

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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Minimum initial deposit		Waived
Minimum balance to earn interest		S\$1
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Minimum initial deposit*		Waived
Minimum balance to earn interest		S\$1
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Minimum initial deposit*		Waived
Minimum balance to earn interest		S\$1
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Minimum balance to earn interest		S\$1
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Minimum balance to earn interest		S\$1
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Minimum balance to earn bonus interest:		S\$1
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Minimum initial deposit*		Waived
Minimum balance to earn base interest		S\$1
Minimum balance to earn bonus interest		S\$1

**Note:**

\* 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

Waived

**Note:**

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

DEPOSIT ACCOUNTS					
<p><b>TIME DEPOSIT</b></p> <p><b>Singapore Dollar Time Deposit</b> Minimum initial deposit S\$10,000 Minimum tenure* 1 week</p> <p><b>Singapore Dollar Unfixed Time Deposit</b> Minimum initial deposit S\$10,000 Minimum tenure* 6 months</p> <p><b>Foreign Currency Unfixed Time Deposit</b> Minimum initial deposit S\$10,000 or equivalent Minimum tenure* 1 week</p> <p><b>Foreign Currency CashPlus Deposit</b> Minimum initial deposit S\$10,000 or equivalent Tenure Overnight</p> <p>* An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.</p> <p><b>Remarks:</b> 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>Citigold</th> <th>Citigold Private Client</th> </tr> </thead> <tbody> <tr> <td> <p><b>Cash withdrawal and Debit Card spending limit:</b></p> <ul style="list-style-type: none"> <li>- Daily cash withdrawal limit S\$10,000</li> <li>- Default Daily Debit Point of Sales Limit S\$2,000</li> <li>- Monthly Debit Point of Sales Limit S\$50,000</li> </ul> <p><b>Cash withdrawals Singapore</b></p> <ul style="list-style-type: none"> <li>- Citibank Singapore Limited ATMs No Charge</li> <li>- Qualifying Full Bank (QFB) Shared ATM Network# No Charge</li> </ul> <p># 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.</p> <p><b>Overseas</b></p> <ul style="list-style-type: none"> <li>- Citibank ATMs No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>S\$10,000</li> <li>S\$2,000</li> <li>S\$50,000</li> </ul> <ul style="list-style-type: none"> <li>No Charge</li> <li>No Charge</li> </ul> <ul style="list-style-type: none"> <li>No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)</li> </ul> </td> </tr> </tbody> </table>	Citigold	Citigold Private Client	<p><b>Cash withdrawal and Debit Card spending limit:</b></p> <ul style="list-style-type: none"> <li>- Daily cash withdrawal limit S\$10,000</li> <li>- Default Daily Debit Point of Sales Limit S\$2,000</li> <li>- Monthly Debit Point of Sales Limit S\$50,000</li> </ul> <p><b>Cash withdrawals Singapore</b></p> <ul style="list-style-type: none"> <li>- Citibank Singapore Limited ATMs No Charge</li> <li>- Qualifying Full Bank (QFB) Shared ATM Network# No Charge</li> </ul> <p># 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.</p> <p><b>Overseas</b></p> <ul style="list-style-type: none"> <li>- Citibank ATMs No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)</li> </ul>	<ul style="list-style-type: none"> <li>S\$10,000</li> <li>S\$2,000</li> <li>S\$50,000</li> </ul> <ul style="list-style-type: none"> <li>No Charge</li> <li>No Charge</li> </ul> <ul style="list-style-type: none"> <li>No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)</li> </ul>
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<p><b>Transactions in foreign currencies</b></p>	<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% fee by Mastercard International.</p>				

CITIBANK ATM/DEBIT CARD	Citigold	Citigold Private Client
<p><b>Transactions in foreign currencies</b></p> <p><b>Transactions in Singapore Dollars processed outside Singapore</b></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 a 1% fee by Mastercard International.</p> <p>(iv) Where Citibank Global Wallet is turned on and we allow your Card to be tagged to a Foreign Currency Account and used for any and/or all foreign currency fund in the Foreign Currency Account, foreign currency transactions and Cash Withdrawals will be directly authorized from the respective Foreign Currency Account in the foreign currency directly provided that that there are sufficient funds in the relevant foreign currency and you have activated your Card for overseas use.</p> <p>All Card Transactions in Singapore Dollars processed outside Singapore through an overseas intermediary or with an overseas merchant will be subject to an administrative fee of up to 2.5% on the total amount of the transaction, which includes a 1% fee by Mastercard International. Please check with the relevant merchant whether such transaction is being processed outside Singapore.</p>	

