

Prices of Products and Services of Citibank a.s. (Price List)

CITIBANK CURRENT ACCOUNT - CITIGOLD

Valid as of October 28, 2006

Includes current account, savings account, CitiPhone services, Citibank Online and issuance of CitiCard-Maestro payment card

CURRENT AND SAVINGS ACCOUNT

	Term	Price
A	Opening, Maintenance and Closing	
1.	Opening of Citibank account	Free of charge
2.	Maintenance of Citibank account based on the average monthly total balance on all client accounts as of the previous month (fee, average balance)	Free of charge, above CZK 1,500,000 CZK 500, to CZK 1,500,000
3.	Account statement (includes all of the client's current and savings accounts, time deposits and investment accounts)	
3 a.	Account statement sent by mail	Free of charge
3 b.	Account statement collected personally at branch	Free of charge
4.	Issuance and use of CitiCard - Maestro international debit card	Free of charge
5.	Interest rate on current account (all currencies)	0% p.a.
	Minimum balance on account	CZK 500
B	Current Account	
1.	Opening of first current account in currency of choice	Free of charge
2.	Maintenance of current account	Free of charge
3.	Opening of every additional current account in the same currency	Free of charge
4.	Closure of the current account initiated by the client	Free of charge
5.	Closure of the current account initiated by Citibank	Free of charge
C	Savings Account	
1.	Opening of savings account	Free of charge
2.	Maintenance of savings account	Free of charge
3.	Processing of a transaction on the savings account	Free of charge
4.	Interest on saving account	Information is available at any Citibank a.s. Branch, www.citibank.cz or on CitiPhone, tel. 233 062 424
	It is possible to open a CitiOne savings account only for the fee categories CitiOne or CitiGold. Deposits on saving account can be withdrawn anytime, without any penalties.	
D	Time Deposits	
1.	Opening of time deposit	Free of charge
2.	Maintenance of time deposit	Free of charge
3.	Processing of a transaction on the time deposit	Free of charge
4.	Early cancellation	It is only possible to cancel a fixed time deposit in its entirety, never partially. The contractual penalty for early cancellation is calculated as 1% of the entire deposit. Interest is determined as the difference between the interest rates valid as of the day of the opening of the deposit, according to the size and term of the deposit, minus a 1% cancellation fee. An On-line time deposit may be cancelled partially or in its entirety. For partial cancellation, the withdrawn amount must be more than CZK 10,000 and the remaining amount of deposit must be at least the minimum amount for opening a time deposit in the relevant currency. If the deposit is canceled within 30 days of when it was made, no interest is paid. If the deposit is cancelled more than 30 days after it was made, the client receives interest for the entire term of the actual deposit. Interest is calculated as the difference in the interest rate valid on the day the account was opened, according to the size and term of the deposit, minus a 1% cancellation fee. The remaining amount of the time deposit will earn interest based on the interest rate valid on the day the deposit was made, according to the size of the remaining deposit and the original term of deposit.
5.	Interest on time deposits	Set daily; more information is available at any Citibank a.s. branch, www.citibank.cz or on CitiPhone, tel. 233 062 424

