

# Banking fees at a glance.

Your quick and easy guide to  
our schedule of charges.

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**Citibank Singapore Global Consumer Banking  
Pricing Guide**



# Citibank Singapore Global Consumer Banking

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## DEPOSIT ACCOUNTS

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Savings Accounts</b>					
<i>Savings Account (S\$)</i>					
Minimum initial deposit	\$15,000 <sup>#</sup>			Waived	
Minimum balance to earn interest:	\$1			\$1	
<i>Citibank Junior Savings Account:</i>					
Minimum initial deposit	\$0			Waived	
Minimum balance to earn interest:	\$1			\$1	
<i>Money Market Account:</i>					
Minimum initial deposit:	\$30,000 <sup>#</sup>			Waived	
Minimum balance to earn interest:	\$1			\$1	
<b>Checking Accounts</b>					
<i>Checking Account (S\$)</i>					
Minimum initial deposit	\$15,000 <sup>#</sup>			Waived	
<i>US Dollar Checking Account</i>					
Minimum initial deposit	US\$5,000 <sup>#</sup>			Waived	
<i>Cash Management Account (S\$)</i>					
Minimum initial deposit	\$0			Waived	
<i>Citi Interest Booster Account:</i>					
Minimum initial deposit		N.A.			N.A.
Minimum balance to earn interest:		N.A.	Waived \$1		N.A.
<i>MaxiSave &amp; MaxiSave Sweep Account</i>					
Minimum initial deposit	\$15,000 <sup>#</sup>			Waived	
Minimum balance to earn interest:	\$1			\$1	
<i>InterestPlus Savings &amp; Step-Up Interest Account:</i>					
Minimum initial deposit	\$15,000 <sup>#</sup>			Waived	
Minimum balance to earn interest:	\$1			\$1	
<i>Tap &amp; Save Account:</i>					
Minimum initial deposit	\$15,000 <sup>#</sup>		Waived \$1		N.A.
Minimum balance to earn interest:	\$1				N.A.
<i>CitiAccess (US\$)</i>					
Minimum initial deposit	US\$10,000 <sup>#</sup>			Waived	
<i>Citi MaxiGain Account</i>					
Minimum initial deposit	\$15,000 <sup>#</sup>			Waived	
Minimum balance to earn base interest	\$1			\$1	
Minimum balance to earn bonus interest	\$1			\$1	
<i>Citi Wealth First Account</i>					
Minimum initial deposit	\$15,000 <sup>#</sup>			Waived	
Minimum balance to earn base interest	\$1			\$1	
Minimum balance to earn bonus interest	\$1			\$1	

## DEPOSIT ACCOUNTS

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Global Foreign Currency Account</b> <i>(US Dollar, Australian Dollar, Canadian Dollar, Euro, Hong Kong Dollar, Japanese Yen, New Zealand Dollar, Sterling Pound, Swiss Franc, UAE Dirham, South African Rand, Swedish Krona, Norwegian Krone &amp; Danish Krone)</i> <b>Minimum initial deposit</b>	US\$10,000 or equivalent				
<i>There is no checkbook facility for these accounts except US Dollar denominated checking accounts.</i>					

**Note:**

Initial deposit must be funded at the point of account opening for new to bank customers.

Initial Deposit Requirements are waived for Citigold clients as long as the client meets the Citigold minimum Assets Under Management requirements.

Initial Deposit Requirements are waived for Citigold Private Clients as long as the client meets the Citigold Private Client minimum Assets Under Management requirements.

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

#The minimum Total Relationship Balance to be maintained upon account opening is S\$15,000.

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Time Deposit</b> <b>Singapore Dollar Time Deposit:</b> Minimum initial deposit Minimum tenure*			S\$10,000 1 week		
<b>Singapore Dollar Unfixed Time Deposit:</b> Minimum initial deposit Minimum tenure*			S\$10,000 6 months		
<b>Foreign Currency Unfixed Time Deposit:</b> Minimum initial deposit: Minimum tenure*			S\$10,000 or equivalent 1 week		
<b>Foreign Currency CashPlus Deposit:</b> Minimum initial deposit Tenure			S\$10,000 or equivalent Overnight		

\* An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.

**Note:**

The minimum initial deposit through Citibank Online is S\$5,000 for Singapore Time Deposits. Likewise, S\$5,000 or equivalent is required for Foreign Currency Time Deposits.

Customers buying into investments or Time Deposit must maintain a savings and/or checking account.

Please refer to Account Service Fees section for more details.

Each Citigold client with a Citigold relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.

## CITIBANK ATM / DEBIT CARD

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Cash withdrawal and Debit Card spending limit:</b> - Daily cash withdrawal limit - Default Daily Debit Point of Sales Limit - Monthly Debit Point of Sales Limit		S\$5,000 S\$2,000 S\$30,000		S\$10,000 S\$2,000 S\$50,000	
<b>Cash withdrawals:</b> <b>Singapore</b> - Citibank Singapore Limited ATMs - Qualifying Full Bank (QFB) Shared ATM Network# <small># The Qualifying Full Bank (QFB) shared ATM network allows you to withdraw cash from Bank of China, HSBC, Maybank, Standard Chartered and State Bank of India at no transaction costs. ATM withdrawal limit is subject to the lower of the limits set by Citibank Singapore Limited or the respective QFBs.</small>			No Charge  No Charge		
<b>Overseas</b> - Citibank ATMs			No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)		
<b>Overseas</b> - Non-Citibank ATMS		Overseas cash withdrawal processing fee imposed by the overseas non-Citi ATM bank may apply.		<b>Waived Processing Fee</b> (Waiver of overseas cash withdrawal processing fee using Citigold/ Citigold Private Client Debit card. Standard foreign exchange rates apply.)	