ACCOUNT SERVICE FEES	
<p><b>CITIBANK ACCOUNT SERVICE FEE</b> 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	CHECKING ACCOUNT (S\$)	11	USD CITIACCESS
2	MONEY MARKET ACCOUNT	12	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	13	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S\$)	14	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	15	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	16	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	17	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	18	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	19	JPY GLOBAL FCY AC
10	USD CHECKING	20	HKD GLOBAL FCY AC

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

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment. To ensure that you continue to enjoy the privileges accorded to your Citigold Private Client relationship, you will have to maintain a valid Accredited Investor status and minimum of S\$1,500,000 in Assets Under Management with Citi, with effect from 2 January 2019.

With effect from 8 April 2019, the regime for "accredited investors" as defined under the Securities and Futures Act, Chapter 289 of Singapore will involve an opt-in/opt-out process. For more detailed information on the consent provisions and how they do not apply to accredited investors, please visit [www.citibank.com.sg/AccdInv](http://www.citibank.com.sg/AccdInv).

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	
CHEQUE CHARGES	Citigold	Citigold Private Client
<b>CHEQUE BOOK REPLENISHMENT</b>	No Charge	No Charge
<b>DEPOSIT</b>		
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
<b>Note:</b>		
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.		
<b>MARKED CHEQUES</b>		
Direct Marking (S\$) (Confirmation of status day)	S\$50 per cheque	S\$50 per cheque
<b>RETURNED CHEQUES</b>		
S\$	Waived for 2 cheques per Citigold account per day	Waived
US\$		
<b>STOP PAYMENT</b>		
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
<b>CHEQUE RETRIEVAL</b>	Waived for 2 cheques per Citigold account per day	Waived
TEMPORARY OVERDRAFT FEES		
<b>TEMPORARY OVERDRAFT*</b>		
Interest rate	Prevailing prime lending rate + 5%	
Earmarking	The customer's funds in other account(s) with Citibank will be held as security and earmarked for the repayment of the temporary overdraft. The customer will not be able to access or use the funds earmarked so long as the temporary overdraft is outstanding.	
Repayment Date	The temporary overdraft (and any interest payable) must be repaid as soon as possible but in any event no later than 30 days from the date the temporary overdraft is granted or repayable on demand, whichever is earlier.	
Set-Off	If the temporary overdraft is not repaid by the Repayment Date, any outstanding owing (including interest) in respect of the temporary overdraft will be set off from the funds earmarked for repayment/security without further reference to the customer.	

\* Applicable for both cheques and GIROS.

FOREIGN CURRENCY NOTES SERVICES	Citigold	Citigold Private Client
<p><b>DEPOSIT</b> Foreign Currency Notes</p> <ul style="list-style-type: none"> <li>- Involving Foreign Exchange</li> <li>- Not Involving Foreign Exchange</li> </ul> <p><b>WITHDRAWAL</b> Foreign Currency Notes<sup>^</sup></p> <ul style="list-style-type: none"> <li>- Involving Foreign Exchange</li> <li>- Not Involving Foreign Exchange</li> </ul> <p>Currencies:</p> <p><b>Note:</b> <sup>^</sup> 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 &amp; 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><b>INWARD REMITTANCES</b> Handling Fee <b>Withdrawal by means of Foreign Currency Notes</b></p> <p><b>OUTWARD REMITTANCES</b> <b>Outward Remittance via Telegraphic Transfers</b> Commission</p> <p>Cable</p> <p><b>Outward Remittance via Citibank Online</b> 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><b>Note:</b> 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><b>USD Cashier's Orders</b> Charges</p>	<p>No Charge 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 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><b>SGD Cashier's Orders Charges</b></p> <p><b>Note:</b> No charges for Cashier's Order Payable to 1<sup>st</sup> party for account closure and redemption against TD and FTD.</p> <p><b>Local Fund Transfer (S\$)</b> Via branches and CitiPhone assisted Via Citibank Online and Citi Mobile® App - MEPS^ (MAS Electronic Payment System) - GIRO (2 to 3 business days) - FAST (Fast and Secure Transfers) <b>Postage (Documents) Charges</b></p> <p><b>Stop Payment Charges</b></p> <p><b>Tracers For Investigation Charges</b></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><b>STANDING INSTRUCTION</b> Withdrawal from banking or time deposit account via: <b>Cashier's Orders</b></p> <p><b>Bank Drafts/Telegraphic Transfers</b></p> <p><b>GIRO</b> (Only applicable to transfers from Singapore Dollar banking account) - Outward Remittances - Returned GIRO (for financial reasons)</p> <p><b>Rejected Standing Instructions</b></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><b>For Citicorp Traveller's Cheques Only (Only Available at Capital Square Branch)</b></p> <p><b>ENCASHMENT</b></p> <p><b>Remarks:</b> Yen Denominated Traveller's Cheques attracts additional 1% (min. S\$10) Clearing Fee imposed by Clearing Bank</p> <p><b>DEPOSIT</b></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>