CITIPHONE A CITIBANK ONLINE

E	CitiPhone – Telephone Banking	Term	Price
1.	Initiation and use of telephone banking services; includes services provided by telephone bankers, as well as help provided by Citibank's interactive voice response system.		Free of charge
2 a.	Setting of T-PIN code		Free of charge
2 b.	Changing of T-PIN code		Free of charge
F	Citibank Online – Internet Banking	Term	Price
1.	Initiation and use of Citibank Online services		Free of charge
2 a.	One-time fee charged for the issue of Security Key*		CZK 450
2 b.	Re-issue of Security key		CZK 450
* 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.			
G	Payments and Payment Orders	Term	Price
1.	Making a standing payment order or SIPO		Free of charge
2.	Change/Cancellation of standing payment order or SIPO	Charged when processed	Free of charge
3.	Setting / Change / Cancellation of auto-sweep between current and savings account		Free of charge
4.	Making a request for a direct debit		Free of charge
5.	Change / Cancellation of request for direct debit	Charged when processed	Free of charge
6.	Domestic payments		
6 a.	Incoming domestic payment in CZK		
6 b.	Outgoing domestic payment in CZK		Free of charge
6 c.	Express outgoing domestic payment in CZK		CZK 200
7.	Foreign currency or international payments		
7 a.	Outgoing foreign currency or international payments	Charged when processed	1 % of amount, min. CZK 300, max. CZK 2,000
Fee for foreign currency payment applies to OUR and SHA disposition, fee for disposition BEN in flat CZK 1000			
7 b.	Incoming foreign currency or international payments		Free of charge
7 c.	Outgoing foreign currency payment within Citibank a.s.		Free of charge
8.	Transfers between the client's Citibank accounts		Free of charge
9	Overview of fees of individual payment channels		
9 a.	Citibank Online*	Additional charge for banking services, which are not provided free of charge	Free of charge
9 b.	Telephone banker		Free of charge
9 c.	Branch		Free of charge
* Maximum amount of all payments done via Citibank Online within one day is CZK 125 000			
H	Transactions in CZK through the teller	Term	Price
1.	Cash deposit		Free of charge
2.	Cash withdrawal		
2 a.	Up to CZK 2 million	Charged when processed	Free of charge
2 b.	Between CZK 2 and 5 million	Charged when processed	Free of charge
2 c.	Between CZK 5 and 10 million	Charged when processed	Free of charge
2 d.	Between CZK 10 and 20 million	Charged when processed	Free of charge
2 e.	Above CZK 20 million	Charged when processed	Free of charge
3.	Non-executed pre-announced withdrawal		Free of charge
4.	Other operations involving cash transactions (counting, sorting, etc.)	For every 15 minutes, or fraction thereof	Free of charge
I	Transactions in foreign currency through the teller	Term	Price
1.	Deposit in Czech crowns to a foreign currency account	Charged when processed	Free of charge
2 a.	Deposit in foreign currency - notes	Charged when processed	Free of charge
2 b.	Deposit in foreign currency - coins	Charged when processed	Free of charge
3.	Cash withdrawal from foreign currency account	Charged when processed	Free of charge
4.	Non-executed pre-announced withdrawal		Free of charge
5.	Other operations involving cash transactions (counting, sorting, etc.)	For every 15 minutes, or fraction thereof	Free of charge

CITICARD PAYMENT CARD

The daily limit for cash withdrawals from ATM machines is CZK 40,000 and the daily limit for non-cash transactions is CZK 20,000.

		Term	Price
A	Issuance and maintenance of credit cards		
1.	Issuance and maintenance of the CitiCard-Maestro international payment card		Free of charge
2.	Setting of, or change to, A-PIN code		Free of charge
B	Renewal of the payment card, due to expiration or loss, theft or fraud		
1 a.	Replacement of the CitiCard card at expiration		Free of charge
1 b.	Replacement of the CitiCard card due to theft or fraud, if it was the result of a criminal act (confirmation from the Police Dept. CR necessary).		Free of charge
1 c.	Replacement of CitiCard card before expiration	Charged when processed	CZK 150
2.	Blocking of the card after reporting a loss, theft or fraud. The card is automatically blocked in the case of loss or theft.		Free of charge
C	Transactional fees		
1.	Withdrawal from ATM machine in the Czech Republic	Charged when processed	Free of charge
	If the total average monthly balance on all the client's Citibank accounts the previous month was more than CZK 100,000		Free of charge
2.	Withdrawal from ATM machine abroad	Charged when processed	CZK 100+0.5%
3.	Use of the CitiCard in its merchant network		Free of charge
D	General fees		
1.	Change in client information		Free of charge
2.	Change in limits set on the account	Charged when processed	Free of charge
Daily limit on Citicard payment card is possible to change on clients request as:			
daily limits			
	A	B	C
purchases	0 CZK	20 000 CZK	40 000 CZK
ATM withdrawals	0 CZK	40 000 CZK	40 000 CZK
		D	E
		60 000 CZK	100 000 CZK
			F *
			100 000 CZK
			G *
			130 000 CZK
			80 000 CZK

