

Citibank Canada Banking Services Fees

The following service fees apply to any present or future Accounts that offer such services and are in addition to any applicable account transaction fees and monthly account fees. Fees are in the currency of the Account (Canadian or U.S. dollars). The following fees are in effect from November 1, 2005 until you are notified by Citibank Canada of any changes¹:

| Service | Service Fees |
|--|--|
| Account closed within 90 days of opening ² | \$15.00 |
| Auditors Bank Confirmation | \$25.00 |
| Bank Draft | \$10.00 |
| Bill Payment at the Branch | \$1.50 per item |
| Bill Payment - Overseas Employees ³ | \$6.00 per item |
| Bill Payment Investigation | \$20.00 per item |
| Bill Payment - Rejected Items | \$15.00 per item |
| Charge Back (when cheques or other credit items are returned due to reasons other than non-sufficient funds) | \$3.50 |
| Cheque Sent on Collection | <ul style="list-style-type: none"> • Domestic \$20.00 • Foreign \$30.00 } plus registered mail charges |
| Citibank Global Transfer - incoming | Free |
| Citibank Global Transfer - outgoing | |
| Within Canada | \$5.00 |
| USA | \$5.00 |
| International | \$10.00 |
| Dormant Account Notice (fees waived if notice acknowledged within 60 days) | <ul style="list-style-type: none"> • 2 years \$20.00 • 5 years \$30.00 • 9 years \$35.00 |
| Duplicate Statement | \$5.00 per statement |
| Foreign Currency Cheque Drawn on Canadian or U.S. Account | \$10.00 |
| Forward Renewed Credit Card by Mail ³ | \$7.00 |
| Interim Statement | \$5.00 per statement |
| Letter of Introduction or Reference | \$15.00 plus GST (if applicable) |
| NSF Items (Non-sufficient funds for Cheques, Pre-Authorized Debits, Bill Payment) | \$35.00 per item |

Citibank Canada Banking Services Fees (cont'd)

| Service | Service Fees |
|--|--|
| Overdraft | \$5.00 for each item paid plus daily overdraft interest |
| Overdraft Transfer Service | \$5.00 for each transfer |
| Post-dated Cheque Held for Deposit | \$3.00 per item |
| Search our Records | \$40.00 per hour with a \$20.00 minimum charge. If the search requires the retrieval of cheques greater than 60 days old, there will be an additional fee of \$50.00 per cheque. |
| Standing Instruction | \$5.00 set-up fee plus \$3.00 per transaction |
| Stop Payment: on Cheques or Pre-authorized Debits <ul style="list-style-type: none"> • with full particulars • without full particulars on Drafts | <ul style="list-style-type: none"> • \$10.00 per item • \$15.00 per item • \$35.00 per item |
| Transfer of Account Balance to Another Financial Institution | \$20.00 per transfer |
| Transfer of Registered Retirement Savings Plan to Another Financial Institution | \$25.00 per transfer |
| Travellers Cheques Purchases | 1% commission on total purchase |
| Unencoded Cheque Drawn on Account | \$5.00 |
| Wires - incoming Wires - outgoing | \$10.00 \$10.00 communications charge plus: 0.2% of wire value (\$15.00 minimum to a maximum of \$125.00) |
| Wire Transfer Investigation | \$40.00 per item |

If you have any questions, please contact the CitiPhone® Banking Centre at 1-800-387-9292 toll free across Canada and the U.S. In Toronto, call 416-947-4100.

1. Notification of a change of these fees or notice of the implementation of new account fees shall be by mail to the last known address as shown in Citibank Canada's records. It is the Account Holder's responsibility to advise Citibank Canada of any change of address.
2. Fee does not apply if the Account you wish to close was opened within 14 days by telephone.
3. These service fees apply to "Personal Banking for Overseas Employees" only.

The *Citibank Canada Banking Terms and Conditions* govern the operation of your Accounts. Please review it as it applies to all transactions conducted with your Account.

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