

Citigold®

## Pricing Guide

A comprehensive guide to an array of exclusive banking services.



# Citibank Global Consumer Banking Singapore

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| DEPOSIT ACCOUNTS  | Citi Priority | Citigold |
|---|---------------|----------|
| <b>SAVINGS ACCOUNTS</b>   |               |          |
| <b>Singapore Dollar Savings Account</b>   |               |          |
| Minimum initial deposit   | Waived        | Waived   |
| Minimum balance to earn interest  | S\$1          | S\$1     |
| <b>Singapore Dollar Money Market Savings Account</b>  |               |          |
| Minimum initial deposit   | Waived        | Waived   |
| Minimum balance to earn interest  | S\$1          | S\$1     |
| <b>Singapore Dollar Junior Savings Account</b>  |               |          |
| Minimum initial deposit*  | Waived        | Waived   |
| Minimum balance to earn interest  | S\$1          | S\$1     |
| <b>CHECKING ACCOUNTS</b>  |               |          |
| <b>Singapore Dollar Checking Account</b>  |               |          |
| Minimum initial deposit*  | Waived        | Waived   |
| <b>US Dollar Checking Account</b>   |               |          |
| Minimum initial deposit^  | Waived        | Waived   |
| <b>SAVINGS &amp; CHECKING ACCOUNTS</b>  |               |          |
| <b>Maxisave &amp; Maxisave Sweep Account (S\$)</b>  |               |          |
| Minimum initial deposit*  | Waived        | Waived   |
| Minimum balance to earn interest  | S\$1          | S\$1     |
| <b>InterestPlus Savings (S\$) &amp; Step-Up Account (S\$)</b>   |               |          |
| Minimum initial deposit*  | Waived        | Waived   |
| Minimum balance to earn interest  | S\$1          | S\$1     |
| <b>CitiAccess (US\$)</b>  |               |          |
| Minimum initial deposit*  | Waived        | Waived   |
| <b>Citi MaxiGain Account (S\$)</b>  |               |          |
| Minimum Initial Deposit   | Waived        | Waived   |
| Minimum balance to earn base interest:  | S\$1          | S\$1     |
| Minimum balance to earn bonus interest:   | S\$1          | S\$1     |
| <b>Citi Wealth First Account (S\$)</b>  |               |          |
| Minimum initial deposit*  | Waived        | Waived   |
| Minimum balance to earn base interest   | S\$1          | S\$1     |
| Minimum balance to earn bonus interest  | S\$1          | S\$1     |
| <b>Note:</b><br>* Initial Deposit Requirements are waived for Citigold clients as long as the client meets the Citigold minimum Assets Under Management requirements.<br>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.<br>Account Service Fee of S\$15 per month will be applicable to Citigold Clients if the Total Relationship Balance (TRB) is less than S\$15,000 at the end of each month.<br>Please refer to Account Service Fees section for more details.<br>Each Citigold client with a Citigold relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship. |               |          |
| <b>GLOBAL FOREIGN CURRENCY ACCOUNT</b>  |               |          |
| (US Dollar, Euro, Australian Dollar, New Zealand Dollar, Sterling Pound, Canadian Dollar, Swiss Franc, Japanese Yen, Euro & Hong Kong Dollar)   |               |          |
| Minimum initial deposit   | Waived        | Waived   |
| <b>Note:</b><br>There is no cheque book facility for these accounts except US Dollar denominated checking accounts.   |               |          |

| DEPOSIT ACCOUNTS   | Citi Priority           | Citigold |
|--|-------------------------|----------|
| <b>TIME DEPOSIT</b>  |                         |          |
| <b>Singapore Dollar Fixed Deposit</b>  |                         |          |
| Minimum initial deposit  | S\$10,000               |          |
| Minimum tenure*  | 1 week                  |          |
| <b>Singapore Dollar Unfixed Deposit</b>  |                         |          |
| Minimum initial deposit  | S\$10,000               |          |
| Minimum tenure*  | 6 months                |          |
| <b>Foreign Currency Unfixed Deposit</b>  |                         |          |
| Minimum initial deposit  | S\$10,000 or equivalent |          |
| Minimum tenure*  | 1 week                  |          |
| <b>Foreign Currency CashPlus Deposit</b>   |                         |          |
| Minimum initial deposit  | S\$10,000 or equivalent |          |
| Tenure   | Overnight               |          |
| * An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.   |                         |          |
| <b>Note:</b><br>The minimum initial deposit through Citibank Online is S\$5,000 for Singapore Dollar Time Deposits. Likewise, S\$5,000 or equivalent is required for Foreign Currency Time Deposits. |                         |          |