* for gold Citicards only

TRAVELER'S CHECKS AND FOREIGN EXCHANGE SERVICES

		Term	Price
A	Traveler's Checks		
1.	Citicorp, American Express traveler's checks	purchase	Free of charge
1a.	American Express traveler's checks - other clients (walk-in), purchase, pay-off in cash		2% of total up to USD 500, min. CZK 50 1.5% of total above USD 500
2.	Other traveler's checks; purchase, paid from credit account maintained at Citibank		1 % of total
3.	Other traveler's checks; purchase, paid in cash		2 % of total
4.	American Express traveler's checks	sale	1 % of total, min. CZK 300
5.	Acceptance of check for payment		CZK 650
B	Foreign Exchange Services		
1.	Purchase and sale of foreign currency for cash (CZK)	Charged when processed	1.5 %, min. CZK 30
2.	Purchase of bank notes in preclusion	Charged when processed	30 %, min. CZK 100
3.	Exchange of bank notes for other denominations	Charged when processed	3 %, min. CZK 30
4.	Exchange of foreign currency	Charged when processed	3 %, min. CZK 30

OTHER SERVICES AND GENERAL PROVISIONS

A	Exchange of notes and coins	Term	Price
1.	Whole and undamaged notes and coins sorted according to provision § 5, decree no. 37/94 Coll.		
1a.	For Citibank clients	Charged when processed	0.5 %, min. CZK 30
1b.	For other clients	Charged when processed	1 %, min. CZK 100
2.	Whole and undamaged notes and coins not sorted according to provision § 5, decree no. 37/94 Coll.		
2a.	For Citibank clients	Charged when processed	1 %, min. CZK 30
2b.	For other clients	Charged when processed	2 %, min. CZK 150
3.	Damaged notes, for which compensation is provided according to provision § 7, decree no. 37/94 Sb.	Charged when processed	10 % of replacement value, min. CZK 5
B	Other services	Term	Price
1.	Rental of safe deposit boxes		The fee depends on the price list of the individual branch
2.	Financial and commercial services not listed on the price list, i.e. those services which are not included under normal provision of services	For every 15 minutes, or fraction thereof	CZK 200
3.	Fee for unfounded complaint		Free of charge
C	Provision of client information	Term	Price
1.	Provision of information to another bank	Charged immediately	Free of charge
2.	Compensation for the provision of information to the authorized person in the courts for the purposes of civil action, in order to reach a verdict.	Charged immediately	Free of charge
3.	Provision of information to the client at his request (duplicate payment order, duplicate or notarized photocopy of an archived document, copy of an account statement, confirmation of account balance)	Charged immediately	Free of charge
	<i>At the written request of the client, Citibank will provide personal information about the client once a year free of charge.</i>		
D	General Conditions		
1.	This Price List includes fees that Citibank charges for services granted to its customers.		
2.	Citibank may charge fees in addition to those shown in this Price List. These may include fees for additional operational expenses charged by other banks or by other companies involved in a specific transaction, including fees charged by the postal service.		
3.	All fees and charges stated in this Price List do not include VAT according to law no. 235/2004 Coll. In the case that fees and charges are subject to VAT, the VAT will be added in accordance with the Czech VAT legislation.		

