

List of fees and commissions

Effective as of 25.05.2009

Citi never sleeps



List of fees and commissions - Part of Banking Services Contract

Citi never sleeps



Initial Modifying initial Contract

CLIENT CATEGORY Pricing level	CitiBlue		CitiGold
	CitiBanking	CitiOne	
Monthly commission per relation	0 No condition for minimum balance per relation	0 RON if monthly average balance ¹ of the relation is ≥ 15,000 RON 30 RON if average balance ¹ of the relation is < 15,000 RON	0 RON if monthly average balance ¹ of the relation is ≥ 150,000 RON 150 RON if average balance ¹ of the relation is < 150,000 RON
CURRENT ACCOUNT			
Current account opening			
▪ Opening fee for RON	0	0	0
▪ Opening fee for Foreign Currency (EUR/USD/GBP)	0	0	0
Current account maintenance			
▪ Monthly fee for RON 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 RON/EUR/USD	0%	0%	0%
Interest rate for current account in GBP	0%	0%	0.10%
Interest for unauthorized overdraft ²	30%	30%	30%
Citibank Online			
▪ Monthly maintenance fee	0	0	0
Transactions Limit			
▪ Maximum daily transaction limit (external transfers)	15,000 RON		30,000 RON
CitiPhone Banking			
	0800 801 040		0800 882 484
▪ Monthly maintenance fee	0	0	0
Transactions Limit			
▪ Maximum limit per transaction (external transfers)	12,000 EUR or equivalent		

¹ 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.

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

CLIENT CATEGORY	CitiBlue		CitiGold
	CitiBanking	CitiOne	
Pricing level			
CITICARD DEBIT	VISA CLASSIC		VISA GOLD
▪ 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		
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%, minimum 3.5 RON	0	0
• Above 3 withdrawals per month	1%, minimum 3.5 RON	1%, minimum 3.5 RON	0
▪ At other banks ATM abroad	1.5%	1%	0%
Cash Deposits			
▪ At Citibank ATMs in Romania	0	0	0
Purchase Payments			
▪ In Romania	0	0	0
▪ Abroad	0	0	0
Transactions Limit			
▪ Daily cash withdrawal limit at ATMs	5,000 RON		10,000 RON
CASH TRANSACTION in Citibank branches			
Cash Withdrawals			
▪ RON	0.5% minimum 5 RON, maximum 500 RON	0.3% minimum 5 RON, maximum 500 RON	0
▪ Foreign Currency (EUR/USD/GBP)	0.5% minimum 5 RON, maximum 500 RON	0.3% minimum 5 RON, maximum 500 RON	0
Cash Deposits			
• RON	0	0	0
• Foreign Currency (EUR/USD/GBP)	0	0	0

CLIENT CATEGORY	CitiBlue		CitiGold
	CitiBanking	CitiOne	
PAYMENTS FEES³			
RON Payments			
▪ Between Citibank Romania private individuals	0	0	0
▪ From a RON account to other banks or Citibank Romania corporate clients			
• In branch	6 RON	3 RON	0
• Through CitiPhone Banking	4 RON	2 RON	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 RON, max. 4,000 RON	0.15% min. 60 RON, max. 4,000 RON	0
• Through CitiPhone Banking	0.15%, min. 60 RON, max. 4,000 RON	0.10% min. 40 RON, max. 4,000 RON	0
• On Citibank Online	Not available for the moment		
FOREIGN CURRENCY Payments			
▪ 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 RON, max. 4,000 RON	0.15% min. 60 RON, max. 4,000 RON	0
• Through CitiPhone Banking	0.15%, min. 60 RON, max. 4,000 RON	0.10% min. 40 RON, max. 4,000 RON	0
• On Citibank Online	Not available for the moment		
▪ From a RON account to other banks or to Citibank Romania corporate clients			
• In branch	6 RON	3 RON	0
• Through CitiPhone Banking	4 RON	2 RON	0
• On Citibank Online	Not available for the moment		
Fee for correspondent banks applied for foreign currency payments processed with "OUR" option	15 EUR		
INCOMING PAYMENTS			
▪ RON	0	0	0
▪ Foreign currency (EUR/USD/GBP)	0	0	0

³ All Fees include NBR fees:

Interbanks fee for payments below 50,000 RON: 0.58 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.

CLIENT CATEGORY	CitiBlue		CitiGold
	CitiBanking	CitiOne	
Pricing level			
Standing Instructions			
▪ Modification fee	0	0	0
▪ Canceling fee	0	0	0
▪ Transaction in RON			
• Between Citibank Romania private individual clients	0	0	0
• To other banks or to Citibank Romania corporate clients	3 RON	2 RON	0
▪ Transaction in foreign currency			
• Between Citibank Romania private individual clients	0	0	0
SAVINGS ACCOUNTS			
▪ Account opening fee (RON / EUR)	0	0	0
▪ Monthly maintenance fee (RON / EUR)	0	0	0
▪ Minimum amount for opening	500 RON/ EUR		5,000 RON/ EUR
Savings Account Interest Rate			
▪ RON	8.0%		9.0%
▪ EUR	1.0%		1.25%
Cash Withdrawals from Citibank Romania branches			
▪ RON	0.5% minimum 5 RON, maximum 500 RON	0.3% minimum 5 RON, maximum 500 RON	0
▪ RON	0.5% minimum 5 RON, maximum 500 RON	0.3% minimum 5 RON, maximum 500 RON	0
CONSOLIDATED ACCOUNT STATEMENT (monthly)			
Through post	6 RON, Free until E-statement is available on Citibank Online		0
In branch	6 RON, Free until E-statement is available on Citibank Online		0
E-statement on Citibank Online	0		0
CHEQUE FEES			
Travel cheques collection AMEX-Citibank	0		
EXCEPTIONAL FEES			
Emergency card replacement			
▪ In Romania	50 RON		0
▪ Abroad	150 RON		0
Lost/ stolen card blocking	0		

CUT-OFF TIMES FOR PROCESSING		hour
Instructions done in branches		
▪ RON payments to other banks or to Citibank Romania corporate clients below 50,000 RON with same day value date		10:00
▪ RON payments to other banks or to Citibank Romania corporate clients below 50,000 RON with next day value date		16:00 ⁴
▪ RON payments to other banks or to Citibank Romania corporate clients higher than 50,000 RON and foreign currency payments to other banks		13:00
▪ Term deposits instructions (open, break, partial withdrawal)		18:00
Instructions done on Citibank Online		
▪ RON payments to other banks below 50,000 RON		12:00
▪ Term deposits instructions (open, break, partial withdrawal)		-
Instructions done through CitiPhone Banking		
▪ RON payments to other banks or to Citibank Romania corporate clients below 50,000 RON with same day value date		10:00
▪ RON payments to other banks or to Citibank Romania corporate clients below 50,000 RON with next day value date		16:00
▪ RON payments to other banks or to Citibank Romania corporate clients higher than 50,000 RON 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 RON		17:00
▪ Foreign currency		16:00

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 (Name and surname of the Account Holder) (Name and surname of the Account Co-Holder) Citibank Europe plc, Dublin – Sucursala România

 (Signature of the Account Holder) (Signature of the Account Co-Holder) _____

⁴ Payments ordered after 16:00 will be processed the next day.

⁵ Current **List of Fees and Commissions** applicable to private individuals of Citibank Europe plc, Dublin – Sucursala România is effective as of May 25th, 2009.

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