| CITIBANK ATM/DEBIT CARD   | Citi Priority  | Citigold  |
|---|--|---|
| <b>Cash withdrawal and Debit Card spending limit:</b>   |  |   |
| - Daily cash withdrawal limit   | S\$5,000   | S\$10,000   |
| - Default Daily Debit Point of Sales Limit  | S\$2,000   | S\$2,000  |
| - Monthly Debit Point of Sales Limit  | S\$30,000  | S\$50,000   |
| <b>Cash withdrawals Singapore</b>   |  |   |
| - Citibank Singapore Limited ATMs   | No Charge  | No Charge   |
| - Qualifying Full Bank (QFB) Shared ATM Network*  | No Charge  | No Charge   |
| * The Qualifying Full Bank (QFB) shared ATM network allows you to withdraw cash from Bank of China, HSBC, Maybank, Standard Chartered and State Bank of India at no transaction costs. ATM withdrawal limit is subject to the lower of the limits set by Citibank Singapore Limited or the respective QFBs. |  |   |
| <b>Overseas</b>   |  |   |
| - Citibank ATMs   | No Processing Fee<br>(No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)  | No Processing Fee<br>(No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.) |
| <b>Transactions in foreign currencies</b>   | <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  | Citi Priority   | Citigold |
|--|---|----------|
| <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  | Citi Priority   | Citigold        |
|---|-----------------|-----------------|
| <p><b>CITIBANK ACCOUNT SERVICE FEE</b></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 | 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 CITIACCESS      |
| 2                 | SGD MONEY MARKET ACCT        | 12                | USD SAVINGS ACCOUNT |
| 3                 | SGD MAXISAVE                 | 13                | AUD GLOBAL FCY AC   |
| 4                 | SGD SAVINGS                  | 14                | NZD GLOBAL FCY AC   |
| 5                 | SGD INTERESTPLUS SAVINGS     | 15                | EUR GLOBAL FCY AC   |
| 6                 | SGD STEP-UP INTEREST ACCOUNT | 16                | GBP GLOBAL FCY AC   |
| 7                 | SGD TAP & SAVE ACCOUNT       | 17                | CAD GLOBAL FCY AC   |
| 8                 | SGD MAXIGAIN                 | 18                | CHF GLOBAL FCY AC   |
| 9                 | SGD 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 relationship, you will have to maintain a minimum of S\$250,000 in Assets Under Management with Citi.

Assets Under Management refers to the combined balances held in a customer's primary accounts including Citi checking and savings accounts, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.

Total Relationship Balance is the sum of:

- (i) the average daily balance of your checking, savings and deposit accounts,
- (ii) the average daily value of your investments, and
- (iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