CITIBANK CREDIT CARD

A Issuance of Citibank credit card				Price
1.	Issuance of primary Citibank credit card			Free of charge
2.	Issuance of each supplementary card			Free of charge
B Maintenance of Citibank credit card				Price
1.	Classic			
	Primary Citibank credit card	Annually		Free of charge
	Each supplementary Citibank credit card	Annually		Free of charge
2.	Gold			
	Primary Citibank credit card	Annually		Free of charge
	Each supplementary Citibank credit card	Annually		Free of charge
C Interest rate				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 upon individually with the client and, such rate will be indicated in the client's card account statement			
D Cash withdrawals				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			
E Minimum payments				Price
1.	Repayment of the current balance	Monthly		5% min. CZK 200 *
	* of the balance or CZK 200 (whichever is greater)			
F General fees				Price
1.	Contractual penalty for late payment	Monthly		CZK 550
2.	Contractual penalty for exceeding credit limit	Monthly		CZK 550
3.	Fee for replacement of credit card			Free of charge
4.	Contractual penalty for early repayment of the Citibank Individual/Cash Payment 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
G Insurance				Price
1.	Hospital Cash insurance	Monthly		CZK 199 - 799
2.	Insurance CreditShield	Monthly		0.69% of the outstanding balance
3.	Insurance against card's fraudulent misuse	Monthly		CZK 79
4.	Travel insurance			
	Citi Classic credit card			
	Personal	Monthly		CZK 39
	Family	Monthly		CZK 59
	Extended family	Monthly		CZK 98
	Citi Gold 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 Citibank credit cards, the fees mentioned in the Price List shall prevail.

CITIBANK PERSONAL LOANS

A Interest rate					
Loan amount (CZK '000)	Tenor of the loan (months)				
	12	24	36	48	
100	13.90%	14.90%	15.90%	-	
200	10.90%	10.90%	11.90%	12.90%	
500	10.90%	10.90%	11.90%	12.90%	
600	10.90%	10.90%	11.90%	12.90%	

B Annual Percentage Interest Rate (without insurance)					
Loan amount (CZK '000)	Tenor of the loan (months)				
	12	24	36	48	
100	17.00%	17.13%	17.93%	-	
200	13.57%	12.57%	13.35%	14.30%	
500	13.57%	12.57%	13.35%	14.30%	
600	13.57%	12.57%	13.35%	14.30%	

C Annual Percentage Interest Rate (with insurance)					
Loan amount (CZK '000)	Tenor of the loan (months)				
	12	24	36	48	
100	26.76%	25.40%	24.03%	-	
200	23.00%	20.41%	19.08%	19.71%	
500	23.00%	20.41%	19.08%	19.71%	
600	23.00%	20.41%	19.08%	19.71%	

D Other fees		Price
Processing loan documentation		1%
Maintenance of payment account		CZK 99 (monthly)
Contractual fee for late repayment		CZK 480
Early repayment		3 % (of the current unpaid amount)
Fee for return of overpayment		CZK 60

Citibank personal loan - example of repayment calculation

Payments are calculated on the basis of the financed amount, as described in article 6.2.2 of the Contractual Conditions of the Loan (see below example).

Total loan amount:	CZK 200,000
Tenor of loan:	48 months
Insurance:	not included
Date loan was	October 20
First payment due:	November 20

Calculation

Total amount of the loan	CZK 200,000	
Fee for insurance	CZK 0	
Processing of documentation	CZK 2,000	Article 6.2.2. b) Contractual Conditions of the Loan
Financed amount	CZK 202,000	
Base payment	CZK 5,409	Annual percentage rate for expenses - 14.30 % (article 6.2.3 Contractual Conditions of the Loan)
Fee for maintenance of payment account	CZK 99 monthly	
Total monthly payment	CZK 5,508	

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

CITIBANK MUTUAL FUNDS

CZECH CROWN MUTUAL FUND COMPANIES:

CREDIT SUISSE ASSET MANAGEMENT investiční společnost, a.s.

