

## Prices of Products and Services of Citibank a.s. for Non-Business Individuals (Price List)

### EUROTEL CREDIT CARD

Valid as of October 28, 2006

<b>A Issuance of Eurotel credit card</b>				Price
1.	Issuance of main Eurotel credit card			Free of charge
2.	Issuance of each supplementary card			Free of charge
<b>B Maintenance of Eurotel credit card</b>				Price
1.	<b>Silver</b>			
	Main Eurotel credit card	Annually		CZK 1000
	Each supplementary Eurotel credit card	Annually		CZK 500
2.	<b>Gold</b>			
	Main Eurotel credit card	Annually		CZK 2000
	Each supplementary Eurotel credit card	Annually		CZK 1000
<b>C Interest rate</b>				Price
1.	Interest rate			
1a.	Upon repayment in full by the due date as given in account statement	Annually		0%
1b.	Upon partial monthly payments not paid in full before the due date	Annually		from 9.90% to 26.4% *
* Generally 26.4% p.a., other interest rate may be agreed with the client and, such rate will be indicated in the client's card account statement				
<b>D Cash withdrawals</b>				Price
1.	Fee for cash withdrawal			3,5%, min. CZK 89 *
* 3,5 % of the withdrawn amount or CZK 89 (whichever is greater) + interest (26,4 % annually) calculated from the date of transaction				
<b>E Minimum payments</b>				Price
1.	Repayment of the current balance	Monthly		5% min. CZK 200 *
* 5 % of the outstanding balance or CZK 200 (whichever is greater)				
<b>F General fees</b>				Price
1.	Late payment fee	Monthly		CZK 550
2.	Over credit limit fee	Monthly		CZK 550
3.	Credit card replacement fee			Free of charge
4.	Contractual penalty for early repayment of the Citibank Individual/Cash Repayment Program			CZK 200
5.	Credit Card Account Statement	Monthly		Free of charge
6.	Duplicate of Credit Card Account Statement	Per request		CZK 90
7.	Blocking of card			Free of charge
8.	One-time fee charged for the issue of Security Key			CZK 450
9.	Re-issue of Security key			CZK 450
<b>G Insurance</b>				Price
1.	Hospital Cash insurance	Monthly		CZK 199 - 799
2.	CreditShield Insurance	Monthly		0.69% of the outstanding balance
3.	Insurance against card's fraudulent misuse	Monthly		CZK 79
4.	Travel Insurance			
	Silver Eurotel credit card			
	Personal	Monthly		CZK 39
	Family	Monthly		CZK 59
	Extended family	Monthly		CZK 98
	Gold Eurotel credit card			
	Personal	Monthly		CZK 59
	Family	Monthly		CZK 89
	Extended family	Monthly		CZK 158

Notice: Citibank a.s. is entitled at any time to change or specify amount, type or manner of calculation of interest or fees. In case of any discrepancy between the fees mentioned in this Price List and any marketing materials issued in respect of Eurotel credit cards, the fees mentioned in the Price List shall prevail. Concurrently to any modification made to this Price List, Citibank a.s. clients will be mailed their new Security Keys. Such Security Keys will be subject to a fee per this Price List.