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

|  |   |   |
|--|---|---|
| <b>ACCOUNT CLOSURE FEE</b><br>(Within 6 months from date of account opening)   | S\$50   | S\$50   |
| <b>CHEQUE CHARGES</b>  | <b>Citi Priority</b>  | <b>Citigold</b>   |
| <b>CHEQUE BOOK REPLENISHMENT</b>   | S\$15 per cheque book   | No Charge   |
| <b>DEPOSIT</b><br>US Dollar cheques drawn on local banks<br>Other foreign currency cheques drawn on local banks<br>Foreign Currency cheques drawn on banks located outside of Singapore<br>- Deposit<br>- Cheques Returned<br>Foreign Cheques sent for overseas collection<br>- Involving Foreign Exchange<br><br>- Not Involving Foreign Exchange | No Charge<br>S\$15 per cheque<br><br>S\$15 per cheque<br>S\$15 per cheque<br><br>1/8% commission (min. \$10, max. \$100) + postage/cable costs where applicable<br>1/8% commission (min. \$10, max. \$150) + postage/cable costs where applicable                 | No Charge<br>S\$15 per cheque<br><br>S\$15 per cheque<br>S\$15 per cheque |
| <b>Note:</b><br>1. All charges reflected do not include charges by correspondent banks.<br>2. Acceptance of foreign currency cheques, other banks' cheques and traveller's cheques is at the discretion of Citibank.   |   |   |
| <b>MARKED CHEQUES</b><br>Direct Marking (S\$)<br>(Confirmation of status day)<br><b>RETURNED CHEQUES</b><br>S\$  | S\$100 per cheque   | S\$50 per cheque  |
| US\$   | Waived for 1 cheque per Citi Priority account per day<br>Subsequent cheque at S\$30 per cheque<br>US\$30 per cheque   | Waived for 2 cheques per Citigold account per day                         |
| <b>STOP PAYMENT</b><br>Singapore Dollar Cheque   | S\$30 per cheque  | Waived for 2 cheques per Citigold account per day                         |
| US Dollar Cheque   | US\$30 per cheque   | Waived for 2 cheques per Citigold account per day                         |
| <b>CHEQUE RETRIEVAL</b>  | S\$50 per cheque  | Waived for 2 cheques per Citigold account per day                         |
| <b>TEMPORARY OVERDRAFT FEES</b>  |   |   |
| <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   | Citi Priority   | Citigold  |
|---|---|---|
| <b>DEPOSIT</b><br>Foreign Currency Notes<br>- Involving Foreign Exchange<br>- Not Involving Foreign Exchange<br><br><b>WITHDRAWAL</b><br>Foreign Currency Notes^<br>- Involving Foreign Exchange<br>- Not Involving Foreign Exchange<br><br><b>Note:</b><br>^ Foreign currency cash withdrawals are subject to the availability of currency. Where the requested foreign currency is not readily available, Citibank reserves the right to impose additional charges to offset any cost incurred by Citibank in obtaining such foreign currency. Citibank deals with AUD, EUR, GBP, HKD, JPY & USD cash notes only.   | No Charge<br><br>A service fee of 0.5% (min. S\$10) applies to all cash amounts<br><br>No Charge<br>Service fee applicable for the respective currencies:<br>AUD : 2.5%<br>EUR : 1.5%<br>GBP : 1.5%<br>JPY : 1.5%<br>HKD : 3.0%<br>USD : 1.5%<br>OR<br>Min Charge of S\$10 whichever is higher  | No Charge<br><br>A service fee of 0.25% (min. S\$10) applies to all cash amounts<br><br>No Charge<br>Service fee applicable for the respective currencies:<br>AUD : 2.0%<br>EUR : 1.0%<br>GBP : 1.0%<br>JPY : 1.0%<br>HKD : 2.5%<br>USD : 1.0%<br>OR<br>Min Charge of S\$10 whichever is higher   |
| REMITTANCES   | Citi Priority   | Citigold  |
| <b>INWARD REMITTANCES</b><br><b>Handling Fee</b><br><b>Withdrawal by means of Foreign Currency Notes</b><br><br><b>OUTWARD REMITTANCES</b><br><b>Outward Remittance via Telegraphic Transfers</b><br>Commission<br><br>Cable<br><b>Outward Remittance via Citibank Online</b><br>Transfer to Citibank accounts overseas via Citibank Global Transfer (CGT)<br><br>Transfer to Non-Citibank accounts overseas<br>- All other overseas banks via online Telegraphic Transfer<br><br><b>Note:</b><br>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.<br><br><b>USD Cashier's Orders</b><br>Charges<br><br><b>SGD Cashier's Orders</b><br>Charges<br><br><b>Note:</b><br>No charges for Cashier's Order Payable to 1 <sup>st</sup> party for account closure and redemption against TD and FTD. | No Charge<br>A service fee for the Foreign Currency Notes respective currencies applies. (Please refer to the Foreign Currency Notes withdrawal fee charges above)<br><br>1/8% commission (min. S\$20, max. S\$200)<br><br>S\$25<br><br>Waived<br><br>S\$25 per transaction (cable charge)<br><br>1/8% commission (min. S\$20, max. S\$200) + postage where applicable<br><br>S\$10 per cheque + postage where applicable | No Charge<br>A service fee for the Foreign Currency Notes respective currencies applies. (Please refer to the Foreign Currency Notes withdrawal fee charges above)<br><br>1/8% commission (min. S\$20, max. S\$200)<br><br>S\$20<br><br>Waived<br><br>S\$20 per transaction (cable charge)<br><br>1/8% commission (min. S\$20, max. S\$200) + postage where applicable<br><br>Waived for 2 Cashier's Orders per Citigold account per day + postage where applicable |

