

## List of fees and commissions Part of Banking Services Contract

Pricing level	CitiBanking	CitiOne	CitiGold
Monthly commission per relation	0 No condition for minimum balance per relation	0 Lei if monthly average balance <sup>1</sup> of the relation is ≥ Lei 15,000 30 Lei if average balance <sup>1</sup> of the relation is < Lei 15,000	0 Lei if monthly average balance <sup>1</sup> of the relation is > Lei 150,000 150 Lei if average balance <sup>1</sup> of the relation is < Lei 150,000
<b>CURRENT ACCOUNT</b>			
Current account opening			
♦ Opening fee for LEI	0	0	0
♦ Opening fee for Foreign Currency (EUR/USD/GBP)	0	0	0
Current account maintenance			
♦ Monthly fee for Lei current account	0	0	0
♦ Monthly fee for foreign currency (EUR/USD/GBP) current account	1 EUR/USD/GBP	0	0
Interest rate for current account in LEI/EUR/USD	0%	0%	0%
Interest rate for current account in GBP	0%	0%	0,1%
Interest for unauthorized overdraft <sup>2</sup>	30%	30%	30%
<b>Citibank Online</b>			
♦ Monthly maintenance fee	0	0	0
Transactions Limit			
♦ Maximum daily transaction limit	15,000 Lei		30,000 Lei
<b>CitiPhone Banking</b>			
		<b>0800 801 040</b>	<b>0800 882 484</b>
♦ Monthly maintenance fee	0	0	0
Transactions Limit			
♦ Maximum daily transaction limit	12,000 EUR or equivalent		
<b>CITICARD DEBIT</b>			
		<b>VISA CLASSIC</b>	<b>VISA GOLD</b>
♦ Card issuing fee	0	0	0
♦ Annual maintenance fee	0	0	0
♦ Card renewal fee	0	0	0
♦ Balance inquiry fee at Citibank ATM	0	0	0
♦ Settlement currency of the Card Company for international transactions	USD		

<sup>1</sup> Monthly average balance = the sum of monthly average balance for all the accounts (current accounts, savings accounts, term deposits) and investment products that Client has with the Bank.

<sup>2</sup> Interest for unauthorized overdraft = Overdraft Amount x interest rate x number of days (for which the account was on overdraft) / 360 days.

Pricing level	CitiBanking	CitiOne	CitiGold
Cash Withdrawals			
♦ At Citibank ATM in Romania and worldwide	0	0	0
♦ At other banks ATM in Romania			
♦ 2 withdrawals per month	0	0	0
♦ up to 3 withdrawals per month	1%, minim 3.5 Lei	0	0
♦ Above 3 withdrawals per month	1%, minim 3.5 Lei	1%, minim 3.5 Lei	0
♦ At other banks ATM abroad	1.5%	1%	0
Depuneri de numerar la ATM Citibank în România	0	0	0
Purchase Payments			
♦ In Romania	0	0	0
♦ Abroad	0	0	0
Transactions Limit			
♦ Daily cash withdrawal limit at ATMs	5,000 Lei		10,000 Lei
<b>CASH TRANSACTION in Citibank branches</b>			
Cash Withdrawals			
♦ LEI	0.5% minim 5 Lei, maxim 500 Lei	0.3% minim 5 Lei, maxim 500 Lei	0
♦ Foreign Currency (EUR/USD/GBP)	0.5% minim 5 Lei, maxim 500 Lei	0.3% minim 5 Lei, maxim 500 Lei	0
Cash Deposit			
♦ LEI	0	0	0
♦ Foreign Currency (EUR/USD/GBP)	0	0	0
<b>PAYMENTS FEES<sup>3</sup></b>			
LEI Payments			
♦ Between Citibank Romania private individuals	0	0	0
♦ From a Lei account to other banks or Citibank Romania corporate clients			
♦ In branch	6 Lei	3 Lei	0
♦ Through CitiPhone Banking	4 Lei	2 Lei	0
♦ On Citibank Online	0	0	0
♦ From a foreign currency account to other banks or to Citibank corporate clients			
♦ In branch	0.20%, min. 80 Lei, max. 4,000 Lei	0.15%, min. 60 Lei, max. 4,000 Lei	0
♦ Through CitiPhone Banking	0.15%, min. 60 Lei, max. 4,000 Lei	0.10%, min. 40 Lei, max. 4,000 Lei	0
♦ On Citibank Online	Not available for the moment		

<sup>3</sup> All Fees include NBR fees:

- Interbanks fee for payments below 50,000 Lei: 0.55 Lei and
- for interbanks fee for payments above 50,000 Lei: 6.87 Lei.

Fees do not include correspondent bank's fees paid for foreign currency transfers and they will be debited from the Account from which the Instruction was initiated.