A	Investment account		Price
1.	Investment account opening		Free of charge
2.	Investment account maintenance		Free of charge
<i>For opening the Investment account the existence of Citibank Current Account is required.</i>			
B	Credit Suisse Money Czech Fund růstový otevřený podílový fond		Price
1.	Up-front sales commissions	of the invested amount	0.1%
C	Credit Suisse Bond Czech Fund růstový otevřený podílový fond		Price
1.	Up-Front Fee		
	a) from CZK 50,000 to 999,999	From the invested amount	2%
	b) from CZK 1,000,000 to 4 999,999		1.8%
	c) from CZK 5,000,000		1.5%
D	Credit Suisse Select Balanced Fund otevřený podílový fond		Price
1.	Up-Front Fee		
	a) from CZK 50,000 to 999,999	From the invested amount	3.5%
	b) from CZK 1,000,000 to 4 999,999		3%
	c) from CZK 5,000,000		2.5%
E	Credit Suisse Realitní fond fondů otevřený podílový fond		Price
1.	Up-Front Fee		
	a) from CZK 50,000 to 999,999	From the invested amount	2.5%
	b) from CZK 1,000,000 to 4 999,999		2%
	c) from CZK 5,000,000		1.8%
E	Switching fee for A class funds		
Switch is not available for these funds.			
F	Fees charged by fund ("Management fee")		
1.	Management fees and other fees charged by the fund are determined by the individual funds. These fees are determined based on the total value of the investment and based on the net equity of the fund. Fee are being deducted on the regular basis. At your request, your investment banker will be able to provide you with this information. Details about fees charged by the individual funds can be found in the prospectus of the relevant fund. The Investor hereby acknowledges that, in association with the purchase and management of the fund units, Citibank a.s. may receive from mutual funds a fee/commission or other remuneration and, through the submission of its respective instruction, it is confirmed by the Investor that s/he has been duly notified thereof by Citibank a.s.		

ING Investment Management (C.R.), a.s.

A	Investment account		Price
1.	Investment account opening		Free of charge
2.	Investment account maintenance		Free of charge
<i>For opening the Investment account the existence of Citibank Current Account is required.</i>			
B	ING INTERNATIONAL (II) Český fond peněžního trhu		Price
1.	Up-front sales commissions	From the invested amount	0.1%
C	ING INTERNATIONAL Český fond obligací		Price
1.	Up-Front Fee		
	a) from CZK 50,000 to 999,999	From the invested amount	2%
	b) from CZK 1,000,000 to 4 999,999		1.8%
	c) from CZK 5,000,000		1.5%
D	ING INDEX LINKED FUND Český kontinuální klik fond Euro		Price
	a) from CZK 50,000 to 999,999	From the invested amount	2.5%
	b) from CZK 1,000,000 to 4,999,999		2.2%
	c) from CZK 5,000,000		2%
E	ING INTERNATIONAL Český akciový fond		Price
1.	Up-Front Fee		
	b) from CZK 1,000,000 to 4 999,999	From the invested amount	3%
	c) from CZK 5,000,000		2.5%

F	Switching fee for A class funds	Price
1.	Switch between funds managed by the same investments company a) Switch to fund with lower Up front sales commission b) Switch to fund with higher Up front sales commission	CZK 500 Difference between Up front sales commission for these funds
2.	Switch between funds not managed by the same investments company	Standard Up front sales commission as for subscription

G	Fees charged by fund ("Management fee")
1.	Management fees and other fees charged by the fund are determined by the individual funds. These fees are determined based on the total value of the investment and based on the net equity of the fund. Fee are being deducted on the regular basis. At your request, your investment banker will be able to provide you with this information. Details about fees charged by the individual funds can be found in the prospectus of the relevant fund. The Investor hereby acknowledges that, in association with the purchase and management of the fund units, Citibank a.s. may receive from mutual funds a fee/commission or other remuneration and, through the submission of its respective instruction, it is confirmed by the Investor that s/he has been duly notified thereof by Citibank a.s.

FOREIGN CURRENCY MUTUAL FUNDS

Mutual Funds, Share Class with Contingent Deferred Sales Charge ("CDSC"), (B class funds)

A	Investment account	Price
1.	Investment account opening	Free of charge
2.	Investment account maintenance	Free of charge

For opening the Investments account the existence of Citibank Current Account is required.