| REMITTANCES   | Citi Priority   | Citigold  |
|---|---|---|
| <b>Local Fund Transfer (S\$)</b><br>Via branches and CitiPhone assisted<br>Via Citibank Online and Citi Mobile® App<br>- MEPS^ (MAS Electronic Payment System)<br>- GIRO (2 to 3 business days)<br>- FAST (Fast and Secure Transfers) | S\$15 per transaction<br><br>S\$5 per transaction<br>No Charge<br>No Charge   | S\$10 per transaction<br><br>S\$5 per transaction<br>No Charge<br>No Charge   |
| <b>Postage (Documents) Charges</b>  | S\$2.24 per local registered mail + actual postage or<br>S\$10 for overseas registered mail + actual postage                                  | S\$2.24 per local registered mail + actual postage or<br>S\$10 for overseas registered mail + actual postage                                  |
| <b>Stop Payment Charges</b>   | S\$20 per transaction + cable costs where applicable  | S\$10 per transaction + cable costs where applicable  |
| <b>Tracers For Investigation Charges</b>  | S\$30   | S\$10   |
| ^ 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  | Citi Priority   | Citigold  |
| <b>STANDING INSTRUCTION</b><br>Withdrawal from banking or time deposit account via:<br><b>Cashier's Orders</b>  | S\$10 per transaction + cost of Cashier's Order of S\$10 + postage where applicable.  | S\$10 per transaction + postage where applicable  |
| <b>Bank Drafts/Telegraphic Transfers</b>  | S\$10 per transaction + 1/8% commission on Bank Draft/Telegraphic Transfer (min. S\$20, max. S\$200) and postage/cable costs where applicable | S\$10 per transaction + 1/8% commission on Bank Draft/Telegraphic Transfer (min. S\$20, max. S\$200) and postage/cable costs where applicable |
| <b>GIRO</b><br>(Only applicable to transfers from Singapore Dollar banking account)<br>- Outward Remittances<br>- Returned GIRO (for financial reasons)<br>Rejected Standing Instructions   | No Charge<br>S\$10 per transaction<br>S\$30 per transaction   | No Charge<br>S\$10 per transaction<br>S\$30 per transaction   |
| TRAVELLER'S CHEQUES   | Citi Priority   | Citigold  |
| <b>For Citicorp Traveller's Cheques Only</b><br>(Only Available at Capital Square Branch)   | No Charge   | No Charge   |
| <b>Encashment Remarks:</b><br>Yen Denominated Traveller's Cheques attracts additional 1% (min. S\$10) Clearing Fee imposed by Clearing Bank   | No Charge   | No Charge   |
| <b>Deposit</b>  | S\$20 per transaction   | No Charge   |



## CITIBANK CREDIT CARDS

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

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

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

Assets Under Management refers to the combined balances held in a customer's primary accounts including Citi checking and savings accounts, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.

