

Citibank N.A.  
State Life Building No. 1, I.I. Chundrigar Road, P.O. Box 4889, Karachi -74200.  
Tel : (021) 2412641-9 lines Fax : (021) 2432605 Telex : (023) 6738737 CITIBA PK

Citibank N.A.  
AWT Plaza, I.I. Chundrigar Road, P.O. Box 4889, Karachi - 74200.  
Tel : (021) 111-999-999 Fax : (021) 2638208

Citibank N.A.  
World Trade Centre, Plot # FL-10, Block-5, Khayaban-e-Roomi Clifton, Karachi.  
Tel : (021) 5833001 Fax : (021) 5833002

Citibank N.A.  
Park Avenue Building, Sharah-e-Faisal, P.O. Box 20014, Karachi.  
Tel : (021) 111-666-666 Fax : (021) 4549700

Citibank N.A.  
Hasan Centre, Plot No. FI-1/A4, Block 16 Gulshan Iqbal, Karachi-75300  
Tel : (021) 9244305 Fax : (021) 9244306

Citibank N.A.  
Hyderi Point D/15 Block D, North Nazimabad, Karachi-74600  
Tel : (021) 6706302 Fax : (021) 6706316

Citibank N.A.  
Dewan Centre, Plot No. B-53, SITE, Karachi. Tel : (021) 2550107 Fax : (021) 2550108

Citibank N.A.  
Plot # 18-C, Shahbaz Lane II, Khayaban-e-Shahbaz, DHA VI, Karachi.  
Tel : (021) 5345001 Fax : (021) 5345002

Citibank N.A.  
Shop No. 1 & 2 Plot No. 16/156, Block 3 Bahaduryar Jung,  
Co-operative Housing Society, The Square, Main Shaheed-e-Millat, Road, Karachi.  
Tel : (021) 4140725 Fax : (021) 4140734

Citibank N.A.  
96 C 11th Commercial Street, Phase II Extension, DHA Karachi.

Citibank N.A.  
Plot No. B2, Hyderabad, Railway Employees Co-operative, Housing Society,  
Main Auto Bhan, Road, Latifabad, Hyderabad.

Citibank N.A.  
98-Commercial Area, Cavalry Ground, Lahore Cantt. Lahore.  
Tel : (042) 6603506-09 Fax : (042) 6602941

Citibank N.A.  
Al-Falah Building, Shahrah-e-Quaid-e-Azam, P.O. Box 612, Lahore.  
Tel : 111-444-444 Fax : (042) 6366677 Telex : (023) 6738738 CITIBA PK

Citibank N.A.  
Block-19/A, New Garden Town Lahore. Tel : (042) 5887318 Fax : (042) 5887317

Citibank N.A.  
1 Plot No. 49, Block-E, Moulana Shaukat Ali Road, Johar Town Lahore.  
Tel : (042) 5222600-3 Fax : (042) 5222610

Citibank N.A.  
28 Block-Z, Phase III, DHA, Lahore. Tel : (042) 5692856 Fax : (042) 5692860

Citibank N.A.  
Plot No. 130-E-1, Gulberg III, Lahore. Tel : (042) 5752009 Fax : (042) 5752139

Citibank N.A.  
Ground Floor, Regency Arcade, The Mall Road, Faisalabad. P.O. Box 969  
Tel : (041) 2625910 PABX : (041) 2636041 Fax : (041) 2625366

Citibank N.A.  
Block-A Gole Bagh Road, Main Gulgashat Colony Multan.  
Tel : (061) 6212767-68 Fax : (061) 6212769

Citibank N.A.  
168-D, Adamjee Road, P.O. Box 821, Rawalpindi - Pakistan  
Tel : (051) 5564905 Fax : (051) 5585622 Telex : 05691 CITI PK

Citibank N.A.  
94, West, Aamir Plaza, Jinnah Avenue, Blue Area, P.O. Box 1815, Islamabad.  
Tel : (051) 2820541 Fax : (051) 2821199

Citibank N.A.  
14, F-11 Markaz, P.O. Box 3325, Islamabad.

Citibank N.A.  
247, 248 Aziz Shaheed Road, Sialkot Cantt. Sialkot  
Tel : (052) 4296725-27 Fax : (052) 4296417

Citibank N.A.  
Kent Shopping Mall, Main Quaid-e-Azam Avenue, Gujranwala Cantt.

Citibank N.A.  
17/A, Kazim Kamal Road, Jhelum Cantt.

Citibank N.A.  
5th Floor, EFU House, Jail Road, Lahore.  
Tel: (042) 111-999-999

CITIPHONE BANKING 111 - 333 - 333

SOC-V2-07-09

# SCHEDULE OF BANK CHARGES PAKISTAN

For the Period  
1st July 2009 to 31st December 2009

Citi never sleeps

The Citibank logo features the word "citibank" in a blue, lowercase, sans-serif font. Above the letter "i" in "Citi" is a red arc that curves over the top of the letters "i" and "t".



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## Trade Services

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### Imports

#### A. LC OPENING COMMISSION

0.50% for first quarter or part thereof;  
0.25% for each subsequent quarter or part thereof;  
Min. Rs. 2500/-

#### B. LC AMENDMENTS Commission.

Rs. 1000/- per amendment  
for amendments other  
than increase in amount  
or extension in period of  
shipment, if amendment  
involves: increase/  
extension then charges  
as per 'A'

#### C. BILLS UNDER LC'S

Bill under the above LCs to  
be charged at the time of  
retirement of bill (first retire-  
ment free) Min. Rs. 1,000/- per bill

#### Note:

In the case of usance import bills, bank will charge  
commission upto the rate of 0.20% per month with  
minimum Rs. 500/- for the period beyond the validity of  
the letter of credit. In other words, if the usance is covered  
by a letter of credit period for which commission as per  
(A) above has already been recovered no extra  
commission upto the rate of 0.20% will be charged.



## Trade Services

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#### D. ENDORSEMENT/CERTIFICATION

Airway bill endorsement Rs. 2000/- Flat

#### E. IMPORT PAYMENT RETIREMENT SERVICE CHARGES

0.10% on Rupee value  
Min. Rs. 800/-

#### F. IMPORTS ON CONSIGNMENT (CONTRACT) BASIS

##### a) Contract Registration Commission

0.20% Flat Min. Rs. 1,000/-

##### b) Contract Amendment Commission

Rs. 1000/- per amendment  
for amendment other than  
increase in amount if  
amendment involve  
increase then charges  
as per 'a'

##### c) Document received against contract

Rs. 1000/- per document



## Trade Services

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- G. IMPORT DOCUMENT HANDLING  
Against FCY Demand Draft/TT  
without LC / Contract. 0.1%  
Min Rs. 2,000/-
- H. BILLS UNDER INLAND LC : Min Rs. 1,000/- per bill  
Bills under the above LCs  
to be charged at the time  
of retirement of bill (first  
retirement free)
- i) Documents returned unpaid  
under Inland letters of credit Rs. 500/-
- I. CONFIRMATION : Case to case basis  
COMMISSION
- J. USANCE BILLS  
In the case of Usance bills the bank may also charge  
commission upto the rate of 0.10% per month for the period  
beyond the validity of the letter of credit. In other words, if the  
usance is covered by a letter of credit period for which  
commission as per above has already been recovered no  
extra commission upto the rate of 0.10% will be charged:
- K. LC CANCELLATION  
CHARGES : Rs. 1,500/- Flat plus actual  
telex charges
- L. CREDIT REPORT  
CHARGES : Actual cost plus  
Rs. 1,000/-  
handling charges

Note:

- a) Collecting agent's charges, will be extra if the  
collecting bank is another bank.
- b) Telex/Phone Call charges will be extra, if status of  
the instrument is asked for by telex/Phone.