### Transactions in foreign currencies

- Card transactions effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by Mastercard International depending on whether the conversion is done by us or Mastercard International.
- In the event that the Card Transaction is done in a different currency from the account linked to the Debit card, the Card transaction will be subject to an administrative fee of up to 2.5% on the total converted amount, which includes a 1% fee by Mastercard International.
- In the event that the Card Transaction denominated in foreign currencies is converted into Singapore dollars via dynamic currency conversion (a service offered at certain overseas ATMs and merchants), it will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount, which includes a 1% fee by Mastercard International.
- Where Citibank Global Wallet is turned on and we allow your Card to be tagged to a Foreign Currency Account and used for any and/or all foreign currency fund in the Foreign Currency Account, foreign currency transactions and Cash Withdrawals will be directly authorised from the respective Foreign Currency Account in the foreign currency directly provided that there are sufficient funds in the relevant foreign currency and you have activated your Card for overseas use.

### Transactions in Singapore Dollars processed outside Singapore

All Card Transactions in Singapore Dollars processed outside Singapore through an overseas intermediary or with an overseas merchant will be subject to an administrative fee of up to 2.5% on the total amount of the transaction, which includes a 1% fee by Mastercard International. Please check with the relevant merchant whether such transaction is being processed outside Singapore.

## ACCOUNT SERVICE FEES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Account Service Fee</b>					S\$15 per month^^
<b>Account Closure Fee</b> (within 6 months from date of opening)			S\$50		

^^The monthly minimum Total Relationship Balance (TRB) (as defined below) to be maintained by a customer is S\$15,000. Account Service Fee of S\$15 per month will apply if your TRB is less than S\$15,000 at the end of each month.

The account service fee will apply based on the following sequence at the end of each month should your TRB fall below S\$15,000:

## ACCOUNT SERVICE FEES (CHARGING SEQUENCE)

### Citibank

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CHECKING ACCOUNT (S\$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S\$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

### Citi Priority

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CHECKING ACCOUNT (S\$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S\$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

The minimum TRB of S\$15,000 and the account service fee of S\$15 have been standardised across all of our banking segments, namely, Citibanking, Citi Priority, Citi Plus, Citigold and Citigold Private Client.

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment.

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

Total Relationship Balance is the sum of:

- (i) the average daily balance of your checking, savings and deposit accounts,
- (ii) the average daily value of your investments, and
- (iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

## ACCOUNT SERVICE FEES (CHARGING SEQUENCE)

### Citi Plus

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CITI INTEREST BOOSTER ACCOUNT	12	USD CITIACCESS
2	CHECKING ACCOUNT (S\$)	13	USD SAVINGS ACCOUNT
3	MONEY MARKET ACCOUNT	14	AUD GLOBAL FCY AC
4	MAXISAVE ACCOUNT	15	NZD GLOBAL FCY AC
5	SAVINGS ACCOUNT (S\$)	16	EUR GLOBAL FCY AC
6	INTERESTPLUS SAVINGS ACCOUNT	17	GBP GLOBAL FCY AC
7	STEP-UP INTEREST ACCOUNT	18	CAD GLOBAL FCY AC
8	TAP & SAVE ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI MAXIGAIN ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI WEALTH FIRST ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

### Citigold

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CHECKING ACCOUNT (S\$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S\$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

The minimum TRB of S\$15,000 and the account service fee of S\$15 have been standardised across all of our banking segments, namely, Citibanking, Citi Priority, Citi Plus, Citigold and Citigold Private Client.

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment. To ensure that you continue to enjoy the privileges accorded to your Citigold relationship, you will have to maintain a minimum of S\$250,000 in Assets Under Management with Citi.

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

Total Relationship Balance is the sum of:

- (i) the average daily balance of your checking, savings and deposit accounts,
- (ii) the average daily value of your investments, and
- (iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

Each Citigold client with a Citigold relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.

## ACCOUNT SERVICE FEES (CHARGING SEQUENCE)

### Citigold Private Client

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CHECKING ACCOUNT (S\$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S\$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

The minimum TRB of S\$15,000 and the account service fee of S\$15 have been standardised across all of our banking segments, namely, Citibanking, Citi Priority, Citi Plus, Citigold and Citigold Private Client.

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment. To ensure that you continue to enjoy the privileges accorded to your Citigold Private Client relationship, you will have to maintain a valid Accredited Investor status and minimum of S\$1,500,000 in Assets Under Management with Citi, with effect from 2 January 2019.

With effect from 8 April 2019, the regime for “accredited investors” as defined under the Securities and Futures Act, Chapter 289 of Singapore will involve an opt-in/opt-out process. For more detailed information on the consent provisions and how they do not apply to accredited investors, please visit [www.citibank.com.sg/AccdInv](http://www.citibank.com.sg/AccdInv).

