

Schedule of Fees & Charges



March 2012

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		Citigold Private Client (CPC)											
Issuance Fee / Annual Membership Fee										Free		Free		Free											
Supplementary Card Issuance Fee										AED 25		Free		Free											
Replacement Fee										AED 25		AED 25		Free											
PIN Maintenance Fee										AED 25		AED 25		Free											
Citibank ATM Transactions in UAE or Abroad										Free		Free		Free											
Non-Citibank ATM Transactions in UAE										AED 2 per transaction		2 Free transactions per month, AED 2 per additional transaction		5 Free transactions per month, AED 2 per additional transaction											
Non-Citibank ATM Transactions Abroad (Prevailing bank foreign exchange rates will apply on all currency conversions)										USD 5 per transaction		1 Free transaction per month, USD 5 per additional transaction		2 Free transactions per month, USD 5 per additional transaction											
Copy of Sales Slip										AED 25		AED 25		AED 25											
Check Book Services																									
First Check Book (30 leaves)										Free		Free		Free											
Subsequent Check Books										AED 25		AED 25		Free											
Copies of Checks (less than 1 year)										AED 10		AED 10		Free											
Copies of Checks (over 1 year)										AED 20		AED 20		AED 20											
Stop Payments (per instrument / Check)														AED 50 per request											
Standing Instructions																									
Set-up Charges										AED 50		AED 50		CPC Free											
Penalty for Insufficient Funds										AED 25		AED 25		AED 25											
Statement																									
Additional Statement Requests (per statement cycle)										AED 25		AED 25		AED 25											
Manager's Checks / Demand Drafts																									
Issuance Fees for Manager's Checks										AED 30		AED 30		AED 30											
Issuance Fees for Demand Drafts										AED 30		AED 30		AED 30											
Foreign Exchange Related Fees on Purchase / Sale of Currency Notes																									
Fees on Purchase / Sale of Currency Notes										1% of total amount		1% of total amount		0.5% of total amount											
Funds Transfer Charges to all destinations outside UAE (Branch Fee per transfer in USD or equivalent in other currencies)																									
										Citibank Account Holder		Citigold & CPC Account Holder													
Transfer Amount										USD 1 to 2,499		USD 15		USD 15											
										USD 2,500 to 9,999		USD 20		USD 20											
										USD 10,000 to 49,999		USD 40		USD 35											
										USD 50,000+		0.10% (Max. USD 175)		0.10% (Max. USD 150)											
														1 free transfer for CPC per month											
Funds Transfer Charges to all destinations within UAE (Branch Fee per transfer in USD or equivalent in other currencies)																									
										Citibank Account Holder		Citigold & CPC Account Holder													
Transfer Amount										USD 1 to 2,499		USD 15		USD 10											
										USD 2,500 to 9,999		USD 20		USD 15											
										USD 10,000 to 49,999		USD 30		USD 25											
										USD 50,000 +		0.10% (Max. USD 175)		0.10% (Max. USD 150)											
														1 free transfer for CPC per month											
Funds Transfer Charges (Citibank Online Fee per transfer)																									
										Citibank and Citigold		Citibank Global Transfer (Outgoing)		Local Currency Funds Transfer within UAE (Outgoing) (Branch Fees / Citibank Online Fees)											
Transfer Amount										USD 1 to 2,499		Free		AED 25											
										USD 2,500 to 9,999		Free		AED 25											
										USD 10,000 to 49,999		Free		AED 25											
										USD 50,000+		0.10% (Max. USD 150)		(Effective March 15, 2012, a fee of AED 25 will be applicable for incoming funds transfers.)											
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.																									
Annual Membership Fee																									
		Ultima		Ultimate/Infinite/Platinum		Citi PremierMiles Elite		Citi PremierMiles		Titanium		Gold		Silver		Citi Travel Pass									
Emirates-Citibank Credit Cards		AED 3,000		AED 800		-		-		AED 400		AED 400		AED 250		-									
Citi PremierMiles / Elite		-		-		AED 1,500		AED 750		-		-		-		-									
Citi Travel Pass		-		-		-		-		-		-		-		AED 400									
Citi Life Credit Cards		-		AED 600		-		-		AED 300		AED 300		AED 50 - AED 150		-									
