

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

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 (AUM) 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

Waived

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 and Hong Kong Dollar Accounts

Note:

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

DEPOSIT ACCOUNTS

TIME DEPOSIT

Singapore Dollar Fixed Deposit

Minimum initial deposit
Minimum tenure*

S\$10,000
1 week

Singapore Dollar Unfixed Deposit

Minimum initial deposit
Minimum tenure*

S\$10,000
6 months

Foreign Currency Unfixed Deposit

Minimum initial deposit
Minimum tenure*

S\$10,000 or equivalent
1 week

Foreign Currency CashPlus Deposit

Minimum initial deposit
Tenure

S\$10,000 or equivalent
Overnight

* Penalty charge is applicable for termination of time deposits prior to maturity date

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.

CITIBANK ATM/DEBIT CARD

Citigold

Citigold Private Client

Cash withdrawal and Debit Card spending limit:

- Daily cash withdrawal limit
- Daily Debit Point of Sales Limit
- Monthly Debit Point of Sales Limit

S\$5,000
S\$2,000
S\$30,000

S\$8,000
S\$2,000
S\$30,000

Cash withdrawals Singapore

- Citibank Singapore Limited ATMs
- Qualifying Full Bank (QFB) Shared ATM Network[#]

[#] 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.

No Charge
No Charge

No Charge
No Charge

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

- Card transactions effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by Mastercard International depending on whether the conversion is done by us or Mastercard International.
- In the event that the Card Transaction is done in a different currency from the account linked to the Debit card, the Card transaction will be subject to an administrative fee of up to 2.5% on the total converted amount, which includes a 1% by Mastercard International.

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</p> <p>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
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. 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.

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 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*

Interest rate

Earmarking

Repayment Date

Set-Off

* Applicable for both cheques and GIROs.

Prevailing prime lending rate + 5%

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.

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.

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.

FOREIGN CURRENCY NOTES SERVICES

Citigold

Citigold Private Client

DEPOSIT

Foreign Currency Notes

- Involving Foreign Exchange
- Not Involving Foreign Exchange

No Charge

A service fee of 0.25% (min. S\$10) applies to all cash amounts

No Charge

Waived

WITHDRAWAL

Foreign Currency Notes[^]

- Involving Foreign Exchange
- Not Involving Foreign Exchange

No Charge

Service fee applicable for the respective currencies:

No Charge

Service fee applicable for the respective currencies:

Currencies:

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

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

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

Citigold

Citigold Private Client

INWARD REMITTANCES

Handling Fee

Withdrawal by means of Foreign Currency Notes

No Charge

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

No Charge

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

REMITTANCES	Citigold	Citigold Private Client
OUTWARD REMITTANCES		
Outward Remittance via Telegraphic Transfers		
Commission Cable	1/8% commission (min. S\$20, max. S\$200)	1/8% commission (min. S\$20, max. S\$200)
	S\$20	S\$20
Outward Remittance via Citibank Online		
Transfer to Citibank accounts overseas via Citibank Global Transfer (CGT)	Waived	Waived
Transfer to Non-Citibank accounts overseas		
- All other overseas banks via online Telegraphic Transfer	S\$20 per transaction (cable charge)	S\$20 per transaction (cable charge)
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.		
Demand Drafts/USD Cashier's Orders		
Charges SGD Cashier's Orders Charges	1/8% commission (min. S\$20, max. S\$200) + postage where applicable	1/8% commission (min. S\$20, max. S\$200) + postage where applicable
	Waived for 2 Cashier's Orders per Citigold account per day + postage where applicable	Postage where applicable
Note: No charges for Cashier's Order payable to first party for account closure and redemption against TD and FTD.		
Local Fund Transfer (S\$)		
Via branches and CitiPhone assisted	S\$10 per transaction	No charge
Via Citibank Online	S\$5 per transaction	S\$5 per transaction
- MEPS^ (MAS Electronic Payment System)	No charge	No charge
- GIRO (2 to 3 business days)	No charge	No charge
- FAST (Fast and Secure Transfers)	No charge	No charge
Postage (Documents)		
Charges 	S\$2.24 per local registered mail + actual postage or S\$10 for overseas registered mail + actual postage	Waived
Stop Payment		
Charges 	S\$10 per transaction + cable costs where applicable	Waived
Tracers For Investigation		
Charges	S\$10	Waived

^ 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.

STANDING INSTRUCTIONS AND GIRO	Citigold	Citigold Private Client
<p>STANDING INSTRUCTION Withdrawal from banking or time deposit account via:</p> <p>Cashier's Orders</p> <p>Bank Drafts/Telegraphic Transfers</p> <p>GIRO (Only applicable to transfers from Singapore Dollar banking account)</p> <ul style="list-style-type: none"> - Outward Remittances - Returned GIRO (for financial reasons) <p>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</p> <p>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</p> <p>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		
<p>Local/Banker's Guarantees (Including conditional claim period, if any)</p> <p>Amendment to existing Banker's Guarantee</p>	<p>0.5% per annum (min. S\$50, max. S\$500) per annum</p> <p>S\$50</p>	
FIXED INCOME SECURITIES		
<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

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
Citibank PremierMiles Visa Card	S\$192.60	Waived
Citibank Platinum Card	S\$160.50	S\$85.60
Citi Cash Back Card	S\$192.60	S\$96.30
Citibank Clear Platinum Card	S\$160.50	S\$85.60
Citibank Rewards Card	S\$192.60	S\$96.30
Citibank Business Corporate Gold Card	S\$160.50/Card	N.A.
CitiBusiness Card	S\$64.20/Company	N.A.
CITIBANK CO-BRAND CREDIT CARD		
Citi Paragon Platinum MasterCard	S\$192.60	S\$96.30
Citi M1 Platinum Visa Card	S\$160.50	S\$85.60
Citi SMRT Platinum Visa Card	S\$160.50	S\$85.60
Citi TANGS Platinum Visa Card	S\$160.50	S\$85.60

* 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.

Asset Under Management (AUM) refers to the combined balances held in a client's primary accounts including Citibank Checking and Savings accounts, Time Deposits and Investments.

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

\$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% per annum and cash interest rate** of 26.9% per annum; or
- A promotional retail interest rate of 20% per annum and cash interest rate** of 20.9% per

CREDIT CARD CHARGES

LATE PAYMENT CHARGE FOR ALL CARDS

TRANSACTIONS IN FOREIGN CURRENCIES AND TRANSACTIONS PROCESSED OUTSIDE SINGAPORE

- 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% 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,

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 \$25 will be charged if your cheque is returned or if your Direct Debit Interbank GIRO is dishonored.

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 CHEQUE
DEPOSITED AND RETURNED GIRO/IFT

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

ANNUAL FEE

Waived

INTEREST CHARGE

Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of \$5 if you have any outstanding debit balance. The effective interest rate applicable on your account will be:

- (a) the prevailing product interest rate of 1.663% per month (19.95% per annum); or
- (b) a promotional interest rate of 1.042% per month (12.50% 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 1.913% per month (22.95% 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 2.163% per month (25.95% 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 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 \$45, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than \$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) \$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.

LATE PAYMENT CHARGE

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

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

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

MORTGAGE

Interest Rates

Citibank offers 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

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 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		
Min. Commission (per contract)	0.00231% of trade amount (with effect from 4 July 2017)	

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 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 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.

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

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

Holland Village
259 Holland Avenue
Singapore 278985

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

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

Paragon
290 Orchard Road
#01-22
Singapore 238859

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

Serangoon Gardens
53 Serangoon Garden Way
Singapore 555949

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.

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