## Trade Services

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### Exports

- A. LC ADVISING/AMENDMENT/CONFIRMATION
- 1) Advising: Rs. 2,000/-
- 2) Amendments: Rs. 1,000/-
- 3) Confirmation/Acceptance Case to case basis or as per  
arrangement with correspo-  
dent bank
- B. EXPORT LC TRANSFER/REIMBURSEMENT  
PAYMENT
- 1) Transfer of export LC. Rs. 1500/- per trans-  
fer plus applicable  
telex/courier charges
- 2) Reimbursement Payment to  
other banks from nonresi-  
dent rupee account : Min. Rs. 500/-
- C. RESTRICTED LETTER OF CREDIT  
If the documents are sent to  
other local bank for negotiation  
under restricted letter of credit: Rs. 750/-
- D. COLLECTION
- 1) Clean export collection Rs. 750/-  
per collection
- 2) Documentary export collection Rs. 1,000/-  
per collection
- 3) Handling of duty drawback claims 0.25% min  
Rs. 200/-
- 4) Service charges for export  
proceeds 0.13%
- E. NOC ISSUED/DOCS  
TRANSFERRED Rs. 1,000/-
- F. FREIGHT-SUBSIDY  
PROCESSING Rs. 80/- per case or  
as per existing  
regulations
- G. HANDLING OF OTHER  
SUBSIDY APPLICATIONS 0.25% min Rs. 500/-  
per application
- H. CREDIT REPORT CHARGES actual cost plus  
Rs. 1,000/-  
handling charges



## Trade Services

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### INLAND BILL (Export)

Documentary bills (with or without LC's) within Pakistan.

- |  |   |
|--|---|
| 1) Sight Bill (Negotiation)  | 0.30% flat, Commission min. Rs. 500/- for each bill and Mark-down on advance (Negotiation) @ as per arrangement with customer.  |
| 2) Usance Bill (Discounting)   | 0.30% Flat commission, Min. Rs. 1500/- for each Bill and Mark-down on advance (Discounting) @ as per arrangement with customer. |
| 3) Note<br>Mark-down if the bill is not paid on Maturity, for the overdue period @ as per arrangement with Customer. |   |
| 4) Documentary Collection (Inland)   | 0.30% Collection Commission Min. Rs. 1,500/- to be recovered upon realization of proceeds.                                      |



## Trade Services

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### Guarantees

- |   |  |
|---|--|
| A. SHIPPING GUARANTEES<br>Guarantees issued to shipping companies in lieu of Bills of Lading:   | Rs. 2000/- Flat  |
| B. OTHER GUARANTEES<br>1) Guarantee Issuance  | 0.45% per quarter or part thereof Min. Rs. 2500/- p.a or part thereof  |
| 2) Amendment other than increase in amount or extension in period   | Rs. 1500/- per amendment   |
| C. BACK TO BACK<br>a) Guarantee issuance:   | 0.45% per quarter or part thereof Min USD 250/- p.a. or part thereof inclusive of correspondence charges or as per arrangement with correspondent bank |
| b) Amendment other than an increase in amount or extension in period  | USD 40/- flat Inclusive of correspondence charges  |
| D. LEGAL CHARGES  | Actual   |
| E. EXPIRED GUARANTEE<br>Guarantee charges will continue till original guarantee is returned to the bank (will be recovered quarterly basis) |  |
| F. SERVICE CHARGES FOR CLAIMS BY BENEFICIARY  | Rs. 1000/- flat plus out of pocket expenses  |

#### NOTE:-

Citibank provides Electronic Banking, Investment Banking, Trade Finance, Customised Cash Management solutions, Financial Advisory Services, Commercial transactions and Consumer Banking Services. Fees and other charges may be recovered on a case to case basis. Charges for Global Cash Management Customer will be as per arrangement.

Telex / Postage Charge shall be Levied as per schedule. Banking Services and Financing facilities are subject to taxes, duties and levies as imposed by the government from time to time.



## Cash Services<sup>1</sup>

### A. REMITTANCES (FCY)

#### 1) Per Outward Remittance\*

##### a) Demand Draft/T.T. \*\* others:

i) Corporate Customers	Rs. 500/- per item
ii) CitiBlue Customers	0.15% of the amount or Min:
For USD	\$ 10
For GBP	£ 6
For EURO	€ 10
For YEN	¥ 1200
	Max. Rs. 10,000 (or equivalent in foreign currencies)

iii) CitiGold Customers	0.1% of the amount or Min:
For USD	\$ 8
For GBP	£ 5
For EURO	€ 8
For YEN	¥ 1000
	Max. Rs. 10,000 (or equivalent in foreign currencies)

\*Telex charges also apply as per schedule on pg 30

\*\*In case of foreign remittances, correspondent bank charges will be deducted as per actuals.

#### 2) Inward Remittance:

##### a) If the proceeds are credit to an account with

i) Another bank:	5% of the amount or Min Rs.500/- Max. Rs. 10,000
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ii) Citibank branches:	Nil
------------------------	-----

b) Inward remittance for payment to non customers	Cash FCY Rs. 500/-
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c) Home remittance	Nil
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<sup>1</sup> Applicable for both Corporate and Consumer Banking



## Cash Services

### 3) Travelers cheques (TCs):

#### Inward TCs:

#### Encashment of TCs/Drafts/Clean cheques:

i) Citi TCs Inclusive of AMEX TCs	No charges if encashment is in Rupees or deposited in Foreign Currency Account
ii) Non-Citi TCs	
CitiBlue Customers	2.0% of the amount
CitiGold Customers	1.0% of the amount

### B. REMITTANCES (LCY)

#### 1) Payorder / Demand Draft

i) Corporate Customers	Rs. 200/- Flat
ii) CitiBlue Customers	0.15% of the amount or Min. Rs. 350/- Max. Rs. 800/-
iii) CitiGold Customers	0.05% of the amount or Min. Rs. 150/- Max. Rs. 500/-

#### a) Per Draft & Inter Branch Transfer

i) CitiBlue Customers	0.15% of the amount or Min. Rs. 350/- Max. Rs. 800/-
ii) CitiGold Customers	0.05% of the amount or Min. Rs. 150/- Max. Rs. 500/-

b) Drafts for Citibank location (Corporate Banking Customers)	0.10% of the amount or Min. Rs. 500/-
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c) Drafts for non Citibank Locations (Corporate Banking Customers)	0.30% of the amount or Min. Rs. 500/-
--	---------------------------------------

2) Postage on Drafts	As per schedule on pg 30
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### C. STANDING INSTRUCTIONS

1) Standing instructions charges will be recovered in addition to usual charges on remittances etc, if any: (not applicable for Paylink, Speed Collect accounts and inter Branch accounts).

