

## Your relationship fee schedule

This leaflet lists the charges for the most common transactions and services available from Citi International Personal Bank.

These charges are effective from 1 February 2011 and may be subject to change. All fees will be charged in US dollars or equivalent unless otherwise stated. If the reference currency on your portfolio is not US dollars, the currency equivalent amount will be deducted.

For fees not specified in this leaflet, please contact your Relationship Manager for customised pricing.

### 1 General banking

#### 1.1 Cheque transactions

Bank draft issuance	US\$30
Stop payment (per payment)	US\$20
Cheque deposit	No charge
Foreign cheque collection (per collection)	US\$30

#### 1.2 Funds transfers

Citibank Global Transfers	No charge
SWIFT transfers	US\$60
CHAPS transfers	US\$60
SEPA transfers (only available in London branch)	No charge
BACS transfers (only available in Jersey branch)	No charge

Currency conversions required for funds transfers will use Citibank's prevailing rate of exchange on the day. If you would like to know how the prevailing rate of exchange was arrived at for a particular transaction you can contact your Relationship Manager who will provide you with this information.

### 2 Account administration

Copies of statements and advices (per item)	US\$20
Reference requests (per request)	US\$20
Interest certificate issuance	US\$25
Audit questionnaires	US\$75
Overseas courier arrangement (per item)	US\$50
Duplicate statements to an authorised 3rd party (p.a.) (Jersey Branch only)	US\$300

### 3 Relationship balance

#### 3.1 Individual Accounts

Minimum balance for free banking	US\$100,000
Monthly service fee if balance is below US\$100,000	US\$100

#### 3.2 Personal Investment Company (PIC)/Trust Accounts

Minimum balance for free banking	US\$1,000,000
Monthly service fee if balance is below US\$1,000,000	US\$200

The relationship balance a client has with Citi International Personal Bank is determined by the total across all products. The monthly balance is calculated by totalling the daily balance and then dividing this by the number of days in the month.

### 4 Time deposits

Minimum deposit	US\$20,000
Interest rate	Rates quoted daily or visit <a href="http://www.ipb.citi.com">www.ipb.citi.com</a>
Early termination fee	A fee will be charged to reflect any loss and cost we will incur

### 5 Credit

#### 5.1 Credit fees

Given at time of booking

All credit will be subject to the legislation enforceable in the jurisdiction in which it has been granted. Credit facilities are only available to those individuals who are of the legal age of majority. Written quotations available on request. Security will be required.

All credit applications are subject to status and conditions and repayable on demand.

#### 5.2 Unauthorised overdraft

If you exceed your approved overdraft limit or if your account goes overdrawn without prior agreement, you will be charged interest on the outstanding balance at LIBOR + 20%. LIBOR is calculated and published by Thomson Reuters on behalf of the British Bankers' Association (BBA) after 11:00 am (and generally around 11:45 am) each day (GMT). If your account is overdrawn for more than one day, the rate applied to the overdrawn amount for each day will be calculated daily based on the LIBOR rate for that particular day. If your account is denominated in a currency for which LIBOR is not published, you will be charged interest at 20%.

## 6 Mutual funds

### 6.1 Subscription and switching fees

The upfront subscription and switching fee amounts vary between 0.0% to 4.0% based on the amount you want to invest and type of Mutual Fund. We will inform you of the amount prior to accepting an investment order from you. You pay the upfront commission instead of, not in addition to, the fund's standard initial charge, which you can find in the fund's literature or on the fund manager's website.

We also receive an ongoing commission from the fund manager whose products we recommend to you, this is based on the annual value of your investment. We will inform you what this is prior to accepting an investment order from you. Currently the maximum commission is 1.70% per annum.

### 6.2 Annual management fees and fund-domicile related taxes

Charged to the funds within the Net Asset Value (NAV), details of which may be found in the relevant prospectus.

## 7 Brokerage facilities

Clients can purchase Equities, Fixed Income Securities and Exchange Traded Funds on a non-advised basis.

### 7.1 Minimum transaction size\*

Trading via Citibank Online	no minimum
Trading via telephone	minimum US\$10,000 or equivalent

\* Minimum transaction size may vary from country to country, please contact your Relationship Manager for more information.

### 7.2 Trading commission

Trading via telephone	minimum US\$75
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For commission rates when trading Equities, Fixed Income Securities and Exchange Traded Funds (ETFs) via telephone, please contact your Relationship Manager.

Trading via Citibank Online	minimum US\$50
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The commission rate when trading Fixed Income Securities via Citibank Online will be confirmed prior to completion of the trade, and it can be up to 2%.

For commission rates when trading Equities and Exchange Traded Funds (ETFs) via Citibank Online;

Trading value up to US\$99,999	0.45%
Trading value US\$100,000 - US\$499,999	0.35%
Trading value US\$500,000 or more	0.25%

### 7.3 Brokerage charges, clearing and settlement fees

These charges will vary based on the nature of the security and market in which it is traded and settled. Your Relationship Manager will inform you at the time of trade, or if trading via Citibank Online these charges will be displayed before confirming your order. Fees and taxes levied by the exchange or the relevant regulatory authorities may be passed on to you.

### 7.4 Dematerialisation charges (per security) US\$200

## 8 Maintenance charge

<b>Account maintenance</b>	Up to 0.45% minimum US\$ 200 per annual
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The amount is calculated as a % of the market value of Brokerage and Mutual Fund assets and is charged quarterly. No charge is applied for Citigroup Shares, Bonds or Mutual Funds.

## 9 Foreign exchange

Foreign Exchange products include Dual Currency Placements, Foreign Exchange Forwards and Foreign Exchange Spots. Contact your Relationship Manager for further details.

## 10 Transferring out investments

Between our centres	No charge
Within Citibank worldwide (per line)	US\$30
External to Citibank (per line)	US\$50

### Notes

- All transaction-related third party charges not specifically mentioned in this fee schedule (e.g. postal, telex, corresponding bank charges and foreign taxes levied) will be borne by the client.
- Not all services and products will be available at all times, and some products and services may not be available for individuals residing in certain jurisdictions.