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

Total Relationship Balance is the sum of:

- (i) the average daily balance of your checking, savings and deposit accounts,
- (ii) the average daily value of your investments, and
- (iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

Each Citigold Private Client with a Citigold Private Client relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.



## CHEQUE CHARGES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Cheque Book Replenishment</b>	S\$15 per cheque book			No Charge	
<b>Deposit</b> US Dollar cheques drawn on local banks	No Charge				
Other foreign currency cheques drawn on local banks	S\$15 per cheque			No Charge	
Foreign Currency cheques drawn on banks located outside of Singapore - Deposit - Cheques Returned	S\$15 per cheque S\$15 per cheque			No Charge Waived	
Foreign Cheques sent for overseas collection - Involving Foreign Exchange  - Not involving Foreign Exchange	1/8% commission (min. S\$10, max. S\$100) + postage/cable costs where applicable  1/8% commission (min. S\$10, max. S\$150) + postage/cable costs where applicable				
<b>Note:</b> 1. All charges reflected do not include charges by correspondent banks. 2. Acceptance of foreign currency cheques, other banks' cheques and Traveller's Cheques is at the discretion of Citibank.					
<b>Marked Cheques</b> Direct Marking (S\$) (Confirmation of status day)	S\$100 per cheque			S\$50 per cheque	
<b>Returned Cheques</b> S\$	S\$30 per cheque	Waived for 1 cheque per account per day. Subsequent cheques at S\$30 per cheque		Waived for 2 cheques per Citigold account per day	Waived
US\$	US\$30 per cheque	US\$30 per cheque			
<b>Stop Payment</b> - Singapore Dollar Cheque  - US Dollar Cheque	S\$30 per cheque  US\$30 per cheque			Waived for 2 cheques per Citigold account per day	Waived  Waived
<b>Cheque Retrieval</b>	S\$50 per cheque			Waived for 2 cheques per Citigold account per day	Waived
<b>Cheque Processing*</b> - Singapore Dollar Cheque  - US Dollar Cheque	S\$3 per cheque  US\$3 per cheque				

\* With effective from 1 Nov 2023, Singapore Dollar and USD cheque processing fee will be levied on payers/issuers.

The bank is offering a rebate on cheque processing fees incurred by customers aged 60 years and above who issue cheques denominated in SGD and USD until end-2025. Eligible customers may find the rebate of cheque processing fees reflected in their monthly statement issued for the month following the cheque transaction.

## TEMPORARY OVERDRAFT FEES

<b>TEMPORARY OVERDRAFT*</b>	
Interest rate	SGD: Prevailing prime lending rate + 5% USD: Prevailing prime lending rate + 6%
Earmarking	The customer's funds in other account(s) with Citibank will be held as security and earmarked for the repayment of the temporary overdraft. The customer will not be able to access or use the funds earmarked so long as the temporary overdraft is outstanding.
Repayment Date	The temporary overdraft (and any interest payable) must be repaid as soon as possible but in any event no later than 30 days from the date the temporary overdraft is granted or repayable on demand, whichever is earlier.
Set-Off	If the temporary overdraft is not repaid by the Repayment Date, any outstanding owing (including interest) in respect of the temporary overdraft will be set off from the funds earmarked for repayment/security without further reference to the customer.
*Applicable for both cheques and GIROs.	

## FOREIGN CURRENCY NOTES SERVICES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Deposit</b> Foreign Currency Notes - Involving Foreign Exchange - Not Involving Foreign Exchange		No Charge A service fee of 0.5% (min. S\$10) applies to all cash amounts		No Charge A service fee of 0.25% (min. S\$10) applies to all cash amounts	No Charge Waived
<b>Withdrawal</b> Foreign Currency Notes - Involving Foreign Exchange - Not Involving Foreign Exchange  <i>Note:</i> Foreign Currency Cash Withdrawals are subject to availability of currency. Where the requested foreign currency is not readily available, Citibank reserves the right to impose additional charges to offset any cost incurred by Citibank in obtaining such foreign currency. Citibank deals with AUD, EUR, GBP, HKD, JPY & USD cash notes only.		No Charge Service fee applicable for the respective currencies: AUD : 2.5% EUR : 1.5% GBP : 1.5% HKD : 3.0% JPY : 1.5% USD : 1.5% OR Min Charge of S\$10 whichever is higher		No Charge Service fee applicable for the respective currencies: AUD : 2.0% EUR : 1.0% GBP : 1.0% HKD : 2.5% JPY : 1.0% USD : 1.0% OR Min Charge of S\$10 whichever is higher	

## REMITTANCES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Inward Remittances</b> Handling Fee			No Charge		
Withdrawal by means of Foreign Currency Notes			A service fee for the respective currencies applies. (Please refer to the Foreign Currency Notes Withdrawal Fee charges above)		

