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 Citibank 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 www.ipb.citi.com
- 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.

8 Maintenance charge

Account maintenance Up to 0.45% 
minimum US$ 200 per annual

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

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<th></th>
<th>Between our centres</th>
<th>External to Citibank (per line)</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>No charge</td>
<td>US$30</td>
</tr>
<tr>
<td></td>
<td>US$50</td>
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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.