



## **Transactions falling under scope of the Financial Transaction Duty and the rate of the Duty Effective from 2nd of September, 2013**

We are informing you that as a consequence of the Act of CXVI. Of 2012 on Financial Transaction Duty (hereinafter: FTD) payment services fees fall under the scope of the FTD will increase from **2<sup>nd</sup> of September 2013**.

In case of the following payment services the FTD rate will change as follows:

- In case of all cash and cash-substitute payment instruments instead of 0,3% with a cap of 6000 HUF per transaction, it will be 0,6% per transaction, without determining maximum cap;
- In case of other payment transactions it will be 0,3% with a cap of 6000 HUF per transaction instead of 0,2% with a cap of 6000 HUF per transaction.

Please be informed that the Bank deems to have accepted the modification of the Condition List if you do not notify the Bank that you do not accept it before the date of entry into force. In this case you have the right to terminate the framework contract in written - immediately and free of costs, fees and other payment obligations - before the date of coming into force.

### **FTD rate 0,3% with a cap of 6000 HUF:**

HUF transfer via GIRO – electronic initiated

HUF transfer via GIRO – paper-based initiated

HUF domestic transfer via VIBER – electronic initiated

HUF domestic transfer via VIBER – paper-based initiated

HUF in-house Bank transfer to another account with the Bank– electronic initiated

HUF in-house Bank transfer to another account with the Bank – paper-based initiated

HUF transfer to abroad (if the correspondent bank of the beneficiary bank is the Citibank Europe plc Hungarian Branch Office)

HUF transfer abroad via VIBER (if the correspondent bank of the beneficiary bank is not the Citibank Europe plc Hungarian Branch Office)

Bank's extra fee charged for upon the claim of the Beneficiary's Bank for non-automatic processing of HUF or foreign currency x-border transfer, including SEPA credit transfer (e.g. Client submits non compliant or incorrect beneficiary account number, bank identification number or the beneficiary bank is not SEPA compliant etc.)

Initiation of Group collection Payment initiated by the beneficiary or by third party for direct debit based on mandate, including official transfer order, and court transfer order

Settlement of SEPA direct debit

Settlement of group collection order

Foreign currency transfer (non -SEPA transfer with SHA charges) – electronic initiated

Foreign currency transfer (non -SEPA transfer with SHA charges) – paper-based initiated

Foreign currency transfer (non -SEPA transfer with OUR charges)

Foreign currency transfer (SEPA transaction – electronic initiated

Foreign currency transfer (SEPA transaction) – paper-based initiated

Urgent processing of foreign currency transfer

(non-SEPA payment initiated with the same value day as the processing day)  
Foreign currency transfer to another client's account within the Bank – electronic initiation  
Foreign currency transfer to another clients's account within the Bank - paper based initiation  
Local postal voucher payments (available only via CitiDirect electronic submission)  
Transfer of foreign currency account balance before account closing to another bank or to another account with the Bank  
Delivery of documents against payment or acceptance  
Clean collections (Bs/E in foreign currency)  
Negotiation and payment (on sight basis)  
Negotiation and payment (on deferred payment basis)  
Presenting, handling of a claim for guarantees registered (received and issued) at the Bank  
Loan repayment  
Payment via card (in Hungary and abroad)

**FTD rate 0,6% without determining maximum value:**

Travelers cheques issuance  
HUF deposit at cash desk up to a maximum HUF 4.000.000  
HUF deposit at cash desk above HUF 4.000.000  
HUF withdrawal in bag Foreign currency withdrawals with or without conversion  
(both for deposit in bag or at cash-desk)  
Fee for withdrawing non-pre-notified, large-amount HUF cash  
Fee for withdrawing non-pre-notified, large-amount foreign currency cash  
Cash withdrawal by credit card in Hungary  
Cash withdrawal by credit card abroad