## REMITTANCES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Outward Remittances</b> 1)Local Transfer (S\$); a) Via branches and CitiPhone assisted b) Via Citibank Online and Citi Mobile® App - MEPS^ (MAS Electronic Payment System) - GIRO (2 to 3 business days) - FAST (Fast and Secure Transfers)	S\$20	S\$15	S\$15	S\$10	No Charge
	S\$5 per transaction No Charge No Charge				
2)Overseas Transfer; a) Instant transfer to Citibank accounts overseas via Citibank Global Transfer (CGT)	No Charge	No Charge	No Charge	No Charge	No Charge
b) Telegraphic Transfer - Commission	1/8% commission (min. S\$20, max. S\$200)	1/8% commission (min. S\$20, max. S\$200)	1/8% commission (min. S\$20, max. S\$200)	1/8% commission (min. S\$20, max. S\$200)	1/8% commission (min. S\$20, max. S\$200)
- Cable	S\$30	S\$25	S\$25	S\$20	S\$20
c) Online Telegraphic Transfer to Non-Citibank accounts - All other overseas banks via Online Telegraphic Transfer	S\$30 per transaction (cable charge)	S\$25 per transaction (cable charge)	S\$25 per transaction (cable charge)	S\$20 per transaction (cable charge)	S\$20 per transaction (cable charge)

*^ Instructions received before 5pm on a business day will be effected on the same day. Instructions received after 5pm on a non business day will be effected the next business day.*

**Note:**

*The commissions, fees and cable charges apply to all outward remittances regardless of whether the source account is a transactional account or a time deposit account, and regardless of whether the remittance is to yourself or to a third party. All charges reflected do not include charges by correspondent banks.*

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>USD Cashier's Orders</b> Charges	1/8% commission (min. S\$20, max. S\$200) + postage where applicable				
<b>SGD Cashier's Orders</b> Charges	S\$10 per cheque + postage where applicable		Waived for 2 Cashier's Orders per Citigold account per day + postage where applicable		Postage where applicable
<b>Note:</b> <i>No charges for Cashier's Order Payable to 1st party for account closure and redemption against TD and FTD.</i>					
<b>Postage (Documents)</b> Charges	S\$2.24 per local registered mail + actual postage or S\$10 for overseas registered mail + actual postage				Waived

## REMITTANCES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>Stop Payment Charges</b>	S\$20 per transaction + cable costs where applicable			S\$10 per transaction + cable costs where applicable	Waived
<b>Tracers For Investigation Charges</b>	S\$30			S\$10	Waived

## STANDING INSTRUCTIONS AND GIRO

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>STANDING INSTRUCTION</b> Withdrawal from banking or time deposit account via: <b>Cashier's Orders</b>	S\$10 per transaction + cost of Cashier's Order of S\$10 + postage where applicable			S\$10 per transaction + postage where applicable	
<b>Telegraphic Transfers</b>	S\$10 per transaction + 1/8% commission (min S\$20, max S\$200) + postage + S\$30 cable cost.			S\$10 per transaction + 1/8% commission on Telegraphic Transfer (min. S\$20, max. S\$200) and postage/cable costs where applicable	
<b>GIRO</b> (Only applicable to transfers from Singapore Dollar banking account) - Outward Remittances - Returned GIRO (for financial reasons)	No Charge S\$10 per transaction			No Charge Waived	
<b>Rejected Standing Instructions</b>	S\$30 per transaction			Waived	

## TRAVELLER'S CHEQUES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
<b>For Citicorp Traveller's Cheques Only</b> (Only Available at Citi Wealth Centre Parkway Parade) <b>Encashment</b>	No Charge				
<b>Remarks:</b> Yen Denominated Traveller's Cheques attract additional 1% (min. S\$10) Clearing Fee imposed by Clearing Bank					
<b>Deposit</b>	S\$20 per transaction			No Charge	

## CREDIT CARD CHARGES

### Annual Membership Fees (inclusive of 9% GST)

Customers of Citigold Private Client enjoy perpetual fee waiver<sup>1</sup> on their choice of Citibank core and co-brand Credit Cards.

Citigold client enjoy perpetual fee waiver<sup>2</sup> on their choice of Citibank core and co-brand Credit Cards.

Citi Priority clients will enjoy perpetual fee waiver<sup>3</sup> on selected cards.

Citibank Card	Basic	Supplementary	Fee Waiver (for Citibank, Citi Priority, Citi Plus customers) <sup>4</sup>
Citi Cash Back Card	S\$196.20	S\$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi Cash Back+ Card	S\$196.20	S\$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi Clear Card	S\$30.52	N.A.	1 year annual fee waiver
Citi Clear Platinum Card	S\$163.50	S\$87.20	1 year annual fee waiver for basic and all supplementary cards
Citibank Personal Business Gold Visa Card	S\$163.50	N.A.	1 year annual fee waiver
Citi PremierMiles Card	S\$196.20	Free	-
Citi Prestige Card	S\$545.00	Free	No Fee Waiver
Citi Rewards Card	S\$196.20	S\$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi Cash Back Platinum Mastercard	S\$163.50	S\$81.75	-
Citi Clear Classic Card	S\$65.40	N.A.	-
Citi Gold Card	S\$163.50	S\$87.20	-
Citi Platinum Card	S\$163.50	S\$87.20	-
Citi Silver Card	S\$65.40	S\$32.70	-
Citibank Co-brand Credit Card	Basic	Supplementary	Fee Waiver (for Citibank, Citi Priority, Citi Plus customers)
Citi M1 Platinum Visa Card	S\$196.20	S\$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi SMRT Card	S\$196.20	S\$98.10	2 year annual fee waiver for basic and all supplementary cards
Citi M1 Blue Card	S\$65.40	S\$32.70	-
Citi M1 Gold Card	S\$163.50	S\$87.20	-

<sup>1</sup> Citigold Private Client enjoy a lifetime fee waiver on one Citibank core credit card (excluding Ultima & Prestige Card) and one Citibank co-brand credit card. To enjoy the lifetime fee waiver on Citibank credit cards, the client must maintain a valid Accredited Investor status and minimum of S\$1,500,000 in Assets Under Management with Citi, with effect from 2 January 2019. Clients continue to be subject to the relevant cardmembers' agreement.

