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# Fee Schedule

**Effective from 23 December 2024**

This Fee Schedule lists the indicative charges for the most common transactions and services available from Citi International Personal Bank.

These indicative charges may be subject to change from time to time, or on a case by case basis in accordance with our internal policies and procedures. Any changes to this Fee Schedule will be notified to you in accordance with the Citi International Personal Bank General Terms and Conditions.

Unless otherwise stated, all charges will be calculated in US dollars and will be converted into and charged in the Denominated Currency of the relevant Account using the **Citi IPB Reference Exchange Rate**. To find out the current exchange rate please speak to your Relationship Manager.

For fees not specified in this Fee Schedule, please contact your Relationship Manager for customised pricing.

Capitalised terms, if not defined in this document, will have the meaning given to them in the Citi International Personal Bank General Terms and Conditions.

Please note fees stated in US Dollars will be converted into and charged in the Denominated Currency of the relevant Account using the **Citi IPB Reference Exchange Rate**.

## 1. General banking

### 1.1 Cheque transactions

Bank draft issuance	No charge
Stop payment (per payment)	No charge
Cheque deposit	No charge
Foreign cheque collection (per collection)	No charge

### 1.2 Fund transfers (Sending money within or outside the UK)

CHAPS transfers	No charge
Swift transfers	No charge

If you ask us to send money within the UK in Pounds we will use CHAPS if the payment is for more than £250,000.

Currency conversions required for funds transfers will use the **Citi IPB Reference Exchange Rate**. If you would like to know how the **Citi IPB Reference Exchange Rate** was arrived at for a particular transaction you can contact your Relationship Manager who will provide you with this information.

For SWIFT transfers that are not sent to an EEA country\* you have 2 options:

1. you can opt for the payee to pay any beneficiary bank fees as well as any fees imposed by the beneficiary bank's intermediary bank; or
2. you can choose to pay all charges including any fees charged by the beneficiary bank as well as any fees imposed by the beneficiary bank's intermediary bank.

<sup>§</sup>We will not charge a fee for sending money in Euros by SWIFT transfer to a beneficiary whose bank is located in the UK or the European Economic Area ("EEA")\*, but note that you will be responsible for any charges imposed by the beneficiary bank or their intermediary (cover or correspondent) bank where such charges are imposed when transferring to the EEA.

\*EEA countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

### 1.3 ATM transactions

You cannot make ATM withdrawals.

## 2. Account administration

Copies of statements and advices (per item)	US\$0
Reference requests (per request)	US\$0
Interest certificate issuance (per issuance)	US\$0
Audit questionnaires (per item)	US\$0
Overseas courier arrangement (per item)	US\$0
Duplicate of all statements to be sent to an authorised third party (per annum)	US\$0

## 3. Relationship balance

### 3.1 Individual Accounts

Monthly service fee	No charge
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### 3.2 Personal Investment Company (PIC)/Trust Accounts

Monthly service fee	No charge
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## 4. Transferring investments

There are no charges for transferring investments out of your account.

## 5. Credit

Credit is no longer available

## 6. Brokerage facilities

We no longer offer brokerage facilities under which you can purchase investments for your account. You can continue to give instructions to sell investments or transfer investments out of your account, there is no charge for such transactions.

## 7. Custody fee

We will not charge you for providing custody of your assets.

## 8. Time deposits

You can no longer open new Time Deposits.

## 9. Mutual Funds

You can no longer instruct us to invest in Mutual Funds.

If you have Mutual Funds in your account, you should note that certain other charges may be built in to the price of the Mutual Fund, including management fees, fund-domicile related taxes and other charges, further details of which may be found in the relevant prospectus for the Mutual Fund. These factors will affect the price of the Mutual Fund when you come to sell the Mutual Fund.

## 10. Foreign exchange

You can no longer instruct us to exchange currency.

## 11. Structured Notes

### 11.1 Non-Advisory Services

We do not provide Non-Advisory Services in relation to Structured Notes.

### 11.2 Advisory Services

We no longer provide Advisory Services in relation to Structured Notes.

## Important information

- From time to time we may review and amend our fees, commissions and charges, and this Fee Schedule in accordance with the provisions set out in the Citi International Personal Bank General Terms and Conditions.
- This Fee Schedule is not exhaustive. The charges stated herein are exclusive of all transaction-related third party charges not specifically mentioned in this Fee Schedule (e.g. postal, telex, corresponding bank charges and foreign taxes levied), which will be separately charged to you.
- Not all services and products will be available at all times, and some products and services may not be available for individuals residing in certain jurisdictions.
- Where permitted under applicable laws and regulations, we may give or receive fees, commission or non-monetary benefits to or from (or share commission with) other Citigroup or third parties in connection with certain services and products. For details please refer to the Citi International Personal Bank General Terms and Conditions or contact your Relationship Manager.
- For the avoidance of doubt, all payments made under this Fee Schedule or otherwise payable by you to us under the Citi International Personal Bank General Terms and Conditions shall be free and clear of any applicable stamp duties, value added taxes, withholding taxes and other taxes. You are solely responsible for paying all such taxes related to your Accounts or arising from the purchase or sale of your property or other investments (by way of example, interest, dividends, and other income and capital gains from your investments may be subject to taxes, including withholding taxes). You are also responsible for any stamp or excise taxes or estate taxes associated with your Accounts.

**Important information: Investment products are not insured by any governmental agencies, are not bank deposits, and are neither obligations of, nor guaranteed by, Citigroup, or any of its affiliates, unless otherwise stated. Investment products are subject to investment risks, including possible loss of some or all of the principal amount invested. Past performance is not indicative of future results, investments can go down as well as up.**

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