## 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 8% GST)	
	BASIC	SUPPLEMENTARY
Citi Cash Back Card	S\$194.40	S\$97.20
Citi Cash Back+ Card	S\$194.40	S\$97.20
Citi Clear Card	S\$30.24	N.A.
Citi Clear Platinum Card	S\$162.00	S\$86.40
Citibank Personal Business Gold Visa Card	S\$162.00	N.A.
Citi PremierMiles Card	S\$194.40	Free
Citi Prestige Card	S\$540.00	Free
Citi Rewards Card	S\$194.40	S\$97.20
Citi Cash Back Platinum	S\$162.00	S\$81.00
Citi Clear Classic Card	S\$64.80	N.A.
Citi Gold Card	S\$162.00	S\$86.40
Citi Platinum Card	S\$162.00	S\$86.40
Citi Silver Card	S\$64.20	S\$32.40
<b>CITIBANK CO-BRAND CREDIT CARD</b>		
Citi M1 Platinum Visa Card	S\$194.40	S\$97.20
Citi SMRT Platinum Visa Card	S\$194.40	S\$97.20
Citi M1 Blue Card	S\$64.80	S\$32.40
Citi M1 Gold Card	S\$162.00	S\$86.40
Citi Lazada Card	S\$194.40	S\$97.20
<p>* Citigold Private Client enjoy a lifetime fee waiver on one Citibank core credit card (excluding Ultima &amp; Prestige Card) and one Citibank co-brand credit card. To enjoy the lifetime fee waiver on Citibank credit cards, the client must maintain a valid Accredited Investor status and minimum of S\$1,500,000 in Assets Under Management with Citi, with effect from 2 January 2019. 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

#### Minimum Payment

Current Balance	Minimum Payment
S\$0 to <S\$50	Current Balance
>=S\$50	<p>The minimum payment amount is specified in your statement of account and is computed by taking greater of -</p> <ul style="list-style-type: none"> <li>(a) (i) 1% of the current balance; plus</li> <li>(ii) 1% of any outstanding unbilled instalment amounts; plus</li> <li>(iii) all interest charges (including interest charged under our instalment plans); plus</li> <li>(iv) all upfront service fees for our instalment plans; plus</li> <li>(v) late payment charges;</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>(b) S\$50;</li> </ul> <p>plus any overdue amounts.</p>

#### Overlimit Amount

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

## CREDIT CARD CHARGES

### 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:

- 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. This rate will be effective after the next Statement billing date, following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- 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. This rate will be effective after the next Statement billing date, following the payment due date and your interest rate will revert to the prevailing product interest rate as soon as your account is no longer past due\* in the current and last two months.

If the interest accrued on the outstanding balance is less than 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.

### LATE PAYMENT CHARGE FOR ALL CARDS

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.

### TRANSACTIONS IN FOREIGN CURRENCIES AND TRANSACTIONS PROCESSED OUTSIDE SINGAPORE

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

#### b. Dynamic Currency Conversion

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

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

## CREDIT CARD CHARGES

### LIABILITY FOR UNAUTHORIZED TRANSACTIONS

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.

