

Your relationship fee schedule

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

This fee schedule 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

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|--|-----------|
| 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

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|---|-----------|
| Citi Global Transfers (daily limits and country restrictions apply) | No charge |
| SWIFT transfers | US\$60 |
| CHAPS transfers | US\$60 |
| SEPA transfers | No charge |
| Transactions rejected due to insufficient funds in the account (per transaction) | US\$45 |

Currency conversions required for funds transfers will use the Citi IPB Reference Exchange Rate. The Citi IPB Reference Exchange Rate is calculated using the rate of exchange acquired by Citi for the payment transaction with a variable Citi IPB mark-up applied to that rate. The Citi IPB Reference Exchange Rate applied to each transaction will show on your statement. If you would like to know how the Citi IPB Reference Exchange Rate was arrived at for a particular transaction you can contact your Relationship Manager who will provide you with this information.

2 Account administration

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|---|--------|
| 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 |

3 Relationship balance

3.1 Individual Accounts

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|---|-------------|
| Minimum balance for free banking | US\$100,000 |
| Monthly service fee if balance is below US\$100,000 | US\$50 |

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 AUM (Assets Under Management) 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

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|-----------------------|---|
| 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 overdrafts

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 an internal relevant Citi rate. This rate will change from time to time. Please contact your Relationship Manager for current rates.

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.

6.3 Maintenance charge

Account maintenance 0.45%,
minimum US\$150 p.a.

The amount is calculated as a % of the market value of assets and charged quarterly.

7 Brokerage facilities

Clients can purchase equities and fixed income securities on a non-advised basis. Minimum transaction size is US\$10,000 or equivalent

7.1 Trading commission, 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. Fees and taxes levied by the exchange or the relevant regulatory authorities may be passed on to you.

7.2 Dematerialisation charges (per security) US\$200

7.3 Maintenance charge

Account maintenance 0.45%,
minimum US\$150 p.a.

The amount is calculated as a % of the market value of assets (with the exception of Citigroup shares and bonds), and charged quarterly.

8 Foreign Exchange

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

9 Transferring out investments

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|--------------------------------------|-----------|
| 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 (eg. 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.