Pricing level	CitiBanking	CitiOne	CitiGold
<b>FOREIGN CURRENCY Payments</b>			
♦ Between Citibank Romania private individuals	0	0	0
♦ From a foreign currency account to other banks or to Citibank Romania corporate clients			
♦ In branch	0.20%, min. 80 Lei, max. 4,000 Lei	0.15%, min. 60 Lei, max. 4,000 Lei	0
♦ Through CitiPhone Banking	0.15%, min. 60 Lei, max. 4,000 Lei	0.10%, min. 40 Lei, max. 4,000 Lei	0
♦ Prin Citibank Online	Not available for the moment		
♦ From a Lei account to other banks or to Citibank Romania corporate clients			
♦ In branch	6 Lei	3 Lei	0
♦ Through CitiPhone Banking	4 Lei	2 Lei	0
♦ Prin Citibank Online	Not available for the moment		
Fee for correspondent banks applied for foreign currency payments processed with "OUR" <sup>4</sup> option	15 EUR		
<b>INCOMING PAYMENTS</b>			
♦ LEI	0	0	0
♦ Foreign currency (EUR/USD/GBP)	0	0	0
<b>Standing Instructions</b>			
♦ Modification fee	0	0	0
♦ Canceling fee	0	0	0
♦ Transaction in LEI			
♦ Between Citibank Romania private individual clients	0	0	0
♦ To other banks or to Citibank Romania corporate clients	3 Lei	2 Lei	0
♦ Transaction in foreign currency			
♦ Between Citibank Romania private individual clients	0	0	0
<b>SAVINGS ACCOUNTS</b>			
♦ Account opening fee (Lei/EUR)	0	0	0
♦ Monthly maintenance fee (Lei/EUR)	0	0	0
<b>Cash Withdrawals from Citibank Romania branches</b>			
♦ LEI	0.5%, min. 5 Lei, max. 500 Lei	0.3%, min. 5 Lei, max. 500 Lei	0
♦ EUR	0.5%, min. 5 Lei, max. 500 Lei	0.3%, min. 5 Lei, max. 500 Lei	0
<b>CONSOLIDATED ACCOUNT STATEMENT (monthly)</b>			
♦ on paper (based on the option expressed in the application form)	0		0
♦ additional, at request on paper	6 Lei		0
♦ E-statement on Citibank Online	0		0
<b>CHEQUE FEES</b>			
♦ Travel cheques collection AMEX-Citibank	0		
♦ Foreign currency cheques collection	1%, min. 30 USD		
♦ Return of Foreign currency cheques rejected for payment	30 USD		

<sup>4</sup> OUR option can be applied only for payments outside the Economic European Area and/or in other currency that the countries from this area. The Economic European Area includes the 27th Member Countries of EU plus Norway, Island and Liechtenstein.

Pricing level	CitiBanking	CitiOne	CitiGold
<b>EXCEPTIONAL FEES</b>			
♦ Emergency card replacement			
♦ In Romania	50 Lei		0
♦ Abroad	150 Lei		0
♦ Lost/ stolen card blocking		0	
<b>CUT-OFF TIMES FOR PROCESSING</b>			<b>hour</b>
Instructions done in branches			
♦ LEI payments to other banks or to Citibank Romania corporate clients below 50,000 Lei with same day value date			10:00
♦ LEI payments to other banks or to Citibank Romania corporate clients below 50,000 Lei with next day value date			16:00 <sup>5</sup>
♦ LEI payments to other banks or to Citibank Romania corporate clients higher than 50,000 Lei and foreign currency payments to other banks			13:00
♦ Term deposits instructions (open, break, partial withdrawal)			18:00
Instructions done on Citibank Online			
♦ LEI payments to other banks below 50,000 Lei			12:00
♦ Term deposits instructions (open, break, partial withdrawal)			-
Instructions done through CitiPhone Banking			
♦ LEI payments to other banks or to Citibank Romania corporate clients below 50,000 Lei with same day value date			10:00
♦ LEI payments to other banks or to Citibank Romania corporate clients below 50,000 Lei with next day value date			16:00
♦ LEI payments to other banks or to Citibank Romania corporate clients higher than 50,000 Lei and foreign currency payments to other banks			13:00
♦ Term deposits instructions (open, break, partial withdrawal)			18:00
Incoming payments from other banks with same day value date			
♦ In LEI			17:00
♦ Foreign currency			16:00

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 Name and Surname of the Account Holder

Signature of the Account Holder

Citibank Europe plc, Dublin - Romania branch



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 Name and Surname of the Account Co-Holder

Signature of the Account Co-Holder

Citibank Europe plc, Dublin - Romania branch

<sup>5</sup> Payments ordered after 16:00 will be processed the next day.<sup>6</sup> Current List of Fees and Commissions applicable to private individuals of Citibank Europe plc, Dublin - Romania branch is effective as of December 15th, 2009.**Version 4****Citibank Europe plc, Dublin - Romania Branch**

145 Calea Victoriei, 010072, , Bucharest 1, Romania

Trade Registry Number: J40/21058/17.12.2008;

Unic Registration Code: 24882493; Fiscal Registration Code: RO24882493;

Credit Institutions Register: RB-PJS-40-065/22.12.2008;

NSC Register: PJM01SICM/400004; Personal data operator 4736