<sup>2</sup> Citigold clients enjoy a lifetime fee waiver on one Citibank core credit card (excluding Ultima & Prestige Card) and one Citibank co-brand credit card. To enjoy the lifetime fee waiver on Citibank credit cards, the client must maintain a minimum Assets Under Management (AUM) of S\$250,000. Clients continue to be subject to the relevant cardmembers' agreement.

<sup>3</sup> Citi Priority clients need to maintain a Citi Priority relationship for at least 3 months with the minimum monthly average Assets Under Management of S\$70,000 in their Citi Priority account(s) with effect from 1st June 2017 and a minimum annual Retail Spend of S\$18,000 per Credit Card. The fee waiver on the Citibank Credit Card annual subscription fee is applicable to only holders of the Citi PremierMiles Visa Card, Citi Cash Back Card, Citi Cash Back+ Card, Citi SMRT Card and Citi Rewards Card. Offer is valid at an individual Credit Card level, which means that only individual cards that have accumulated a minimum annual Retail Spend of S\$18,000 each will be eligible for the Citibank Credit Card annual subscription fee waiver. Annual Retail Spend will be calculated using the 12-month period prior to the relevant date on which the Citibank Credit Card annual subscription fee is payable, and annual Credit Card spend will be calculated based on the preceding 12 monthly statements

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

<sup>4</sup> The fee waiver is applicable to only new credit card applications.

# CREDIT CARD CHARGES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client						
Minimum Payment and Overlimit Amount - except for Citi Clear Card	<p><b>Minimum Payment Amount</b></p> <table border="1"> <thead> <tr> <th>Current Balance</th> <th>Minimum Payment</th> </tr> </thead> <tbody> <tr> <td>\$0 to &lt;\$50</td> <td>Current Balance</td> </tr> <tr> <td>&gt;=\$50</td> <td>                     The minimum payment amount is specified in your statement of account and is computed by taking greater of –                     <ul style="list-style-type: none"> <li>(a) (i) 1% of the current balance; plus</li> <li>(ii) 1% of any outstanding unbilled instalment amounts; plus</li> <li>(iii) all interest charges (including interest charged under our instalment plans); plus</li> <li>(iv) all upfront service fees for our instalment plans; plus</li> <li>(v) late payment charges;</li> <li>or</li> <li>(b) \$50;</li> </ul>                     plus any overdue amounts.                 </td> </tr> </tbody> </table> <p><b>Overlimit Amount</b> The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your combined credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.</p>					Current Balance	Minimum Payment	\$0 to <\$50	Current Balance	>=\$50	The minimum payment amount is specified in your statement of account and is computed by taking greater of – <ul style="list-style-type: none"> <li>(a) (i) 1% of the current balance; plus</li> <li>(ii) 1% of any outstanding unbilled instalment amounts; plus</li> <li>(iii) all interest charges (including interest charged under our instalment plans); plus</li> <li>(iv) all upfront service fees for our instalment plans; plus</li> <li>(v) late payment charges;</li> <li>or</li> <li>(b) \$50;</li> </ul> plus any overdue amounts.
	Current Balance	Minimum Payment									
\$0 to <\$50	Current Balance										
>=\$50	The minimum payment amount is specified in your statement of account and is computed by taking greater of – <ul style="list-style-type: none"> <li>(a) (i) 1% of the current balance; plus</li> <li>(ii) 1% of any outstanding unbilled instalment amounts; plus</li> <li>(iii) all interest charges (including interest charged under our instalment plans); plus</li> <li>(iv) all upfront service fees for our instalment plans; plus</li> <li>(v) late payment charges;</li> <li>or</li> <li>(b) \$50;</li> </ul> plus any overdue amounts.										
Minimum Payment and Overlimit Amount - Citi Clear Card	<p><b>Minimum Payment Amount</b></p> <table border="1"> <thead> <tr> <th>Current Balance</th> <th>Minimum Payment</th> </tr> </thead> <tbody> <tr> <td>\$0 to &lt;\$25</td> <td>Current Balance</td> </tr> <tr> <td>&gt;=\$25</td> <td>                     The minimum payment amount is specified in your statement of account and is computed by taking greater of –                     <ul style="list-style-type: none"> <li>(a) (i) 1% of the current balance; plus</li> <li>(ii) 1% of any outstanding unbilled instalment amounts; plus</li> <li>(iii) all interest charges (including interest charged under our instalment plans); plus</li> <li>(iv) all upfront service fees for our instalment plans; plus</li> <li>(v) late payment charges;</li> <li>or</li> <li>(b) \$25;</li> </ul>                     plus any overdue amounts.                 </td> </tr> </tbody> </table> <p><b>Overlimit Amount</b> The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.</p>					Current Balance	Minimum Payment	\$0 to <\$25	Current Balance	>=\$25	The minimum payment amount is specified in your statement of account and is computed by taking greater of – <ul style="list-style-type: none"> <li>(a) (i) 1% of the current balance; plus</li> <li>(ii) 1% of any outstanding unbilled instalment amounts; plus</li> <li>(iii) all interest charges (including interest charged under our instalment plans); plus</li> <li>(iv) all upfront service fees for our instalment plans; plus</li> <li>(v) late payment charges;</li> <li>or</li> <li>(b) \$25;</li> </ul> plus any overdue amounts.
Current Balance	Minimum Payment										
\$0 to <\$25	Current Balance										
>=\$25	The minimum payment amount is specified in your statement of account and is computed by taking greater of – <ul style="list-style-type: none"> <li>(a) (i) 1% of the current balance; plus</li> <li>(ii) 1% of any outstanding unbilled instalment amounts; plus</li> <li>(iii) all interest charges (including interest charged under our instalment plans); plus</li> <li>(iv) all upfront service fees for our instalment plans; plus</li> <li>(v) late payment charges;</li> <li>or</li> <li>(b) \$25;</li> </ul> plus any overdue amounts.										
Cash Advance Charges	<p>\$15 to 8% of amount withdrawn per transaction, whichever is higher, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.</p>										

