

LIST OF FEES AND COMISSIONS

addendum part of the Banking Services Contract

Pricing Category	Citi All Inclusive
Monthly comission per relation ¹	30 RON
	No condition for minimum balance per relation
CURRENT ACCOUNT	
Current account opening	
◆ RON Current Account opening fee	0
◆ Foreign Currency (EUR/USD/GBP) current account opening fee	0
Current account maintenance	
◆ Monthly fee for RON current account	0
◆ Monthly fee for foreign currency (EUR/USD/GBP) current account	0
Interest rate for current account in RON/EUR/USD	0%
Interest rate for current account in GBP	0%
Interest rate for unauthorized overdraft ²	30%
Citibank Online	
◆ Monthly maintenance fee	0
◆ Maximum limit per day	50.000 RON
CitiPhone Banking	
◆ Monthly maintenance fee	0
◆ Maximum limit per transaction	50.000 EUR (or equivalent in transaction currency)
CITICARD DEBIT	
◆ Card issuing fee	0
◆ Annual maintenance fee	0
◆ Card renewal fee	0
◆ Balance inquiry fee at Citibank ATM	0
◆ Settlement currency of the Card Company for international transactions	USD ³

¹ If during the first 6 month from the acquisition date of the Citi All Inclusive package (the date of the signing of the Banking Services Contract for the respective package), the Client is not satisfied with the services offered in the package and decide to close the relationship with the Bank (by unilateral termination of the Banking Services Contract), the Bank will return to the Client all the monthly fees charged for the Citi All Inclusive package until the termination of the relation.

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

³ Except for transactions in EUR debited from an EUR account or transactions in GBP debited from a GBP account, in which case the debited amount is equal with the transaction amount

Pricing Category	Citi All Inclusive
Cash Withdrawals	
♦ At Citibank ARM in Romania and worldwide	0
♦ At other banks ATM in Romania	
♦ 2 withdrawals per month	0
♦ Above 2 withdrawals per month	0
♦ At other banks ATM abroad	0
Cash deposit at Citibank ATM in Romania	0
Card Purchase Payments	
♦ In Romania	0
♦ Abroad	0
♦ Daily cash withdrawal limit at ATMs	5.000 RON
♦ Annual travel insurance premium	0
CASH TRANSACTIONS IN CITIBANK BRANCHES	
♦ Cash withdrawals in RON and foreign currency (EUR/ USD/ GBP)	0
♦ Cash deposit in RON and foreign currency (EUR/ USD/ GBP)	0
PAYMENT FEES⁴	
RON Payments Fees	
♦ Between Citibank Romania private individuals clients	0
♦ To other banks or Citibank Romania – corporate clients	
♦ In branch	0
♦ Through CitiPhone Banking	0
♦ On Citibank Online	0
Foreign Currency Payments Fees	
♦ Between Citibank Romania private individuals clients	0
♦ To other banks or Citibank Romania – corporate clients	
♦ In branch	0
♦ Through CitiPhone Banking	0
♦ On Citibank Online	0
Correspondent Banks fee applied for foreign currency payments processed with "OUR" option ⁵	15 EUR
Incoming Payments fees in RON and foreign currency (EUR/ USD/ GBP)	0

⁴ All Fees include NBR fees:

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

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. ³ The exchange rate for the minimum fee, in case the account currency is different than RON, is the sell exchange rate applied by the Bank valid in the transaction date. The exchange rate will be also shown in the account statement after the payment is processed