i) Corporate Customers	Product charges plus Rs. 250/- per transaction
------------------------	--



## Cash Services

- |                         |   |
|-------------------------|---|
| ii) CitiBlue Customers  | Product charges (Transfer/DD etc) & Rs. 500/- per transaction |
| iii) CitiGold Customers | Product charges (Transfer/DD etc) & Rs. 400/- per transaction |
- 2) Educational Permit (from SBP) and their maintenance during the validity of permit (New Cases): Initial Rs. 6,000/- for first year; subsequently Rs. 4,000/- per year
- D. CHEQUE PURCHASE\***
- 1) Local Currency Outstation Cheques
- |   |                                       |
|---|---------------------------------------|
| a) Annual Volume less than Rs. 15 million (per customer). | 1.1% of the amount or Min. Rs. 400/-  |
| b) Annual Volume more than Rs. 15 million (per customer). | 0.25% of the amount or Min. Rs. 300/- |
- 2) For Cheques drawn on banks (other than Citibank) in cities where Citibank has branches:
- |                         |                                       |
|-------------------------|---------------------------------------|
| i) Corporate Customer   | 0.60% of the amount or Min. Rs. 500/- |
| ii) CitiBlue Customers  | 0.80% of the amount or Min. Rs. 500/- |
| iii) CitiGold Customers | 0.50% of the amount or Min. Rs. 300/- |
- 3) For Cheques drawn on Citibank Branches in Pakistan
- |   |                                      |
|---|--------------------------------------|
| a) Drafts/Clean Cheques drawn on Citibank N.Y             | 0.3% of the amount or Min. Rs. 300/- |
| i) Corporate Customer                                     | 0.5% of the amount or Min Rs. 500/-  |
| ii) CitiBlue Customers (per instrument)                   | 0.7% of the amount or Min. Rs. 600/- |
| iii) CitiGold Customers (per instrument)                  | 0.4% of the amount or Min. Rs. 400/- |
| b) Drafts/ Clean Cheques drawn on other than Citibank N.Y |                                      |
| i) Corporate Customers                                    | 1.0% of the amount or Min. Rs. 500/- |
| ii) CitiBlue Customers (per instrument)                   | 1.5% of the amount or Min. Rs. 600/- |
| iii) CitiGold Customers (per instrument)                  | 1.0% of the amount or Min. Rs. 400/- |
- \* Subject to internal credit approvals



## Cash Services

- E. CLEARING**
- a) Cheque returned (Outgoing Clearing) or over the counter. No charge for cheques returned on the basis of signature difference and stop payment:
- |                         |                      |
|-------------------------|----------------------|
| i) Corporate Customers  | Rs. 100/- Flat       |
| ii) CitiBlue Customers  | Rs. 100/- per cheque |
| iii) CitiGold Customers | Rs. 100/- per cheque |
- b) Return clearing charges (Incoming Clearing). No charges for cheques returned on the basis of signature difference and stop payment:
- |                         |                      |
|-------------------------|----------------------|
| i) Corporate Customers  | Rs. 200/- Flat       |
| ii) CitiBlue Customers  | Rs. 300/- per cheque |
| iii) CitiGold Customers | Rs. 150/- per cheque |
- c) Cheque returned for Speed Collect accounts Rs. 200/-
- d) Same day Outgoing Clearing:
- |                         |   |
|-------------------------|---|
| i) Corporate Customers  | Rs. 100/- per cheque  |
| ii) CitiBlue Customers  | Rs. 100/- per cheque (charges qualifying for same day clearing as per NIFT rules) |
| iii) CitiGold Customers | Rs. 100/- per cheque (charges qualifying for same day clearing as per NIFT rules) |
- F. COLLECTION**
- 1) Foreign Currency
- a) Cheques deposited in account:
- |  |  |
|--|--|
| i) Corporate Customers                   | Rs. 500/- Flat plus postage/telex as per schedule  |
| ii) CitiBlue Customers (per instrument)  | 0.1% of the amount or Min. Rs. 500/-<br>Max. Rs. 5,000 (plus postage/telex as per schedule on pg. 30)  |
| iii) CitiGold Customers (per instrument) | 0.05% of the amount or Min. Rs. 300/-<br>Max. Rs. 5,000 (plus postage/telex as per schedule on pg. 30) |
- b) TCs sent for collection
- |                        |   |
|------------------------|---|
| i) CitiBlue Customers  | 0.2% of the amount or Min. Rs. 600/-<br>Max. Rs. 5,000 (or equiv. in foreign currencies)      |
| ii) CitiGold Customers | 0.15% of the amount or Min. Rs. 400/-<br>Max. Rs. 5,000 (or equivalent in foreign currencies) |
- 2) Local Currency
- a) Cheques deposited in account (Inland)
- |   |  |
|---|--|
| i) Corporate Customers                  |  |
| Citibank/NIFT Locations                 | Rs. 200/-  |
| Other Locations                         | 0.2% of the amount or Min. Rs. 200/-                   |
| ii) CitiBlue Customers (per instrument) |  |
| Saving Account                          | 0.4% of the amount or Min. Rs. 300/-<br>Max. Rs. 5,000 |
| Current Account                         |  |
| a) Non Citibank Branch Cities           | Rs. 100/- + Rs. 25/- postage                           |
| b) Citibank Branch Cities               | Nil  |



## Cash Services

iii) CitiGold Customers (per instrument) Saving Account	0.2% of the amount or Min. Rs. 200/- Max. Rs. 5,000
Current Account	
a) Non Citibank Branch Cities	Rs. 75/- + Rs. 25/- postage
b) Citibank Branch Cities	Nil
3) Foreign Demand Draft/Cheque/PO sent for collection returned unpaid	Rs. 1,000/- + telex charges
4) Local Demand Draft/Cheque/PO sent for collection returned unpaid:	Rs. 300/- per collection
<b>G. MISCELLANEOUS</b>	
1) Hold Mail Corporate Customers	Rs. 1,000/- per quarter
2) Issuance of Counter Cheque	
i) Corporate Customers	Rs. 300/- per cheque
ii) CitiBlue Customers	Rs: 600/- per cheque
iii) CitiGold Customers	Rs: 400/- per cheque
3) Issuance of SBP Cheque only for Financial Institutions settlement transactions	Rs. 450/- per cheque
4) Issuance of duplicate Proceeds Certificate (with SBP approval)	Rs. 550/- per certificate
5) a) Cancellation of LCY DD and MC	
i) Corporate Customers	Rs. 300/-
ii) CitiBlue Customers	Rs. 500/-
iii) CitiGold Customers	Rs: 300/-
b) Cancellation of FCY DD:	
i) Corporate Customers	\$ 15 or equivalent PKR
ii) CitiBlue Customers	\$ 25 or equivalent PKR
iii) CitiGold Customers	\$15 or equivalent PKR
6) Stop Payment of Cheques Drawn on us:	
i) Corporate Customers	Rs. 400/- per each stop payment
ii) CitiBlue Customers	Rs. 600/- per each stop payment
iii) CitiGold Customers	Rs: 400/- per each stop payment
7) FCY DD Inquires / Copy request (with Drawee Bank)	
i) Corporate Customers	\$ 10 or equivalent PKR
ii) CitiBlue Customers	\$ 35 or equivalent PKR
iii) CitiGold Customers	\$ 25 or equivalent PKR
<b>H. ELECTRONIC DISBURSEMENT</b>	
1) Stop payment for Paylink MC and DD:	Rs. 100/- Flat
2) Cancellation of Pay link MC	Rs. 50/- Flat
3) Cancellation of Pay link DD	Rs. 100/- Flat
4) Local courier charges for Paylink charges	Actual courier



## Cash Services

5) Old Records retrieval charges	Statement of a/c: For period earlier than 5 years, Rs. 800/- per month -For previous 5 years, Rs. 600/- per month - For Current year or previous 12 months, Rs. 300/- per month.
6) Duplicate Advices	Collected within: 3 months: Rs. 50/- per advice 3-12 months: Rs. 100/- per advice over 1 year: Rs. 300/- per advice

\*The price per cheque excludes government taxes and duties.