## CREDIT CARD CHARGES

<p><b>Interest Charges for Card Transactions (including Cash Advance) - except for Citi Clear Card</b></p>	<p>The effective interest rate applicable on your account will be:</p> <ol style="list-style-type: none"> <li>a. The prevailing retail interest rate of 27.9% per annum and cash interest rate** of 27.9% per annum; or</li> <li>b. A promotional retail interest rate of 21.9% per annum and cash interest rate** of 21.9% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next Statement billing date, following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or</li> <li>c. A retail interest rate of 30.9% per annum and cash interest rate** of 30.9% per annum in the event your account is past due* in the current month. Citibank reserves the right to apply this interest rate. This rate will be effective after the next Statement billing date, following the payment due date and your interest rate will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months.</li> </ol> <p>If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged.</p> <p><small>* An account is considered past due if the minimum payment due is not received in full before the payment due date.</small></p> <p><small>** Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, Outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.</small></p> <p>If payment is not made in full by the payment due date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received.</p>
<p><b>Interest Charges for Card Transactions (including Cash Advance) - Citi Clear Card</b></p>	<p>Effective interest rate – 28% per annum</p> <p>Minimum interest charge – S\$3</p>
<p><b>Late Payment Charge - except for Citi Clear Card</b></p>	<p>If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S\$100 will be levied.</p>
<p><b>Late Payment Charge - Citi Clear Card</b></p>	<p>If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S\$40 will be levied.</p>

## CREDIT CARD CHARGES

### Transactions in Foreign Currencies and Transactions Processed Outside Singapore

- a. Foreign currency transactions
  - (i) Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by VISA or MasterCard International depending on whether the conversion is done by us, VISA or MasterCard International.
  - (ii) In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount:
    - (A) an administrative fee of up to 3.25% if processed by Visa or MasterCard International
- b. Dynamic Currency Conversion
  - (i) If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done.
  - (ii) In addition, the card transaction will be subject to an administrative fee of 1% levied by VISA/MasterCard International on the converted Singapore dollar amount if it is a VISA/MasterCard International transaction;
- c. Singapore Dollars transactions processed outside Singapore
  - If the Singapore Dollars card transaction (including online transactions) is effected:
    - (i) with a local merchant whose payments are processed through an overseas intermediary; or
    - (ii) with a merchant who is registered as an overseas merchant regardless of its actual location, such card transaction will be subject to an administrative fee of 1% on the transaction amount if the card transaction is processed by VISA/MasterCard International.

This charge will be charged on card transactions including but not limited to any VISA or Mastercard retail card transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online VISA or Mastercard retail card transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.



## CREDIT CARD CHARGES

<b>Liability for Unauthorised Transactions</b>	You are reminded to keep your Citibank credit card in a safe and secure place and not to disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citibank. Your liability for unauthorised transactions on each credit card account is capped at \$100 provided that Citibank is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.	
<b>Repayment Grace Period</b>	25 days from the date of the statement of account.	
<b>Credit Limit</b>	The credit limit shown is your combined credit limit effective across all the personal basic and supplementary cards held by you including your personal business card if any.	
<b>Overlimit Fee</b>	S\$40 will be charged on the card with highest balance on the statement billing date, if the total outstanding balance (including unbilled balance) of all credit card(s) exceeds customer's combined credit limit on any day within the statement period.	
<b>Service Charge for Insufficient Funds</b>	Returned Cheque	S\$25
	Rejected Direct Debit Authorisation	S\$25
<b>Retrieval Fee</b>	Requests for copies of sales drafts and statements are subject to the following charges:	
	<b>Charge per copy</b>	
	<b>Sales Draft:</b>	
	- current to 2 months	S\$5
	- more than 2 months to 1 year	S\$15
	<b>Statement of Account:</b>	
	- current to 2 months	Free
	- more than 2 months to 1 year	S\$15
	- more than 1 year to 5 years	S\$30
	- more than 5 years	S\$100
<b>Payment Hierarchy</b>	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.	
<b>Branch Service Fee</b>	Service fee of S\$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to Citi Credit Card account(s) over the counter at Citibank Branches.	