⁵ 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 Category	Citi All Inclusive
Fee for foreign currency payments - applicable to Citibank Online payments towards accounts opened with other Citibank entities abroad (depending on the account currency from which the payment was instructed)	0
Standing Instructions Fees	
♦ Standing instruction modification	0
♦ Standing instruction cancel	0
♦ RON payment fee	
♦ Between Citibank Romania private individuals clients	0
♦ To other banks or Citibank Romania corporate clients	0
♦ Foreign Currency payment fee	
♦ Between Citibank Romania private individuals clients	0
SAVINGS ACCOUNTS	
♦ Savings account opening fee (RON/EUR)	0
♦ Savings account monthly maintenance fee (RON/EUR)	0
♦ Cash withdrawals in RON and foreign currency (EUR/ USD/ GBP)	0
♦ Cash deposit in RON and foreign currency (EUR/ USD/ GBP)	0
CONSOLIDATED ACCOUNT STATEMENT (monthly)	
♦ On paper based (according to client's option expressed in the application form) ⁶	0
♦ Additional, at client's request, on paper based	0
♦ Electronic Statement	0
CITIALERT SERVICE	
♦ Monthly Fee	0
CHEQUE FEES	
♦ Travel cheques collection AMEX-Citibank	0
♦ Foreign Currency cheques collection	1%, min. 30 USD
♦ Return of foreign currency cheques rejected for payment	30 USD
EXCEPTIONAL FEES	
♦ Emergency card replacement	
♦ In Romania	0
♦ Abroad	0
♦ Lost/ stolen card blocking	0

⁶ Except the case when client is enrolled for Electronic Statement, and the request for paper based statement will be consider additional paper based statement and will be charged accordingly with 6 RON/ statement

Pricing Category	Citi All Inclusive
CUT-OFF TIMES FOR PROCESSING	
	ora
Instructions done in branches	
♦ RON payments to other banks or to Citibank Romania corporate clients below RON 50,000 with same day value date	11:30
♦ RON payments to other banks or to Citibank Romania corporate clients below RON 50,000 with next day value date	17:00 ⁷
♦ RON payments to other banks or to Citibank Romania corporate clients higher than RON 50,000 and foreign currency payments to other banks	14:00
♦ Term deposits instructions (open, break, partial withdrawal)	18:00
Instructions done on Citibank Online	
♦ RON payments to other banks or to Citibank Romania corporate clients (including utility bill payments) below RON 50,000 with same day value date	12:00
♦ Foreign Currency payments to other banks or to Citibank Romania corporate clients	12:00
Instructions done through CitiPhone Banking	
♦ RON payments to other banks or to Citibank Romania corporate clients below RON 50,000 with same day value date	12:00
♦ RON payments to other banks or to Citibank Romania corporate clients below RON 50,000 with next day value date	19:00
♦ RON payments to other banks or to Citibank Romania corporate clients higher than RON 50,000 and foreign currency payments to other banks	14:00
♦ Term deposits instructions (open, break, partial withdrawal)	19:00

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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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⁷ Payments received after 17:00 will be processed with value date next banking date.

⁸ Current List of Fees and Commissions applicable to private individuals of Citibank Europe plc, Dublin – Romania branch is effective as of October 1st 2011

Version 8**Citibank Europe plc, Dublin - sucursala România**

Calea Victoriei Nr. 145, 010072 Sector 1, București, România

Nr.înreg.Oficiul Registrului Comerțului de pe lângă Tribunalul București: J40/21058/17.12.2008

Cod Unic de Înregistrare: 24882493; Cod de Înregistrare Fiscală: RO24882493

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Citibank Europe plc este o instituție de credit autorizată și supravegheată de către Central Bank of Ireland, care își desfășoară activitatea în România prin sucursala Citibank Europe plc, Dublin – sucursala România.

Citibank Europe plc este o companie înregistrată în Irlanda sub nr. 132781,

cu sediul social în 1 North Wall Quay, Dublin 1. Deținută de Citigroup Inc., New York, U.S.A.

Administratori: Aidan M Brady, Jim Farrell, Mark Fitzgerald, Bo J. Hammerich (Sweden), Brian Hayes, Mary Lambkin, Frank McCabe, William J. Mills (USA), Terence O'Leary (U.K.), Cecilia Ronan, Patrick Scally, Naveed Sultan (U.K.),

Christopher Teano (U.S.A.), Francesco Vanni d'Archirafi (Italy), Tony Woods.

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