## CREDIT CARD CHARGES

### MINIMUM PAYMENT AND OVERLIMIT AMOUNT

#### Minimum Payment

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

#### Overlimit Amount

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

### CASH ADVANCE CHARGES

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

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

The effective interest rate applicable on your account will be:

- The prevailing retail interest rate of 26.9% per annum and cash interest rate\*\* of 26.9% per annum; or
- 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

## LATE PAYMENT CHARGE FOR ALL CARDS

TRANSACTIONS IN FOREIGN CURRENCIES AND  
TRANSACTIONS PROCESSED OUTSIDE SINGAPORE

- 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.

If payment is not made in full by the payment due date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received.

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

## a. Foreign currency transactions

- (i) Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by VISA, MasterCard International, or American Express depending on whether the conversion is done by us, VISA, MasterCard International, or American Express.
- (ii) In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount:
  - (A) an administrative fee of up to 3.25% 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.

|  |   |
|--|---|
|  | <p>(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;</p> <p>c. Singapore Dollars transactions processed outside Singapore</p> <p>If the Singapore Dollars card transaction (including online transactions) is effected:</p> <ol style="list-style-type: none"> <li>with a local merchant whose payments are processed through an overseas intermediary; or</li> <li>with a merchant who is registered as an overseas merchant regardless of its actual location,</li> </ol> <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>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>25 days from the date of the statement of account</p> <p>\$5 per copy<br/>\$15 per copy</p> <p>Free<br/>\$15 per copy<br/>\$30 per copy<br/>\$100 per copy</p> <p>A handling fee of S\$25 will be charged if your cheque is returned or if your Direct Debit Interbank GIRO is dishonored.</p> <p>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.</p> <p>Service fee of S\$10.70 (inclusive of GST) is charged (on a per account basis) for each payment made to Citi Credit Card account(s) over the counter at Citibank Branches.</p> |
| <b>LIABILITY FOR UNAUTHORIZED TRANSACTIONS</b> |   |
| <b>REPAYMENT GRACE PERIOD</b>                  |   |
| <b>OVERLIMIT FEE</b>                           |   |
| <b>REQUEST FOR SALES DRAFT</b>                 |   |
| Current to 2 months                            |   |
| More than 2 months to 1 year                   |   |
| <b>REQUEST FOR STATEMENT OF ACCOUNT</b>        |   |
| Current to 2 months                            |   |
| More than 2 months to 1 year                   |   |
| More than 1 year to 5 years                    |   |
| More than 5 years                              |   |
| <b>HANDLING FEE FOR DISHONoured PAYMENT</b>    |   |
| <b>PAYMENT HIERARCHY</b>                       |   |
| <b>BRANCH SERVICE FEE</b>                      |   |

## 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\$10.70 (inclusive of 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

## MORTGAGE

### Interest Rates

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

As a Citigold client, you enjoy preferential interest rates on your home loan. Please speak to us today at 6225 5226 for our latest interest rate packages

### Prepayment Fee/Breakage Fee

A prepayment fee/breakage fee may be applicable on partial or full prepayment of your loan depending on your loan package S\$100 per year per renewal

### Administrative fee for effecting fire insurance for the mortgaged property (where fire insurance is effected with an insurer not empaneled with Citibank)

S\$100 per year per renewal

### Administrative fee for restructuring of home loan to increase or decrease loan amount, to amend the number of borrowers or loan tenure

S\$200 per successful request

### Administrative fee for repricing of home loan

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

### Third Party Cost

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

#### Important Information:

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

You may request for a loan repayment schedule based on your choice of loan package. Alternatively, you may retrieve the loan repayment information at [www.citibank.com.sg](http://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](http://www.mas.gov.sg) and [www.abs.org.sg](http://www.abs.org.sg) in four(4) official languages.

