



Citibank Canada Account Rates and Fees

Effective : **November 19, 2009**

Canadian Dollar Accounts

U.S. Dollar Accounts

Citibank Canada Prime Rate¹: 2.250 %
 Effective Date: April 22, 2009

Citibank Canada US Base Rate²: 3.750 %
 Effective Date: December 17, 2008

Citibank Interest Chequing Account (CDN)				Citibank Interest Chequing Account (USD)			
Minimum Opening Deposit:		None		Minimum Opening Deposit:		None	
Monthly Account Fee:		None		Monthly Account Fee:		None	
Transaction Fee ³ :		\$0.50	Per debit	Transaction Fee ³ :		\$0.50	Per debit
Interest Rates ⁴ :				Interest Rates ⁴ :			
Less than \$2,500		0.000 %		Less than \$2,500		0.000 %	
\$2,500 to \$4,999.99		0.000 %		\$2,500 to \$4,999.99		0.015 %	
\$5,000 to \$9,999.99		0.050 %		\$5,000 to \$9,999.99		0.025 %	
\$10,000 to \$24,999.99		0.200 %		\$10,000 to \$24,999.99		0.050 %	
\$25,000 and over		0.250 %		\$25,000 and over		0.075 %	
Citibank Chequing Account (CDN)				Citibank Chequing Account (USD)			
Minimum Opening Deposit:		None		Minimum Opening Deposit:		None	
Monthly Account Fee:		\$12.50		Monthly Account Fee:		\$12.50	
<i>- Waived if average monthly balance is greater than or equal to \$5,000</i>							
Transaction Fee ³ :		None		Transaction Fee ³ :		None	
Interest Rate:		None		Interest Rate:		None	
Overdraft Interest Rate (CDN)⁵:				Overdraft Interest Rate (USD)⁵:			
21.000 %				21.000 %			
Citibank Savings Account, Citibank High Interest TFSA and Citibank Registered Savings Account (CDN) ⁶				Citibank High Interest TFSA and Citibank Savings Account (USD) ⁶			
Minimum Opening Deposit:		None		Minimum Opening Deposit:		None	
Monthly Account Fee:		None		Monthly Account Fee:		None	
Transaction Fee:		None		Transaction Fee:		None	
Interest Rates ⁴ :				Interest Rates ⁴ :			
Less than \$2,500		0.050 %		Less than \$2,500		0.000 %	
\$2,500 to \$4,999.99		0.100 %		\$2,500 to \$4,999.99		0.050 %	
\$5,000 and over		0.750 %		\$5,000 and over		0.250 %	
Citibank GIC Account, Citibank GIC TFSA and Citibank Registered GIC Account (CDN) ^{6,7}				Citibank GIC TFSA and Citibank Registered GIC Account (USD) ^{6,7}			
Minimum Opening Deposit:		Registered, TFSA - \$1,000 Non-Registered - \$1,000 for Non-Redeemable \$5,000 for Cashable		Minimum Opening Deposit:		TFSA \$1,000 Non-TFSA \$1,000 for Non-Redeemable \$5,000 for Cashable	
Interest Rates ⁸ :				Interest Rates ⁸ :			
(i) Non-Redeemable Option⁹:				(i) Non-Redeemable Option⁹:			
<u>Term</u>	<u>Paid at Maturity</u>	<u>Paid Annually</u>		<u>Term</u>	<u>Paid at Maturity</u>	<u>Paid Annually</u>	
1 Year	0.400 %	NA		1 Year	0.350 %	NA	
18 Months ¹⁰	0.825 %	NA		2 Years	0.800 %	0.800 %	
2 Years	1.250 %	1.250 %		3 Years	1.300 %	1.300 %	
3 Years	1.600 %	1.600 %		4 Years	1.750 %	1.750 %	
4 Years	1.700 %	1.700 %		5 Years	2.000 %	2.000 %	
5 Years	2.100 %	2.100 %		(ii) Cashable Option¹¹:			
(ii) Cashable Option¹¹:				(ii) Cashable Option¹¹:			
<u>Term</u>	<u>Paid at Maturity</u>	<u>Paid Annually</u>	<u>Cashable Rates</u>	<u>Term</u>	<u>Paid at Maturity</u>	<u>Paid Annually</u>	<u>Cashable Rates</u>
1 Year	0.150 %	NA	0.000 %	1 Year	0.100 %	NA	0.000 %
18 Months ¹⁰	0.575 %	NA	0.000 %	2 Years	0.550 %	0.550 %	0.000 %
2 Years	1.000 %	1.000 %	0.000 %	3 Years	1.050 %	1.050 %	0.000 %
3 Years	1.350 %	1.350 %	0.000 %	4 Years	1.500 %	1.500 %	0.000 %
4 Years	1.450 %	1.450 %	0.000 %	5 Years	1.750 %	1.750 %	0.000 %
5 Years	1.850 %	1.850 %	0.000 %				

- 1 Citibank Canada Prime Rate means the fluctuating rate of interest per annum quoted or published from time to time by Citibank as its reference rate for Canadian dollar demand loans made in Canada.
- 2 Citibank Canada US Base Rate means the fluctuating rate of interest per annum quoted or published from time to time by Citibank as its reference rate for U.S. dollar demand loans made in Canada.
- 3 Debit transactions include: cheques, pre-authorized debits, in-branch withdrawals, ABM withdrawals, POS direct payment purchases, funds transfers and bill payments; except bill payments at the branch, which is \$1.50.
- 4 Interest rates are per annum and interest is calculated daily on the closing balance and paid monthly.
- 5 Interest rate is per annum and the interest is calculated daily on the closing overdrawn balance and charged monthly.
- 6 The fee to transfer a Citibank TFSA and Citibank RSP to another financial institution is \$25.
- 7 The interest rate applied to the investment will be the interest rate in effect on the business day Citibank receives the deposit. Unless Citibank receives seven (7) days prior written notice not to renew your GIC account or to change the tenor, Citibank will automatically renew your GIC account on the maturity date for the same term and option at the then prevailing interest rate(s).
- 8 Interest rates are per annum and interest is calculated on the basis of 365 days (366 days for a leap year). Interest is paid annually or compounded annually and paid at maturity. For registered GIC accounts, interest is compounded annually and paid at maturity. For a 1-year term, interest is paid at maturity.
- 9 Funds cannot be redeemed until the maturity date.
- 10 The 18 months term is only available for Citibank Registered GIC Accounts. The interest is compounded annually and paid at maturity only.
- 11 If the GIC account - Cashable Option is redeemed within the first 30 days of account opening, no interest is paid. If it is redeemed after 30 days and before maturity, the Cashable Rate will apply. In the case of a multiple year term, if interest has been paid, the amount of interest already paid will be adjusted and debited from the principal.

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Interest rates are subject to change without notice. Fees are billed in the currency of the account.