THE ABOVE PAYLINK INSTRUMENT CHARGES EXCLUDE ALL APPLICABLE GOVERNMENT TAXES AND DUTIES.

### I. EASYPAY CORPORATE SERVICES:

Annual Charges:	Rs. 2,400/- to 25,000/- (Depending on number of telephone lines)
-----------------	--

### J. THIRD PARTY PAYMENT FOR WORLDBANK CUSTOMER / OTHER BANK

i) Pay order	Rs. 200/: Flat
ii) Draft for citibank locations	0.20% of the amount or Min. Rs. 500/-
iii) Draft for non- citibank locations	0.30% of the amount or Min. Rs. 500/-

Note: For cancellation, duplicate advice, stop payment and old record retrieval, the charges mentioned in section 'H Electronic Disbursement' would apply.

### A) Note:

Citibank provides Electronic Banking, Investment Banking, Trade Finance, Customised Cash Management solutions, Financial Advisory Services, Commercial transactions and Consumer Banking Services. Fees and other charges may be recovered on a case to case basis. Charges for Global Cash Management Customer will be as per arrangement.

Telex / Postage Charge shall be Levied as per schedule. Banking Services and Financing facilities are subject to taxes, duties and levies as imposed by the government from time to time.



## Consumer Banking

### A. CITIPHONE BANKING

The bank provides phone banking service to facilitate customer transactions.

- 1 LCY Payorder/Demand Draft/Managers Cheque Issuance
  - i) CitiBlue Customers 0.15% of the amount or Min. Rs. 350/-  
Max. Rs. 800/-
  - ii) CitiGold Customers 0.05% of the amount or Min. Rs. 150/-  
Max. Rs. 500/-
- 2 FCY Payorder/Demand Draft Issuance\*
  - i) CitiBlue Customers 0.15% of the amount or Min:
 

For USD	\$ 10
For GBP	£ 6
For EURO	€ 10
For YEN	¥ 1200

 Max. Rs. 10,000 (or equivalent in foreign currencies)
  - ii) CitiGold Customers 0.1% of the amount or Min:
 

For USD	\$ 8
For GBP	£ 5
For EURO	€ 8
For YEN	¥ 1000

 Max. Rs. 10,000 (or equivalent in foreign currencies)
- 3 Instruction to stop payment of cheques drawn on Citibank Pakistan
  - i) CitiBlue Customers Rs. 600/- per each stop payment
  - ii) CitiGold Customers Rs. 400/- per each stop payment
- 4 Pre-authorized transfer to third party accounts in Citibank Free of Charge
- 5 Statement of Account Rs. 50/- per statement
- 6 Additional Account Opening Charges
  - i) CitiBlue Customers Rs. 500/- per account (or equiv. in foreign currencies)
  - ii) CitiGold Customers Rs. 300/- per account (or equiv. in foreign currencies)
7. Balance Certificates /Reference Letters
  - i) CitiBlue Customers Rs. 400/- per certificate
  - ii) CitiGold Customers Rs. 200/- per certificate



## Consumer Banking

8. Utility Bill Payment
  - i) CitiBlue Customers Rs. 100/- per bill payment
  - ii) CitiGold Customers Rs. 50/- per bill payment
- B. DEBIT CARD
  1. Debit Card Issuance Free
  2. Debit Card Re-issuance/Replacement
    - i) CitiGold Waived
    - ii) CitiBlue Rs. 500/- per card
  3. Annual Fee
    - i) CitiGold Waived
    - ii) CitiBlue Rs. 300/-
  4. Document retrieval charges
 

Local transaction	Rs. 350/- per document
Foreign transaction	Rs. 900/- per document
  5. Insurance charge / Premium
    - i) Secure Wallet Plan : Rs. 199/- per month
    - ii) Family Protection Plan : Rs. 165/- per month
    - iii) Life Plus Plan : Rs. 250/- (Life only) per month  
Rs. 325/- (Life & PTD) per month
    - iv) Saving Plan : Rs. 8000/annum (minimum)
    - v) Health Forever : Rs. 3,000/annum

All insurance charges/premiums are paid/remitted to the concerned underwriter(s) / insurance company(ies)
  6. Reactivation charges : Rs. 1,000/- per reactivation
  7. Foreign transactions : 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard.
  8. Visa/MasterCard Arbitration Charges for Disputed Transactions : US\$ 500/- or equivalent per transaction
  9. Card Conversion Fee : Upto Rs. 1,000 per conversion
  10. SMS/E-mail alerts service
    - (i) Service Charges : Upto Rs. 200 (or equiv. in FCY) per month
    - (ii) Charge per SMS/E-mail : Rs. 10 per message/on over and above 20 messages per month
  11. Citiphone charges
    - (i) Account Details/Activity : Rs. 25/- per inquiry
    - (ii) Foreign exchange rate inquiry : Rs. 50/- per inquiry
    - (iii) Order rewards : Rs. 50/- per order



## Consumer Banking

### C. TIME DEPOSIT

Any premature encashment of a term deposit shall be subject to the following:

1. Payment of profit as per the Applicable Rate; and
2. Premature encashment cost/charge

#### 1. Applicable Rate of Profit

The Applicable Rate of Profit to be paid to the depositor in case of premature encashment shall be calculated on the basis given as below:

The Applicable Rate shall be the rate of profit prevailing at the date of accepting the said deposit or at the date of premature encashment whichever ever is lower and this Applicable Rate will be used for calculating profit for the period completed till the date preceding the date of such early termination. The profit on the deposit will be accrued and paid up to the day preceding the date of such early termination.

#### 2. Premature Encashment Cost/Charge

Premature encashment cost/charge shall be determined as follows:

##### A) For local currency time deposit:

- For Term deposit having a tenure equal to or less than one year:  
Zero or KIBOR\* (offer side) whichever is higher, on the date of early termination minus the Applicable Rate whichever is higher. The applicable KIBOR\* will be that of the remaining tenure (nearest quoted tenure) on the date of such early termination.
- For Term deposits having a tenure greater than one year:  
Zero or PKRV\*\* plus 1% p.a.; whichever is higher on the date of early termination minus the Applicable Rate whichever is higher. The applicable PKRV\*\* plus 1% p.a. will be that of the remaining tenure (nearest quoted tenure) on the date of such early termination.

