

Schedule of Fees & Charges



June 2011

Current, Call and Savings Accounts											
Minimum Monthly Average Balance Requirement per Account						Monthly Fee per Account					
AED 3,000 or more						Free					
Less than AED 3,000						AED 25					
An additional charge of AED 100 would apply if accounts are closed before 1 year.											
Check Collection Charges											
Outgoing Check Collection (FCY)						AED 50 + Correspondent Bank Charges + AED 60 if couriered (for FCY checks)					
Returned Check - Incoming Clearing / Collection Checks						AED 100					
Citibank ATM / Debit Card Fees											
Citibank Account Holder						Citigold Account Holder					
Issuance Fee / Annual Membership Fee						Free					
Supplementary Card Issuance Fee						AED 25					
Replacement Fee						AED 25					
PIN Maintenance Fee						AED 25					
Citibank ATM Transactions in UAE or Abroad						Free					
Non-Citibank ATM Transactions in UAE						AED 2 per transaction					
Non-Citibank ATM Transactions Abroad (Prevailing bank foreign exchange rates will apply on all currency conversions)						USD 5 or 2% of amount per transaction, whichever is lower					
Copy of Sales Slip						AED 25					
Check Book Services						Citibank Account Holder					
First Check Book (30 leaves)						Free					
Subsequent Check Books						AED 25					
Copies of Checks (less than 1 year)						AED 10					
Copies of Checks (over 1 year)						AED 20					
Stop Payments (per instrument / Check)						AED 50					
Standing Instructions											
Set-up Charges						AED 50					
Penalty for Insufficient Funds						AED 25					
Statement											
Additional Statement Requests (per statement cycle)						AED 25					
Manager's Checks / Demand Drafts											
Issuance Fees for Manager's Checks						AED 30					
Issuance Fees for Demand Drafts						0.10% (minimum USD 10 & maximum USD 50 or equivalent in other currencies)					
Foreign Exchange Related Fees on Purchase / Sale of Currency Notes (over and above posted exchange rates)											
Fees on Purchase / Sale of Currency Notes						1% of total amount					
Funds Transfer Charges to all destinations outside UAE (Branch Fee per transfer in USD or equivalent in other currencies)											
Transfer Amount						Citibank Account Holder					
USD 1 to 2,499						USD 20					
USD 2,500 to 9,999						USD 25					
USD 10,000 to 49,999						USD 40					
USD 50,000 +						0.10% (Max. USD 175)					
Citigold Account Holder						Citigold Account Holder					
USD 15						USD 15					
USD 20						USD 20					
USD 35						USD 35					
0.10% (Max. USD 150)						0.10% (Max. USD 150)					
Foreign Currency Funds Transfer Charges to all destinations within UAE (Branch Fee per transfer in USD or equivalent in other currencies)											
Transfer Amount						Citibank Account Holder					
USD 1 to 2,499						USD 15					
USD 2,500 to 9,999						USD 20					
USD 10,000 to 49,999						USD 30					
USD 50,000 +						0.10% (Max. USD 175)					
Citigold Account Holder						Citigold Account Holder					
USD 10						USD 10					
USD 15						USD 15					
USD 25						USD 25					
0.10% (Max. USD 150)						0.10% (Max. USD 150)					
Funds Transfer Charges (Citibank Online Fee per transfer)											
Foreign Currency Funds Transfer within / outside UAE (in USD or equivalent in other currencies)						Citibank Global Transfer (Outgoing)					
Transfer Amount						Fee					
USD 1 to 2,499						USD 10					
USD 2,500 to 9,999						USD 15					
USD 10,000 to 49,999						USD 25					
USD 50,000 +						0.10% (Max. USD 100)					
						USD 5					
						AED 50					
Wealth Management Products											
Class A Mutual Funds						Max. upfront charge on subscription of 5%					
Structured Notes						Max. upfront charge on subscription / redemption of 2%					
Fixed Income Securities						Max. upfront charge on subscription / redemption of 3%					
Exit Charges on any products (if applicable) may be applied by the fund house / product provider / issuer. Please refer to the Terms and Conditions or prospectus.						3-month LIBOR + 6%					
						17.50%					
Credit Card Fees											