*This pricing information guide is not intended to provide exhaustive information. You should refer to the applicable Cardmember's Agreement for the full terms and conditions.*

## CITIBANK READY CREDIT

<b>Annual Fee and Interest Charge</b>	<p>Citibank, Citi Priority, Citi Plus - S\$120 Citigold and Citigold Private Client - Waived</p> <p>Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of \$5 if you have any outstanding debit balance. Unless otherwise reflected in your statement or communicated by Citibank to you, the effective interest rate applicable on your account will be:</p> <ul style="list-style-type: none"> <li>a) the prevailing product interest rate of 22.95% per annum; or</li> <li>b) A promotional interest rate of 15.50% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next Statement billing date, following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or</li> <li>c) An interest rate of 28.95% per annum will be applicable in the event your account is past due* in the current month. This rate will be effective after the next Statement billing date, following the payment due date and will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months.</li> </ul> <p><i>*An account is considered past due if the minimum payment due is not received in full before the payment due date.</i></p>
<b>Minimum Payment and Overlimit Amount</b>	<p><b>Minimum Payment</b> If the current balance on your Citibank Ready Credit (“CRC”) account, including minimum payment due under any Citibank instalment loan programs (“CRC Outstanding Balance”) is less than S\$50, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than or equal to S\$50, the minimum payment shall be the higher of:</p> <ul style="list-style-type: none"> <li>(i) Sum of 1% of CRC outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or</li> <li>(ii) S\$50</li> </ul> <p>Any CRC Outstanding Balance due and unpaid in respect of earlier CRC statements shall be added to the minimum payment due and payable under any current CRC statement.</p> <p><b>Overlimit Amount</b> The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRC Outstanding Amount.</p>
<b>Late Payment Charge</b>	If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S\$120 will be levied.
<b>Overlimit Fee</b>	If the current balance on your account exceeds your credit limit, an overlimit fee of S\$40 shall be charged to your account.
<b>Cheque Processing Fee</b>	S\$3 per Issued Cheque
<b>Returned Cheques</b>	S\$30 per cheque
<b>Stop Payment</b>	S\$30 per cheque
<b>Payment Hierarchy</b>	Citi shall be entitled in Citi’s reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
<b>Branch Service Fee</b>	Service fee of S\$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to Citibank Ready Credit account over the counter at Citibank Branches.

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## CITIBANK READY CREDIT SMARTCASH

<b>Annual Fee and Interest Charge</b>	<p>S\$90</p> <p>Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of S\$5 if you have any outstanding debit balance. The effective interest rate applicable on your account will be the prevailing product interest rate of 20.95% per annum.</p>
<b>Minimum Payment and Overlimit Amount</b>	<p><b>Minimum Payment</b></p> <p>If the current balance on your Citibank Ready Credit SmartCash (“CRCS”) account, including minimum payment due under any Citibank instalment loan programs (“CRCS Outstanding Balance”) is less than S\$50, the minimum payment amount shall be equivalent to the current CRCS Outstanding Balance.</p> <p>If the CRCS Outstanding Balance is more than or equal to S\$50, the minimum payment shall be the higher of:</p> <p>(i) Sum of 1% of CRCS outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or</p> <p>(ii) S\$50</p> <p>Any CRCS Outstanding Balance due and unpaid in respect of earlier CRCS statements shall be added to the minimum payment due and payable under any current CRCS statement.</p> <p><b>Overlimit Amount</b></p> <p>The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRCS Outstanding Amount.</p>
<b>Late Payment Charge</b>	<p>If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S\$60 will be levied.</p>
<b>Overlimit Fee</b>	<p>If the current balance on your account exceeds your credit limit, an overlimit fee of S\$40 shall be charged to your account.</p>
<b>Cheque Processing Fee</b>	<p>S\$3 per Issued Cheque</p>
<b>Returned Cheques</b>	<p>S\$30 per cheque</p>
<b>Stop Payment</b>	<p>S\$30 per cheque</p>
<b>Payment Hierarchy</b>	<p>Citi shall be entitled in Citi’s reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.</p>
<b>Branch Service Fee</b>	<p>Service fee of S\$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to Citibank Ready Credit SmartCash account over the counter at Citibank Branches.</p>

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## MORTGAGE

<b>Interest Rates</b>	<p>Citibank offers a wide variety of mortgage options including fixed, variable or hybrid loan packages (which allows you to peg your loan to both fixed and variable rates). Please speak to us today at +65 6238 8838 (Mondays to Fridays, between 9am and 5pm) for our latest interest rate packages.</p> <p>Citigold: As a customer of Citigold, you enjoy preferential interest rates on your home loan. Please speak to us today at +65 6225 5226 for our latest interest rate packages.</p> <p>Citigold Private Client: As a customer of Citigold Private Client, you enjoy preferential interest rates on your home loan. Please speak to us today at +65 6388 3388 for our latest interest rate packages.</p>
<b>Prepayment Fee/Breakage Fee</b>	<p>A prepayment fee/breakage fee may be applicable on partial or full prepayment of your loan depending on your loan package.</p>
<b>Administrative fee for effecting fire insurance for the mortgaged property (where fire insurance is effected with an insurer not empanelled with Citibank)</b>	<p>S\$100 per year per renewal</p>
<b>Administrative fee for restructuring of home loan to increase or decrease loan amount, to amend the number of borrowers or loan tenure</b>	<p>S\$250 per successful request</p>
<b>Administrative fee for repricing of home loan</b>	<p>Up to S\$500 per repricing request</p>
<b>Third Party Costs</b>	<p>Refers to costs such as legal, valuation, etc., which are chargeable as applicable by the relevant third parties.</p>

**Important Information:**

The Bank may, change the fees and charges (including setting new fees and charges) from time to time, in accordance with Clause 26 (Amendment of Terms) of the Citibank Home Saver Terms and Conditions.

