MDH & CSQ Branch)</p> <p>ENCASHMENT</p> <p>Remarks: Yen Denominated Traveller's Cheques attracts additional 1% (min. S\$10) Clearing Fee imposed by Clearing Bank</p> <p>DEPOSIT</p>	<p>No Charge</p> <p>No Charge</p> <p>S\$10 per transaction</p>	<p>No Charge</p> <p>No Charge</p> <p>Waived</p>

GUARANTEES	
Local/Banker's Guarantees (Including conditional claim period, if any)	0.5% per annum (min. S\$50, max. S\$500) per annum
Amendment to existing Banker's Guarantee	S\$50

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

CREDIT CARD CHARGES

Customers of Citigold Private Client enjoy perpetual fee waiver* on their choice of Citibank core and co-brand Credit Cards.

CITIBANK CARD NAME	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
Citi Silver Card	S\$64.20	S\$32.10
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
<p>* Citigold Private Client 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\$1,500,000, with effect from 1st June 2017. Clients continue to be subject to the relevant cardmembers' agreement.</p> <p>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.</p>		

CREDIT CARD CHARGES

MINIMUM PAYMENT AND OVERLIMIT AMOUNT	<p>Minimum Payment</p> <p>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.</p>
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CREDIT CARD CHARGES

CASH ADVANCE CHARGES

INTEREST CHARGES FOR CARD TRANSACTIONS (INCLUDING CASH ADVANCE) - EXCEPT FOR CITI CLEAR CARD

LATE PAYMENT CHARGE FOR ALL CARDS

TRANSACTIONS IN FOREIGN CURRENCIES AND TRANSACTIONS PROCESSED OUTSIDE SINGAPORE

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.

\$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.

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

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 2.8% 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 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,

CREDIT CARD CHARGES	
	<p>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.</p> <p>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.</p>
<p>LIABILITY FOR UNAUTHORIZED TRANSACTIONS</p>	<p>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.</p>
<p>REPAYMENT GRACE PERIOD</p>	<p>25 days from the date of the statement of account</p>
<p>OVERLIMIT FEE</p>	<p>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.</p>
<p>REQUEST FOR SALES DRAFT Current to 2 months More than 2 months to 1 year</p>	<p>\$5 per copy \$15 per copy</p>
<p>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</p>	<p>Free \$15 per copy \$30 per copy \$100 per copy</p>
<p>HANDLING FEE FOR DISHONOURED CHEQUE DEPOSITED AND RETURNED GIRO/IFT</p>	<p>A handling fee of \$25 will be charged if your cheque is returned or if your Direct Debit Interbank GIRO is dishonored.</p>
CITIBANK READY CREDIT	
<p>ANNUAL FEE INTEREST CHARGE</p>	<p>Waived</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>

MINIMUM PAYMENT AND OVERLIMIT AMOUNT

- (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 6 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 6 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 6 months.
- * An account is considered past due if the minimum payment due is not received in full before the payment due date.

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.

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

\$30 per cheque

\$30 per cheque

LATE PAYMENT CHARGE

OVERLIMIT FEE

RETURNED CHEQUES

STOP 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 customer of Citigold Private Client, you enjoy preferential interest rates on your home loan. Please speak to us today at +65 6388 3388 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)	
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 and 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. Market trades applicable for advisory and 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 for US markets are waived.

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

Commission rates for Hong Kong Markets trades applicable for advisory and non-advisory

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 for HK markets are waived.

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	Citigold	Citigold Private Client
<p>CAPITAL SQUARE BRANCH 4" X 5" X 24" 5" X 5" X 24" 3" X 10" X 24" 5" X 10" X 24" 10" X 10" X 24" Key Deposit</p> <p>MACDONALD HOUSE BRANCH 5" X 10" X 22" 10" X 10" X 22" Key Deposit</p> <p>(Safe deposit box is subject to availability) * Subject to 7% GST</p>	<p>S\$150 per annum* S\$160 per annum* S\$220 per annum* S\$300 per annum* S\$380 per annum* S\$100 (refundable upon return of keys)</p> <p>S\$300 per annum* S\$380 per annum* S\$100 (refundable upon return of keys)</p>	<p>S\$150 per annum* S\$160 per annum* S\$220 per annum* S\$300 per annum* S\$380 per annum* S\$100 (refundable upon return of keys)</p> <p>S\$300 per annum* S\$380 per annum* S\$100 (refundable upon return of keys)</p>
COIN EXCHANGE SERVICE		
<p>BELOW \$50 \$51 TO \$500 ABOVE \$500</p>	<p>S\$3 per denomination S\$10 per denomination For every S\$500, S\$10 per denomination</p>	
COIN DEPOSIT		
<p>BELOW \$200 SUBSEQUENT \$100</p>	<p>S\$5 S\$10</p>	
ONLINE SECURITY DEVICE		
<p>FIRST ISSUANCE OF THE DEVICE REPLACEMENT OF DEVICE</p>	<p>No Charge S\$20</p>	
OTHER SERVICES		
<p>HOLD MAIL SERVICE S\$240 per annum* * Subject to 7% GST</p> <p>COPIES OF STATEMENTS (INCLUDING YEAR END INTEREST SUMMARY STATEMENTS) Month-to-date Previous month Beyond 2 months</p> <p>HOLDING OF SHARES FOR SAFEKEEPING COLLATERAL Upon receipt Upon withdrawal</p> <p>REFERENCE LETTER Online Security Device (OSD) First issuance Replacement fee</p>	<p>No Charge No Charge S\$15 per statement/copy</p> <p>S\$60 per annum per counter 1/8% of current market value of share Minimum: S\$25 Maximum: S\$2,500 Waived</p> <p>No Charge S\$20 per OSD</p>	

Note:

Charges are expressed in Singapore Dollars unless otherwise stated and are subject to change without notice. Information is correct as of December 2017.

Centre Locations

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

Vice President
Global Equity Sales

Citigold Centres

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

Orchard Road
40A Orchard Road
MacDonald House
Mezzanine Level
Singapore 238838

Capital Square
23 Church Street
Capital Square
#07-01
Singapore 049481

Paragon
290 Orchard Road
#01-22
Singapore 238859

Holland Village
259 Holland Avenue
Singapore 278985

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

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

Visit us at www.citibank.com.sg/cpc or call our 24-Hour Citigold Private Client Service Line at +65 6388 3388

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.