Emirates-Citibank Credit Cards						PremierMiles					
Ultima / Elite Annual Membership Fee (AMF)						AED 3,000					
Retail Interest Rate						2.99%					
Ultimate / Infinite / Platinum AMF						AED 800					
Retail Interest Rate						2.99%					
Titanium/Gold AMF						AED 400					
Retail Interest Rate						2.99%					
Silver AMF						AED 250					
Retail Interest Rate						2.99%					
Supplementary Cards AMF						Free					
e-cards AMF						Free					
Cash Interest Rate						2.99%					
A finance charge is applied to your account if the full balance (including previous interest) is not paid by each Payment Due Date.						Free for Platinum, others: AED 50					
						2.99%					
						2.99%					
Fees, Rates and Charges (for all credit cards)											
Late Payment Fee						AED 159					
Over Limit Fee						AED 149					
Card Replacement Fee						AED 50					
Card Conversion Fee						AED 50					
Sales Draft Copy						AED 100					
Paper Statement Fee / Copy						AED 10 / AED 25 per statement					
Courier Charges*											
Bullet Service (Dubai)						AED 55					
Bullet Service (Jebel Ali / Sharjah)						AED 82					
Bullet Service (Abu Dhabi)						AED 220					
International Delivery						AED 150					
Charged Benefits											
Loan on Phone						Easy Installment Plan					
Tenor in Months						3 6 9 12 18 24 36 48					
Reducing Balance Rate (%) p.a.						20.58 23.28 24.20 23.53 23.70 23.59 23.13 23.51					
Flat rate per month						Tenor 3 - 9 months 1.15% 12 - 36 months 1.10% 48 months 1.15%					
Balance Consolidation Facility						InstaLoan					
Tenor in Months						6 9 12 18 24 36 48					
Reducing Balance Rate (%) p.a.						20.09 20.90 21.25 21.44 21.37 21.01 20.57					
Flat rate per month						Tenor 6 - 48 months 0.99%					
						Processing Fee AED 100					
Personal Loans and Auto (Car) Loans											
Personal Loans Processing Fees											
Personal Loans Interest Rates (based on reducing balance per annum):						1% of Loan amount with min. AED 500 and up to a max. of AED 2,500					
						With Salary Transfer to Citibank (Salary Transfer Loan)					
						12.99% - 14.99%					
						Without Salary Transfer to Citibank (Personal Installment Loan)					
						23% - 26%					
Credit Plus Insurance on Personal Loans						Tenor in Months					
						12 18 24 30 36 42 48					
						Premium Charges 0.44% 0.90% 0.90%					
Delayed Payment Penal Interest Charges / Late Payment Charges						2% of the delayed amount with min. AED 50 and up to a max. of AED 200					
Stop Check / Advance Payment (per instrument / Check)						AED 50					
Loan Re-scheduling Fee						AED 250					
Loan Cancellation Fee						AED 100					
Letter Charges for all products											
Legal and Liability Letters						AED 100					
Balance Confirmation / Loan Release Letters / Cards Reference Letters / Cards Clearance Letters						AED 50					

* Customer Relationship Balance is the monthly average total balance in all deposit accounts (Current/Savings/Call/Time Deposits) and Investment Accounts. Any other product refers to Credit Cards, Loans and Insurance. Fees would be deducted at the end of each month. • Citigold Members with a minimum Relationship Balance of USD 100,000 or equivalent in any other currency. Replacement of Priority Pass Cards will be charged at AED 50 + Cash Advance interest accrues from the date of the Cash Advance until repayment of the Cash Advance and interest thereon. • Upon closure of the Credit Card, subject to no bank account(s) or other credit card(s) maintained with Citibank U.A.E., there will be no refund in case of any excess payment made into the Credit Card Account of an amount less than or equal to AED 50 + AED equivalent fees and charges will be determined by the Bank by using its exchange rate. • Pricing may vary depending on facility/business relationship and subject to credit approvals. Charges apply from the effective date specified by the Bank. • For more information, please contact our 24-hour CitiPhone Banking Service on +971 4 311 4000.

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