B	Money market funds, bond funds, balanced funds	Price
1.	Up-front sales commissions	Not applicable
2.	Contingent Deferred Sales Charge, years since purchase a) Less than one year	4%
	b) One year and above but less than two years	To be paid once at the time of redemption, from the actual net asset value* 3%
	c) Two years and above but less than three years	2%
	d) Three years and above but less than four years	1%
	e) Four years and above	Free of charge

**Although paid through Citibank, please note that the mutual fund is the recipient of the CDSC. Details about CDSC can be found in the prospectus of the relevant fund. At your request, your personal banker can provide you with an exact amount.*

C	Fee for the switching between B class funds	Price
1.	Switch between funds managed by the same investment company.	CZK 500
<i>There is no CDSC when switching between funds managed by the same investment company.</i>		
2.	In case switch between funds, not managed by the same investment company, full CDSC is charged. Holding time of the investment in the previous fund is not counted into the holding time of the investment in the new fund.	

D	Fees charged by fund ("Management fee")
1.	Management fees and other fees charged by the fund are determined by the individual funds. These fees are determined based on the total value of the investment and based on the net equity of the fund. Fee are being deducted on the regular basis. At your request, your investment banker will be able to provide you with this information. Details about fees charged by the individual funds can be found in the prospectus of the relevant fund. The Investor hereby acknowledges that, in association with the purchase and management of the fund units, Citibank a.s. may receive from mutual funds a fee/commission or other remuneration and, through the submission of its respective instruction, it is confirmed by the Investor that s/he has been duly notified thereof by Citibank a.s.

Mutual funds with Up-Front Fee ("A class funds")

A	Investment account		Price
1.	Investments account opening		Free of charge
2.	Investments account maintenance		Free of charge
<i>For opening the Investments account the existence of Citibank Current Account is required.</i>			
B	Money Market Funds		Price
1.	Up-Front Fee	From the invested amount	0.1%
2.	Contingent Deferred Sales Charge		Free of charge
<i>Up-front commissions vary by fund. At your request, your personal banker will determine the exact fee.</i>			
C	Bond Funds		Price
1.	Up-Front Fee		
	a) from CZK 50,000 to 999,999		2%
	b) from CZK 1,000,000 to 4 999,999		1.8%
	c) from CZK 5,000,000		1.5%
2.	Contingent Deferred Sales Charge		Not applicable
D	Balanced Funds		Price
1.	Up-Front Fee		
	a) from CZK 50,000 to 999,999		3.5%
	b) from CZK 1,000,000 to 4 999,999		3%
	c) from CZK 5,000,000		2.5%
2.	Contingent Deferred Sales Charge		Not applicable
E	ING INDEX LINKED FUND Continuous Click Fund Eurotop 100		Price
	a) from CZK 50,000 to 999,999	From the invested amount	2.5%
	b) from CZK 1,000,000 to 4,999,999		2.2%
	c) from CZK 5,000,000		2%
F	Equity Funds		Price
1.	Up-Front Fee		
	a) from CZK 50,000 to 999,999		5%
	b) from CZK 1,000,000 to 4 999,999		4%
	c) from CZK 5,000,000		3%
2.	Contingent Deferred Sales Charge		Not applicable
G	Fees charged by fund ("Management fee")		
1.	Management fees and other fees charged by the fund are determined by the individual funds. These fees are determined based on the total value of the		
H	Switching fee for A class funds		Price
1.	Switch between funds managed by the same investments company		
	a) Switch to fund with lower Up front sales commission		CZK 500
	b) Switch to fund with higher Up front sales commission		Difference between Up front sales commission for these funds
2.	Switch between funds not managed by the same investments company		Standard Up front sales commission as for subscription

Warning: Mutual funds are not bank deposits and are not insured or guaranteed by Citibank a.s., Citigroup Inc., or any of their related companies. Mutual funds are subject to investment risk and also include the risk of possible losses, including the loss of invested assets. Past performance is not a guarantee of future performance. Citibank a.s. does not act as your advisor and expects that, before investing, you have become familiar with the tax, legal and any other aspects, which you consider necessary and in the case of income or loss from the investment made through Citibank a.s., you will act according to the valid tax law. Foreign currency risk is connected with mutual funds denominated in other than local currency. Services or product offered may not be suitable or available to all investors.