### REPAYMENT GRACE PERIOD

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.

### OVERLIMIT FEE

25 days from the date of the statement of account

### REQUEST FOR SALES DRAFT

Current to 2 months  
More than 2 months to 1 year

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

### 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

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

### HANDLING FEE FOR DISHONOURED CHEQUE

A handling fee of \$25 will be charged if your

### DEPOSITED AND RETURNED GIRO/IFT

cheque is returned or if your Direct Debit Interbank GIRO is dishonored.

### PAYMENT HIERARCHY

Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.

### BRANCH SERVICE FEE

Service fee of S\$10.80 (inclusive of 8% GST) is charged (on a per account basis) for each payment made to Citi Credit Card account(s) over the counter at Citibank Branches.

**CITIBANK READY CREDIT****ANNUAL FEE  
INTEREST CHARGE**

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. This rate will be effective after the next Statement billing date, following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- (c) An interest rate of 26.95% per annum will be applicable in the event your account is past due\* in the current month. This rate will be effective after the next Statement billing date, following the payment due date and will revert to the prevailing product interest rate as soon as your account is no longer past due\* in the current and last two months.

\* 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 Citi Ready Credit ("CRC") account, including minimum payment due under any Citibank instalment loan programs ("CRC Outstanding Balance") is less than S\$50, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than or equal to S\$50, the minimum payment shall be the higher of:

- (i) Sum of 1% of CRC outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or
- (ii) S\$50

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

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.

Service fee of S\$10.80 (inclusive of 8% GST) is charged (on a per account basis) for each payment made to Citi Ready Credit account over the counter at Citibank Branches.

**MINIMUM PAYMENT AND OVERLIMIT AMOUNT****LATE PAYMENT CHARGE****OVERLIMIT FEE****RETURNED CHEQUES  
STOP PAYMENT  
PAYMENT HIERARCHY****BRANCH SERVICE FEE**

<b>MORTGAGE</b>	
<b>Interest Rates</b>	Citibank offers a wide variety of mortgage options including fixed, variable or hybrid loan packages (which allows you to peg your loan to both fixed and variable rates).  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
<b>Prepayment Fee/Breakage Fee</b>	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
<b>Administrative fee for effecting fire insurance for the mortgaged property (where fire insurance is effected with an insurer not empaneled with Citibank)</b>	
<b>Administrative fee for restructuring of home loan to increase or decrease loan amount, to amend the number of borrowers or loan tenure</b>	S\$250 per successful request
<b>Administrative fee for repricing of home loan</b>	Up to S\$500 per repricing request
<b>Third Party Cost</b>	Refers to costs such as legal, valuation etc., which are chargeable as applicable by the relevant third parties

**Important Information:**

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

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

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

## **CITIBANK BROKERAGE**

### **COMMISSION RATES FOR SINGAPORE MARKET TRADES APPLICABLE FOR ADVISORY AND NON-ADVISORY**

<b>Securities Trading in SGD</b>	<b>Internet/Mobile Rate</b>	<b>Phone Rate</b>
Minimum Commission (per contract)		SGD 50
Below SGD 50,000	0.12%, with no minimum commission	0.50%
SGD 50,000 to SGD 100,000		0.50%
Above SGD 100,000		0.40%
<b>Securities Trading in USD</b>	<b>Internet/Mobile Rate</b>	<b>Phone Rate</b>
Minimum Commission (per contract)		USD 38
Below USD 30,000	0.12%, with no minimum commission	0.50%
USD 30,000 to USD 60,000		0.50%
Above USD 60,000		0.40%
<b>Securities Trading in HKD</b>	<b>Internet/Mobile Rate</b>	<b>Phone Rate</b>
Minimum Commission (per contract)		HKD 280
Below HKD 250,000	0.12%, with no minimum commission	0.50%
HKD 250,000 to HKD 500,000		0.50%
Above HKD 500,000		0.40%
<b>Securities Trading in AUD</b>	<b>Internet/Mobile Rate</b>	<b>Phone Rate</b>
Minimum Commission (per contract)		AUD 22
Below AUD 55,000	0.12%, with no minimum commission	0.50%
AUD 55,000 to AUD 110,000		0.50%
Above AUD 110,000		0.40%
<b>Securities Trading JPY</b>	<b>Internet/Mobile Rate</b>	<b>Phone Rate</b>
Minimum Commission (per contract)		JPY 2,000
Below JPY 3,150,000	0.12%, with no minimum commission	0.50%
JPY 3,150,000 to JPY 6,300,000		0.50%
Above JPY 6,300,000		0.40%