Supplementary Cards		Free		Free		Free		Free		Free		Free		Free		Free									
e-card for Citi Life Credit Cards		-		Free		-		-		AED 50		AED 50		AED 50		-									
e-card for all other Credit Cards		-		Free		Free		Free		Free		Free		Free		Free									
Interest Rates per month		Emirates-Citibank Credit Cards		Citi PremierMiles Elite		Citi PremierMiles		Citi Travel Pass		Citi Life Platinum Credit Cards		Citi Life Titanium / Gold Credit Cards		Citi Life Silver Credit Cards											
For Retail Transactions		2.99%		2.79%		2.89%		2.99%		2.79 - 2.99%		2.89 - 2.99%		2.99%											
For Cash Transactions		2.99%		2.99%		2.99%		2.99%		2.99%		2.99%		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.																									
Fees, Rates and Charges (for all credit cards)																									
Late Payment Fee										AED 159		Fee for Early Settlement of InstaLoan		1% of remaining balance											
Over Limit Fee										AED 149		Outgoing Check Collection Fee (LCY / FCY)		AED 50 + Correspondent Bank Charges + AED 60 if couriered (FCY Checks)											
Card Replacement Fee										AED 50		Manager's Check Issued for Credit Balances		AED 25											
Card Conversion Fee										AED 50		Returned Check Fee		AED 100											
Sales Draft Copy										AED 100		Check Clearance		Proceeds will be credited to the card account on clearance of the Check											
Paper Statement Fee / Copy										AED 10 / AED 25 per statement		Processing Fee for Non-AED Transactions		2.99%											
Courier Charges*																									
Bullet Service (Dubai)										AED 55		Cash Advance Fee		3% of cash advance amount or AED 60 whichever is higher with a max. charge of AED 250											
Bullet Service (Jebel Ali / Sharjah)										AED 82		Minimum Payment Due		As stated on the Statement of Account (SA), i.e. 2.74% of Current Balance on SA, PLUS applicable Charges & Amounts, OR AED 100, whichever is higher											
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%		20.58		23.28									
Balance Consolidation Facility																									
										InstaLoan															
Tenor in Months		6		9		12		18		24		36		42		48									
Reducing Balance Rate (%) p.a.		20.09		20.90		21.25		21.44		21.37		21.01		20.57		27.0									
Flat rate per month		Tenor		6 - 48 months		0.99%								27.0		27.0									
												Processing Fee		AED 100											
Personal Loans and Auto (Car) Loans																									
Personal Loans Processing Fees																									
										1% of Loan amount with min. AED 500 and up to a max. of AED 2,500															
Personal Loans Interest Rates (based on reducing balance per annum):																									
										With Salary Transfer to Citibank (Salary Transfer Loan)		Without Salary Transfer to Citibank (Personal Installment Loan)													
										12.99% - 14.99%		23%													
Credit Life Insurance on Personal Loans										Tenor in Months		12		18		24		30		36		42		48	
										Premium Charges		0.44%		0.90%		0.90%		1.43%		1.43%		2.01%		2.01%	
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															
Penalty for Payment Before Maturity																									
Stop Check / Advance Payment (per instrument / Check)										AED 50		Early Settlement from Same Bank Loans		1% of remaining balance											
Loan Re-scheduling Fee										AED 250		Early Settlement from Other Bank Loans		1% of remaining balance											
Loan Cancellation Fee										AED 100		Final Settlement from Other Sources / End of Service Benefit		1% of remaining balance											
												Partial Payment from All Sources Including End of Service Benefit		1% of the partial payment amount											
Letter Charges for all products																									
Legal and Liability Letters										AED 100				CPC Free											
Balance Confirmation / Loan Release Letters / Cards Reference Letters / Cards Clearance Letters										AED 50				Free											
Bank Reference Letter Charges										AED 50				Free											

* 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 accrued from the date of the Cash Advance until repayment of the Cash Advance and interest thereon. • Upon closure of the Credit Card, subject to 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. • All such 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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