##### B) For foreign currency time deposit:

- Zero or CTGL\*\*\* (Offer side) whichever is higher, on the date of early termination minus the Applicable Rate whichever is higher. The applicable CTGL\*\*\* will be that of the remaining tenure (nearest quoted tenure) on the date of such early termination.

The premature encashment cost/charge will be recovered from the accrued profit and/or principle amount of the deposit in case the accrued profit is less than the premature encashment charge.

\* KIBOR page on Reuters

\*\* PKRV page on Reuters

\*\*\* CTGL (Citibank London Rates)

Please note that the terms and condition stated above are applicable to all time deposits accepted under the said conditions.

The premature encashment cost/charge is levied to recover the fund replacement cost incurred by the Bank due to early encashment of time deposit.



## Consumer Banking

### D. ADVANCES

- |   |  |
|---|--|
| i) Facility Processing Fee              | Rs. 2500/- one time  |
| ii) Monthly Line (Loan) Utilization Fee | Rs. 600/- per month (whenever line utilized is 50% less than line disbursed) |

### E. ACCOUNT OPENING CHARGES

- |                            |   |
|----------------------------|---|
| Additional Account Opening |   |
| i) CitiBlue Customers      | Rs. 500/- per account (or equiv. in foreign currencies) |
| ii) CitiGold Customers     | Rs. 300/- per account (or equiv. in foreign currencies) |

### F. ACCOUNT CLOSING CHARGES

- |                               |   |
|-------------------------------|---|
| Involuntary/Voluntary Account |   |
| i) CitiBlue Customers         | Rs. 600/- per account (or equiv. in foreign currencies) |
| ii) CitiGold Customers        | Rs. 400/- per account (or equiv. in foreign currencies) |

### G. STATEMENT OF ACCOUNT

Rs. 50/- per statement

### H. CHEQUE BOOK ISSUANCE

- |   |  |
|---|--|
| 1 New Cheque Book issuance  |  |
| i) CitiBlue Customers   | Rs. 5/- per leaf + Govt. taxes             |
| ii) CitiGold Customers  | Rs. 4/- per leaf + Govt. taxes             |
| 2 Starter Cheque Book containing five leaves free of charge at the time of account opening, otherwise |  |
| i) CitiBlue Customers   | Rs. 550/- + Govt. taxes (where applicable) |
| ii) CitiGold Customers  | Rs. 350/- + Govt. taxes (where applicable) |

- |  |                                |
|--|--------------------------------|
| 3. Cheque leaf charges for payroll account | Rs. 5/- per leaf + Govt. taxes |
|--|--------------------------------|

- |  |                |
|--|----------------|
| 4. First Cheque book issuance (containing 25 leaves) | Free of charge |
|--|----------------|

- |                           |                            |
|---------------------------|----------------------------|
| I. MAILING OF CHEQUE BOOK | Courier Charges + Rs. 10/- |
|---------------------------|----------------------------|

- |   |  |
|---|--|
| J. SMS/EMAIL ALERT SERVICE Subscription Charges | Upto Rs. 200/- (or equiv. in FCY) per month                  |
| Charge per SMS/Email Alert                      | Rs. 10/- per message on over and above 20 messages per month |

- |                    |                    |
|--------------------|--------------------|
| K. EMAIL STATEMENT | Rs. 50/- per month |
|--------------------|--------------------|

- |   |                        |
|---|------------------------|
| L. CITIGROUP GLOBAL TRANSFERS Transaction Fee | USD 20 (equiv. in LCY) |
|---|------------------------|



## Consumer Banking

### M. CITIBANK ON-LINE

The bank provides the following banking services through CITIBANK ON-LINE to facilitate customer transactions.

#### 1) LCY Payorder/Demand Draft/Managers Cheque Issuance

- |                        |  |
|------------------------|--|
| i) CitiBlue Customers  | 0.15% of the amount<br>or Min. Rs. 350/-<br>Max. Rs. 800/- |
| ii) CitiGold Customers | 0.05% of the amount<br>or Min. Rs. 150/-<br>Max. Rs. 500/- |

#### 2) FCY Payorder/Demand Draft Issuance\*

- |                        |  |
|------------------------|--|
| i) CitiBlue Customers  | 0.15% of the amount or Min:                              |
| For USD                | \$ 10  |
| For GBP                | £ 6  |
| For EURO               | € 10   |
| For YEN                | ¥ 1200   |
|                        | Max. Rs. 10,000 (or equivalent<br>in foreign currencies) |
| ii) CitiGold Customers | 0.1% of the amount or Min:                               |
| For USD                | \$ 8   |
| For GBP                | £ 5  |
| For EURO               | € 8  |
| For YEN                | ¥ 1000   |
|                        | Max. Rs. 10,000 (or equivalent<br>in foreign currencies) |

\* Telex charges apply as per schedule on pg. 30

#### 3) Utility Bill Payment

- |                        |                            |
|------------------------|----------------------------|
| i) CitiBlue Customers  | Rs. 100/- per bill payment |
| ii) CitiGold Customers | Rs. 50/- per bill payment  |

#### 4) Cheque Book Issuance

- |                        |                                |
|------------------------|--------------------------------|
| i) CitiBlue Customers  | Rs. 5/- per leaf + Govt. taxes |
| ii) CitiGold Customers | Rs. 4/- per leaf + Govt. taxes |

#### 5) Cheque leaf charges for payroll account

Rs. 5/- per leaf

#### 6) Mailing of Cheque Book

Courier Charges + Rs. 10/-

### N. ATM USAGE

Shared ATMs of Participating Banks

- |                 |                         |
|-----------------|-------------------------|
| Balance Inquiry | Rs. 5/- per inquiry     |
| Cash withdrawal | Rs. 15/- per withdrawal |



## Consumer Banking

### O. TRANSACTION CHARGES

(Over the Counter)

LCY Current A/C

- |                        |  |
|------------------------|--|
| i) CitiBlue Customers  | Free cash deposits and<br>50 Free cash<br>withdrawals, Rs. 50 per<br>withdrawal after 50th<br>withdrawal per month |
| ii) CitiGold Customers | Free cash deposits and<br>100 Free cash withdrawals,<br>Rs. 50 per withdrawal<br>after 100th withdrawal            |

LCY SAVINGS A/C

- |                        |  |
|------------------------|--|
| i) CitiBlue Customers  | Free cash deposits and<br>15 Free cash<br>withdrawals, Rs. 50 per<br>withdrawal after 15th<br>withdrawal per month |
| ii) CitiGold Customers | Free cash deposits and<br>25 Free cash withdrawals,<br>Rs. 50 per withdrawal<br>after 25th withdrawal<br>per month |

### P. MONTHLY CHARGES

#### a) Monthly Service Charges

Min. Relationship Balance (MRB) Charge\*\* Rs. 50 per month <sup>2</sup>

#### b) CitiGold Charges

Rs. 4,000 per month  
CitiGold fee Waiver <sup>1</sup>

i) CitiGold status is based on MRB which is stated as follows  
for each product:

Product	Min Monthly Average Balance
LCY Current Account	: Rs. 1,000,000
LCY Savings Account	: Rs. 2,500,000
LCY Term Deposit	: Rs. 4,000,000
FE-25 SA	: \$ 70,000 (or equivalent in other foreign currencies as offered by the bank)
FE-25 Term Deposit	: \$ 70,000 (or equivalent in other foreign currencies as offered by the bank)

c) Monthly maintenance fee on foreign currency (FE-25) deposits  
(Savings & Time/Term Deposits):



## Consumer Banking

In case the monthly average foreign currency (FE-25) deposit/balance amount (equivalent in local currency) of a customer is greater than 20% of the monthly average local currency deposit/balance amount maintained with Citibank by that customer, a fee of 0.3 % on the excess amount (i.e the amount exceeding 20%) shall apply. If a customer only holds a foreign currency (FE-25) deposit/balance with Citibank, then a fee of 0.3% on the entire monthly average deposit/balance shall apply.