Securities Trading in GBP	Internet/Mobile Rate	Phone Rate
Minimum Commission (per contract) Below GBP 15,500 GBP 15,500 to GBP 31,000 Above GBP 31,000	0.12%, with no minimum commission	GBP 14 0.50% 0.50% 0.40%
Singapore Share Transfers	Transfer In	Transfer Out
Transfer of Shares - CDP	No Charge	No Charge
Transfer of Shares - External Counterparty	No Charge	No Charge
Custodian Fees		

Custodian fees for SG markets are waived.

#### 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.
4. Administrative fee of USD 50 is payable for each script conversion or registration (physical share certificates) request per account.

#### APPLICABLE ONLY FOR EQUITY-LINKED STRUCTURED NOTES

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

#### COMMISSION RATES FOR U.S. MARKET TRADES APPLICABLE FOR ADVISORY AND NON-ADVISORY

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.12%, subject to minimum commission of USD 18	0.50%, subject to minimum commission of USD 50
U.S. Share Transfers	Transfer In	Transfer Out
Transfer of Shares	No Charge	No Charge
Custodian Fees		

Custodian fees apply at a rate of 0.0125% of your monthly average stockholding balance, payable every six months. Inclusive of GST.

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

#### OTHER CHARGES FOR U.S. MARKETS

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

#### COMMISSION RATES FOR HONG KONG MARKETS TRADES APPLICABLE FOR ADVISORY AND NON-ADVISORY

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.12%, subject to minimum commission of HKD 80	0.50%, subject to minimum commission of HKD 180
Hong Kong Share Transfers	Transfer In	Transfer Out
Transfer of Shares	No Charge	No Charge
Custodian Fees		

Custodian fees apply at a rate of 0.0125% of your monthly average stockholding balance, payable every six months. Inclusive of GST.

#### OTHER CHARGES FOR HONG KONG MARKETS

Stamp Duty: 0.13% of contract value (also applies for change in beneficial owner transfers)

Transaction Levy: 0.0027% of contract value

FRC Transaction Levy: 0.00015% of contract value (rounded to the nearest cent)

Trading Fee: 0.005% of contract value

GST: 7% on commission charged

Script Conversion/Registration: Administrative fee of USD 50 is payable for each script conversion or registration (physical share certificates) request per account.

## WRAP PROGRAM

Wrap Program Daily Average Market Value (SGD)	Wrap Program Fee (p.a.)
First S\$500,000	1.25%
Next S\$500,000	1.00%
Next S\$500,000	0.75%
Remaining	0.50%

The Wrap Program Fee will be computed based on the daily average Market Value of the Eligible Assets held within the Wrap Program. The fees are payable on a monthly basis and will become due on the first Business Day after the end of each calendar month.

There is a transfer out fee of up to 2% of the Market Value of the Eligible Asset(s) if the Wrap Program is exited within the first 18 months of commencement, or if any Eligible Assets are transferred out of the Wrap Program in that period.

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	No Charge
Previous month	No Charge
Beyond 2 months	S\$15 per statement/copy
HOLDING OF SHARES FOR SAFEKEEPING COLLATERAL	
Upon receipt	S\$60 per annum per counter
Upon withdrawal	1/8% of current market value of share Minimum: S\$25 Maximum: S\$2,500 Waived
REFERENCE LETTER Online Security Device (OSD)	
First issuance	No Charge
Replacement fee	S\$20 per OSD



**Notes:**

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

Information is correct as of December 2022.

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

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

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

For more information, please call our 24-Hour Citigold Private Client Service Line at +65 6388 3388 or visit us at [www.citibank.com.sg/cpc](http://www.citibank.com.sg/cpc).