## CITIBANK BROKERAGE

### COMMISSION RATES FOR SINGAPORE MARKETS TRADES APPLICABLE FOR ADVISORY & NON-ADVISORY

| Securities Trading in SGD         | Internet/Mobile Rate              | Phone Rate |
|-----------------------------------|-----------------------------------|------------|
| 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%      |
| Securities Trading in USD         | Internet/Mobile Rate              | Phone Rate |
| 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%      |
| Securities Trading in HKD         | Internet/Mobile Rate              | Phone Rate |
| 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%      |
| Securities Trading in AUD         | Internet/Mobile Rate              | Phone Rate |
| 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%      |



| Securities Trading JPY  | Internet/Mobile Rate                 | Phone Rate                           |
|---|--------------------------------------|--------------------------------------|
| Minimum Commission (per contract)<br>Below JPY 3,150,000<br>JPY 3,150,000 to JPY 6,300,000<br>Above JPY 6,300,000 | 0.12%, with no<br>minimum commission | JPY 2,000<br>0.50%<br>0.50%<br>0.40% |
| Securities Trading in GBP   | Internet/Mobile Rate                 | Phone Rate                           |
| Minimum Commission (per contract)<br>Below GBP 15,500<br>GBP 15,500 to GBP 31,000<br>Above GBP 31,000             | 0.12%, with no<br>minimum commission | GBP 14<br>0.50%<br>0.50%<br>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. MARKETS TRADES APPLICABLE FOR ADVISORY & NON-ADVISORY

| Securities Trading in USD | Internet/Mobile Rate                                 | Phone Rate   |
|---------------------------|--|--|
| Commission (per contract) | 0.15%, subject to<br>minimum commission<br>of USD 18 | 0.50%, subject to<br>minimum commission<br>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 0.015% of your monthly average stockholding balance, payable every six months. Inclusive of GST.

| SEC Charge             |   |
|------------------------|---|
| Sell transactions only | 0.00051% of the trade amount<br>(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) | 0.15%, 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 0.015% 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.

| SAFE DEPOSIT BOX   | Citi Priority  | Citigold   |
|--|--|--|
| <b>CAPITAL SQUARE BRANCH</b><br>4" X 5" X 24"<br>5" X 5" X 24"<br>3" X 10" X 24"<br>5" X 10" X 24"<br>10" X 10" X 24"<br>Key Deposit<br><br>(Safe deposit box is subject to availability)<br>* Subject to 7% GST | S\$180 per annum*<br>S\$200 per annum*<br>S\$300 per annum*<br>S\$360 per annum*<br>S\$480 per annum*<br>S\$100 (refundable upon return of keys) | S\$150 per annum*<br>S\$160 per annum*<br>S\$220 per annum*<br>S\$300 per annum*<br>S\$380 per annum*<br>S\$100 (refundable upon return of keys) |
| COIN EXCHANGE SERVICE  |  |  |
| <b>BELOW \$50</b><br><b>\$51 TO \$500</b><br><b>ABOVE \$500</b>  | S\$3 per denomination<br>S\$10 per denomination<br>For every S\$500, S\$10 per denomination  |  |
| COIN DEPOSIT   |  |  |
| <b>BELOW \$200</b><br><b>SUBSEQUENT \$100</b>  | S\$5<br>S\$10  |  |
| ONLINE SECURITY DEVICE   |  |  |
| <b>FIRST ISSUANCE OF THE DEVICE</b><br><b>REPLACEMENT OF DEVICE</b>  | No Charge<br>S\$20   |  |

| OTHER SERVICES   |   |
|--|---|
| <b>HOLD MAIL SERVICE</b>   | S\$240 per annum*<br>* Subject to 7% GST  |
| <b>COPIES OF STATEMENTS<br/>(INCLUDING YEAR END INTEREST SUMMARY STATEMENTS)</b> |   |
| Month-to-date  | No Charge   |
| Previous month   | No Charge   |
| Beyond 2 months  | S\$15 per statement/copy  |
| <b>HOLDING OF SHARES FOR SAFEKEEPING COLLATERAL</b>                              |   |
| Upon receipt   | S\$60 per annum per counter   |
| Upon withdrawal  | 1/8% of current market value of share<br>Minimum: S\$25<br>Maximum: S\$2,500<br><b>Waived</b> |
| <b>REFERENCE LETTER</b>  |   |
| <b>Online Security Device (OSD)</b>  |   |
| 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 Jan 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 Hotline at +65 6225 5226 or visit us at [www.citigold.com.sg](http://www.citigold.com.sg).