### d) Charge Waivers<sup>1</sup>

#### a. CitiGold customers are eligible for the following charge waivers

- i) Issuance of local & foreign currency Managers Cheque(MC)/Demand Draft(DD) & Pay order(PO)
- ii) Telegraphic Transfers (Telex charges will apply)
- iii) Cancellation of MC/DD/ PO
- iv) Balance certificates/reference letters
- v) Additional account opening charges
- vi) Standing Instructions (Product charges will apply)
- vii) Debit Card Annual Fee
- viii) SMS/Email Alert Service subscription charges
- ix) Local Currency Collection Charges on Saving Accounts
- x) Bank Statements
- xi) Balance Inquiry and Cash Withdrawal Charges on using shared ATMs of participating banks.

#### b. CitiBlue Customer with a TRB of Rs. 2 million and above are eligible for the following waivers:

- i) Issuance of Local Currency MC / DD / PO
- ii) Balance Certificates / Reference Letters
- iii) Additional Account Opening Charges

#### c. Service charges & selected charges from the Schedule of Charges are waived for the following customers:

- i) Salary accounts of Citibank employees, Citibank associates & suppliers and employees of other organizations maintained by our branches.

#### Note:

1. CitiGold & CitiBlue: All customers that meet the minimum monthly average balance for Citigold which is stated in Citigold charges (Section Q b) will be classified as our Citigold customers. All other customers will be categorized as CitiBlue customers.
2. \*\* CitiBlue charges are Rs. 50. Minimum Relationship Balance (MRB) charges will only be applicable to customers not maintaining a TRB of Rs. 100,000. CitiBlue charges subject to notifying the account holders.
3. Customers are eligible for charge/fee exemption subject to the condition that Citibank may in its sole discretion withdraw such exemption of any fee/charge without further notice to account holders
4. The following accounts will be exempted from the minimum relationship balance charges
  - a) Students
  - b) Mustahiqeen of Zakat
  - c) Employees of Government/Semi Govt. Institutions drawing for salary/pension purposes. This include widows/children of deceased employees eligible for family pension/benevolent grant.
  - d) Basic Banking Account holder



## Consumer Banking

5. Wherever the charge/ fee is stated as a percentage (%) ranging from a minimum (Min) to maximum (Max) the higher of the two will apply

6. In case of insufficient funds in the customer account, the applicable charges will be deducted from other account(s) of that customer

7. All insurance charges/premiums are paid/remitted to the concerned underwriter(s)/insurance Company(ies)

8. Bank will provide 6 monthly statements free of charge for regular accounts any additional request for statement issuance shall be subject to charges

### Q. BASIC BANKING LOCAL CURRENCY ACCOUNT

Minimum initial deposit is Rs. 1000/-

No Minimum Relationship Balance Charges

Unlimited deposits and checking withdrawals are allowed through cash/clearing per month.\*

Unlimited free withdrawals from Citibank ATM's. In case of withdrawals from ATM machines of other banks, MNET charges will be recovered.\*

Statement of account will be issued once a year without charges\* First cheque book of 25 leaves will be given free of charge.\*

\* All other services other than the above shall be charged as per the normal Citibank charges. Clearing charges will be levied as per SOC.

### R. CITI ONE

- |  |  |
|--|--|
| a) Monthly Service Charge:                     | Rs. 50/- per month <sup>1</sup>  |
| Customer with a MRB of Rs. 50,000/- & above:   | Charge Waived*   |
| b) Cheque Book Issuance                        | Rs. 2/- per leaf + Govt. Taxes<br>First Cheque Book free                           |
| c) LCY Payorder/Demand Draft/Managers Cheque   |  |
| i) Customer with a MRB of Rs. 50,000/- & above | First 5 issuances per month free   |
| ii) CitiBlue Customers                         | 0.15% of the amount or<br>Min. Rs. 350/- Max Rs. 800/-<br>Rs. 50/- per Transaction |
| d) Transaction Charges:                        |  |
| Customer with a MRB of Rs. 50,000 & above      | Transaction Charges Waived   |
| e) Debit Card Issuance                         | Free   |
| i) Debit Card Re-issuance/ Replacements        | Rs. 500/- per card   |
| ii) Annual Fee                                 | Rs. 300/-  |
| f) Bank Statement Charges                      | Waived   |

<sup>1</sup> CitiOne monthly charges have currently been reduced to Rs. 50 however Citibank reserves the right to revise these changes.

Note: CitiOne is a product that is only for CitiBlue Customers. To open a CitiOne account a customer cannot have any other account in the relationship apart from CitiOne. If the customer wishes to open another account in the same relationship, then the TRB requirement will be Rs. 100,000 and CitiOne will be treated as a normal Current Account and all charges applicable to a normal current account will apply.

\* Customers are eligible for charge/fee waivers subject to the condition that Citibank may withdraw waiver of any fee/charge without notice.



## Consumer Banking

### S. CITIBANK AT WORK ( PAYROLL ACCOUNT)

- 1) Minimum Balance Requirement (MBR)
  - i) CitiBlue No MBR
  - ii) CitiGold No MBR
- 2) Cheque Book Issuance Free first cheque book of 25 leaves
  - i) CitiBlue Customer Rs. 5/- per leaf + Govt. taxes
  - ii) CitiGold Customer Rs. 4/- per leaf + Govt. taxes
  - iii) First Cheque book mailing charges No Charge
- 3) First time Debit Card Issuance No Charge
  - a) Replacement of Debit Card Rs. 300/- per card
  - b) Annual Fee
    - i) CitiBlue No Fee
    - ii) CitiGold No Fee
    - iii) Secondary Debit Card (Joint Account) No Fee
    - iv) First Debit Card Issuance mailing charges No Charge
- 4) Access to Citibank Online No Charge
- 5) Access to 24 hour Citiphone Banking No Charge
- 6) Pay-orders and demand drafts\* No Charge
- 7) Bank Statements\* No Charge
- 8) Reference Letters No Charge
- 9) ATM Usage
 

Shared ATMs of Participating Banks

  - i) Balance Inquiry Rs. 5/- per inquiry
  - ii) Cash withdrawal No Charge

All other charges are the same as for Normal Account Holders

\*CITIBANK AT WORK (Payroll Accounts) are available to employees of corporate entities subject to Citibank at Work relationship with corporate entity.



## Consumer Banking

### T. CREDIT CARDS

1. Card Type : Platinum
  - i) Annual Fee : Rs. 8,000
  - ii) Supplementary Annual Fee : Rs. 4,000
  - iii) E-Card : No Fee
 

	Gold	Silver	Clear Card
a) Annual Fee	: Rs. 4,000	Rs. 2,000	Rs. 2,000
b) E-Card Annual Fee	: Free	Free	Free
c) Supplementary Annual Fee	: No Fee	Rs. 250	Rs. 250
  - d) Service Fee : 3.5% of outstanding amount per month translated into an APR of 42% p.a. or a minimum of Rs. 200/- per month
  - e) Cash Advance Fee :
 

For Citibank Credit Card holders	3% of cash advance transaction amount or Rs. 450/- (whichever is higher)
----------------------------------	--
  - f) Late payment fee : 10% of minimum payment due or Rs. 900/- (whichever is higher).
  - g) Overlimit fee : Rs. 1,000/- each time
  - i) Insurance charge
    - i) Credit shield Plus : 0.79% of total outstanding balance per month
    - ii) Secure Wallet Plan : Rs. 199/- per month
    - iii) Family Protection Plan : Rs. 165/- per month
    - iv) Life Plus Plan : Rs. 250- (Life only) per month  
Rs. 325/- (Life & PTD) per month
    - v) Savings Plan : Rs. 8000/- per annum (minimum)



## Consumer Banking

vi) Health Forever : Rs. 3,000/annum

All insurance charges/premiums are paid/remitted to the concerned Underwriter(s)/Insurance Company(ies)

- j) Returned Cheque : Rs. 700/-
- k) Cash payment : Rs. 250/- per statement.  
Processing fee  
(at Citibank branches  
in Pakistan)
- l) Cheque/cash pickup fee : Rs. 250/-
- m) Foreign transactions : 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.
- n) Visa/MasterCard Arbitration Charges for Disputed Transactions : US\$ 500/- or equivalent per transaction
- o) i) Cash On Call(COC) (within the credit limit) : 39% per annum\*
- ii) Cash On Call(COC) (additional credit limit) : 36% per annum\*
- iii) Processing Charges : Rs. 1,000 per transaction
- iv) Prepayment Charges : 4% of outstanding ACOC Amount
- p) i) Smart Installment Plan : 39% per annum\*
- ii) Processing Charges : Rs. 250/- per transaction
- iii) Prepayment Charges : 4% of outstanding SIP Amount
- q) Balance Transfer Facility : 39% per annum\*
  - i) Processing Charges : Rs. 500/- per transaction
  - ii) Prepayment Charges : 4% of outstanding Balance Transfer Facility Amount

\* May vary by tenure and subject to bank's credit policies (For all new bookings)

In case of pre-payments, card-member requires to submit a written request along with payment cheque



## Consumer Banking

- r) Card Conversion Fee : No Fee
- s) SMS/E-mail alerts service
  - (i) Service Charges : Upto Rs. 200/- per month
  - (ii) Charge per SMS/E-mail : Rs. 10 per message - with a cap of Rs. 200/- per month
- t) Credit Card direct debit (Standing payment instruction)
  - (i) Enrollment fee : Rs. 500/-
  - (ii) E-mail Statement : No Fee
  - u) Card Clubbing fee : No Fee
- 2 Merchant Services
  - a) Annual Internet Merchant Account fee for existing & renewals : Rs. 50,000/-
  - b) Internet Merchant discount charges : 5% or Rs. 25/- per transaction (whichever is higher)
  - c) POS discount charges : 2.5% of transaction amount
- U. PERSONAL LOANS
  - a) Non end use defined loans
    - i) Mark-up rate<sup>1</sup> : Upto 30% per annum
    - ii) Returned Cheque : Upto Rs. 800/- per cheque
    - iii) Prepayment charges : Upto Rs. 5,000/- or 10% of outstanding whichever is higher
    - iv) Credit Shield Premium<sup>2</sup> : Upto 5% of loan amount



## Consumer Banking

- b) End use defined loans
- i) Mark up Rate<sup>1</sup> : Upto 30% per annum
- ii) Late Payment Charges : Upto Rs. 700/-
- iii) Prepayment charges : Rs. 5,000/- or 10% of outstanding whichever is higher

<sup>1</sup>Mark-up rate may vary for different customer segments / loan tenure.

<sup>2</sup>Insurance charges may vary depending on the tenure of the loan. All insurance charges/premiums are paid/remitted to the concerned underwriter(s)/insurance company(ies). The purchase of insurance is optional and not required to obtain or maintain the credit.

<sup>3</sup>Remittance of excess amount to customers shall be subject to Manager's Cheque issuance charge.

### V. CITIBANK CAR FINANCING

- a) Mark-up rate : 16-21.5% per annum<sup>1</sup>
- b) Unpaid / Returned Cheque : upto Rs. 800/-
- c) Late Payment Charges : upto Rs. 700/-
- d) Pre-payment Charges : upto 10% of the loan outstanding.
- e) Vehicle repossession charges : upto 25,000 - Rs. 50,000
- f) Credit Shield : upto 7% of the disbursed amount<sup>3</sup>
- g) Vehicle Insurance : As per the rate quoted by the insurance company

<sup>1</sup>Mark-up rate may vary for different customer segments / tenors

<sup>2</sup>May change in different circumstances related to re-possession of vehicle

<sup>3</sup>Insurance Charges may vary depending on the tenor of the loan. All Insurance Charges/Premiums are paid/remitted to the concerned underwriter(s) / insurance company(ies).

The purchase of credit insurance is optional and is not required to obtain or maintain credit.



## Consumer Banking

### W. CITIBANK CASH AGAINST CAR

- a) Mark-up rate : Upto 16.5 % per annum<sup>1</sup>
- b) Unpaid / Returned Cheque : upto Rs. 800/-
- c) Late Payment Charges : upto Rs. 700/-
- d) Pre-payment Charges : upto 10% of the loan outstanding
- e) Vehicle repossession charges : upto Rs. 50,000<sup>2</sup>
- f) Credit Shield : upto 7% of the disbursed amount<sup>3</sup>
- g) Vehicle Insurance : As per the rate quoted by the insurance company

<sup>1</sup>Mark-up rate may vary for different customer segments / tenors

<sup>2</sup>May change in different circumstances related to re-possession of vehicle

<sup>3</sup>Insurance Charges may vary depending on the tenor of the loan. All Insurance Charges/Premiums are paid/remitted to the concerned underwriter(s) / insurance company(ies).

The purchase of credit insurance is optional and is not required to obtain or maintain credit.

### X. MORTGAGE LOANS

- 1) Mark-up rate : Adjustable Rate Mortgage: Upto 7.5%<sup>1</sup> + the weighted average of last three 1-year T-bill auctions<sup>2</sup>  
: Flexi Fixed Rate Mortgage: Upto 7.5%<sup>1</sup> + first 25 calendar days' average of the average PKRV rate
- 2) Liquidated Damages : 24% of the overdue amount as genuine pre-estimate of liquidated damages.
- 3) Partial or Full Prepayment Charges : Upto 5% of the prepayment amount<sup>3</sup>
- 4) Step Up Charges : Upto Rs. 2,000/- per transaction
- 5) Step Down Charges : Upto Rs. 2,000/- per transaction



## Consumer Banking

6) Switching Fee	Upto 5 % of the outstanding amount
7) Special Payment Plans	Rs. 2,000/- in addition to normal application fees
8) Appraisal Fee	Upto Rs. 4,500/-
9) Legal Fee	Upto Rs. 4,000/-
10) Late Payment Fee	Upto 20% of monthly installment over due
11) Property & Life Insurance premium	As per the rate quoted by the Insurance Company
12) Repayment Through Post Dated Cheques	Rs. 2,000/- in addition to normal Application Fees
13) Unpaid/Returned Cheques	Upto Rs. 800/-

<sup>1</sup>Mark-up rate may vary for different customer segments.

<sup>2</sup>An alternative rate (reflective of market conditions) will be taken as benchmark in the event that auction of T-bills is suspended by SBP

<sup>3</sup>There are no charges on prepayments of upto 18 Total Monthly Payment once a year

\* Charges may vary depending on customer segment.



## Other Services

- A. TERM FINANCE CERTIFICATE
- |   |                                |
|---|--------------------------------|
| 1) Safekeeping charges  | 1% p.a.                        |
| 2) Registration charges   | 0.25% p.a.<br>Min. Rs. 1,250/- |
| 3) For registration outside Karachi the courier and insurance charges | Actuals                        |
| 4) Stamp Money  | Actuals                        |
- B. SALE AND PURCHASE OF SECURITIES AND SAFE CUSTODY.
- |   |  |
|---|--|
| 1) Sales and Purchase of Securities     | 0.125% on the First Rs. 10,000/- of Purchase Price of Cost thereof<br>0.0626% on amount exceeding Rs. 10,000/- |
| Floatation A/c of Shares for Customers: | Rs. 20,000/- or 0.5% of the subscription amount whichever is higher  |
- Note:
- These charges are in addition to brokerage.
  - Commission is not to be recovered on Purchase on newly Floated Securities, where it is payable by the government, Government Agencies, and from the Subscribers to new Share Floatation.
  - When Order for Purchase or Sales of Securities are executed through the Bank's other Offices, all incidental Expenses such as Postage, Insurance Charges, etc. Incurred will be recovered in addition to the commission/Brokerage Charged.
- C. SECURITIES SERVICES
- Custodial Services offered to local and non-resident Customers include the following, as appropriate:
- Settlement.
  - Safekeeping.
  - Income collection and distribution.
  - Corporate action.
  - Registration.
  - Foreign Exchange (in conformance with local regulations).
- |   |  |
|---|--|
| a) Transaction fee:                                     | Based on value/volume                        |
| Safekeeping charges                                     | Based on asset value.                        |
| Stamp duty, legal fees, Central depository company      | Based on actuals                             |
| Charges and other expenses:                             |  |
| Outward funds transfer (Securities Related transaction) | Rs. 500/-                                    |
| b) GDR / ADR Conversion Fee                             | \$ 0.15 per 100 Shares Payable in Pak Rupees |



## Other Services

### C. MISCELLANEOUS

- |   |  |
|---|--|
| 1) Stock Inspection of Customers:   | Actuals per inspection                     |
| 2) Market/Trade Checking done on behalf of Customers                                      | Actuals                                    |
| 3) Cash access from bank via third party  | Rs. 100/- per transaction for bank account |
| 4) Miscellaneous<br>Balance Certificate/<br>Reference Letters<br>(for consumer Customers) |  |
| ii) CitiBlue Customers  | Rs. 400/- Flat                             |
| iii) CitiGold Customers   | Rs. 200/- Flat                             |
| 5a) Retrieval of Documents for Corporate Customers  |  |
| (a) Paid cheque   |  |
| i) Within 1 year  | Rs. 300/- per cheque                       |
| ii) Between 1-3 years   | Rs. 400/- per cheque                       |
| iii) More than 3 years  | Rs. 500/- per cheque                       |
| (b) Funds Transfer Documents  |  |
| i) Within 1 year  | Rs. 200/-                                  |
| ii) Other than 1 year   | Rs. 300/-                                  |
| 5b) Retrieval of Documents for Consumer Customers   |  |
| (a) Paid Cheque   |  |
| i) Within 1 year  | Rs. 400/- per cheque                       |
| ii) Between 1-3 years   | Rs. 800/- per cheque                       |
| iii) More than 3 years  | Rs. 1500/- per cheque                      |
| (b) Funds Transfer Documents/<br>Time Deposit Application                                 |  |
| i) Within 1 year  | Rs. 500/-                                  |
| ii) Other than 1 year   | Rs. 1000/-                                 |
| 6) Trust Receipt/LC Application/Counter Shipping guarantee                                | Actual                                     |

### GLOSSARY

- LC = Letter of Credit  
MC = Managers Cheque  
PO = Pay Order  
MT = Mail Transfer  
TC = Travellers Cheques  
DD = Demand Draft  
FCY = Foreign Currency  
LCY = Local Currency  
TT = Telegraphic Transfer  
PIB = Pakistan Investment Bond  
TRB = Total Relationship Balance  
Equiv. = Equivalent



## Other Services

### A. LOCAL MAIL (ORDINARY) WITHIN PAKISTAN

Rs. 4.00	upto	20gm	Letters
Rs. 7.00	upto	50gm	"
Rs. 10.00	upto	100gm	"
Rs. 15.00	upto	250gm	"
Rs. 20.00	upto	500gm	"

(For over please contact us)

Domestic Registered Mail for General Users Rs: 15.00

### B. FOREIGN MAIL (ORDINARY) THROUGH POST OFFICE

Weight up to	For all countries Rs.	For India Rs.	For Indonesia Rs.	For Bangladesh Rs.
20gm	41.00	25.00	32.00	20.00
50gm	104.00	62.00	80.00	52.00
100gm	120.00	70.00	88.00	60.00
260gm	464.00	277.00	357.00	232.00
500gm	560.00	325.00	405.00	280.00
1000gm	1045.00	605.00	750.00	520.00
2000gm	1920.00	1105.00	1350.00	960.00

\* Air Surcharge @ Rs. 2/- on letters upto 60gm & Rs. 4/- on letters above 50gm is to be levied in addition to the surface postage.

### International Registered Mail

(1) For every Letter mail article Rs. 50.00

e.g. If an envelope of 20gm sent through registered mail following would be the applicable charges.

Weight charges+Air Surcharge+Registered Fee+Late Fee=  
Rs. 81/- per 20gm envelope

### C. PRODUCT WISE LOCAL/FOREIGN/POSTAL CHARGES

Manager Cheques	Rs. 20.00
DD and Advice	Rs. 20.00
ICs LCY	Rs. 50.00
IBs	Rs. 20.00
Any Bank Instrument	
- For USA	Rs. 50.00
- Other than USA	Rs. 25.00
Telegram Inland	Rs. 30.00
Short Telex Charges	Rs. 1000.00
Full telex Charges/LC's	Rs. 2000.00

### D. INTERNATIONAL COURIER SERVICE\*

Int'l Courier Charges Rs. 1500/- per document upto 500 gm

The above charges are inclusive of Sales Tax.

### E. COURIER SERVICE WITHIN PAKISTAN\*

Domestic (Nationwide)  
(Next Day Delivery) Rs. 100/- 500 gms Envlp

Local (Within City)  
(Next Day Delivery) Rs. 30/- 500 gms Envlp

\* Subject to revisions by courier companies.