For an Index Linked (Compounded SORA) package, the interest rate quoted to you is benchmarked against the Compounded Singapore Overnight Rate Average ("Compounded SORA"). Accordingly, the interest rate quoted to you is indicative and is subject to any fluctuations in Compounded SORA. The effective interest rate in respect of your loan will be set out in the Bank's facility letter to you and will be computed based on the applicable Compounded SORA on the specified reference date(s) and shall include any other pricing component which will vary according to your home loan package. The Bank is not required to give you advance notice of the Compounded SORA which are applicable to your loan.

You may request for a loan repayment schedule based on your choice of loan package. Alternatively, you may retrieve the loan repayment information at Citi website. Please note that a copy of The Association of Banks in Singapore Guide on Home Loan ("ABS Guide") is available upon request. We recommend that you read the ABS Guide before committing to your Home Loan. The ABS Guide is also available at MAS and ABS website in two (2) official languages.

## CITIBANK BROKERAGE

### Singapore Markets

Securities Trading in SGD	Internet/ Mobile Rate	Internet/ Mobile Rate (Citigold & Citigold Private Client)	Phone Rate
Min. commission (per contract)	SGD 28		SGD 50
Below SGD 50,000	0.25%	0.12% with no minimum commission	0.50%
SGD 50,000 to SGD 100,000	0.20%		0.50%
Above SGD 100,000	0.18%		0.40%
Securities Trading in USD	Internet/ Mobile Rate	Internet/ Mobile Rate (Citigold & Citigold Private Client)	Phone Rate
Min. commission (per contract)	USD 28		USD 38
Below USD 30,000	0.25%	0.12% with no minimum commission	0.50%
USD 30,000 to USD 60,000	0.20%		0.50%
Above USD 60,000	0.18%		0.40%
Securities Trading in HKD	Internet/ Mobile Rate	Internet/ Mobile Rate (Citigold & Citigold Private Client)	Phone Rate
Min. commission (per contract)	HKD 200		HKD 280
Below HKD 250,000	0.25%	0.12% with no minimum commission	0.50%
HKD 250,000 to HKD 500,000	0.20%		0.50%
Above HKD 500,000	0.18%		0.40%

## CITIBANK BROKERAGE

### Singapore Markets

Singapore Share Transfers	Transfer In	Transfer Out
Transfer of Shares:		
CDP	No Charge	No Charge
External Counterparty	No Charge	No Charge

### Custodian fees

Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of 9% GST.

Citigold, Citigold Private Client: Custodian fees for SG markets are waived

### Other Charges for Singapore Markets

1. Effective 1 June 2014, there is a clearing fee of 0.0325% charged by SGX on the trade value.
2. There is a SGX Trading Access Fee of 0.0075% charged by SGX on the contract value.
3. Prevailing 9% GST applies to the brokerage rates, CDP Clearing Fee and SGX Trading Access Fee.
4. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

### Citibank / Citi Priority / Citi Plus

### COMMISSION RATES FOR U.S. MARKETS TRADES

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	USD 25	USD 50
Below USD 50,000	0.30%	0.50%
USD 50,000 and above	0.30%	0.50%
<b>SEC Charge</b>		
Sell transactions only	0.00278% of the trade amount	
<b>Real Time Data Feeds</b>		
Charge	NIL	
<b>Custodian Fees</b>	Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
<b>Corporate Action</b>		
- Dividend	NIL	
- Bonus	NIL	
- Bonus & Dividend	NIL	
- Bonus & Dividend with Ratio	NIL	
- Takeover For Cash	NIL	
- Stock Merge	NIL	
- Stock Split	NIL	
- Takeover For Security	NIL	
- Rights	NIL	

## CITIBANK BROKERAGE

### U.S. Share Transfers

Transfer In of Shares	No Charge
Transfer Out of Shares	No Charge

### Other Charges for U.S. Markets

1. Prevailing GST applies to the brokerage rates.
2. Prevailing Securities and Exchange Commission (SEC) fees will apply to "Sell" transactions.
3. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

### COMMISSION RATES FOR HONG KONG MARKETS TRADES

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	HKD 120	HKD 180
Below HKD 300,000	0.30%	0.50%
HKD 300,000 and above	0.20%	0.50%
<b>Other Fees and Charges</b>		
Stamp Duty	0.10% of contract value (rounded to nearest dollar)	
Transaction Levy	0.0027% of contract value	
AFRC Transaction Levy	0.00015% of contract value (rounded to the nearest cent)	
Trading Fee	0.00565% of contract value	
GST	Prevailing GST applies	
Scrip Conversion/Registration	Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.	
<b>Custodian Fees</b>	Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
<b>Hong Kong Share Transfers</b>		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

# CITIBANK BROKERAGE

## Citigold

### COMMISSION RATES FOR U.S. MARKETS TRADES

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.15%, subject to minimum commission of USD 18	0.50%, subject to minimum commission of USD 50
<b>SEC Charge</b> Sell transactions only	0.00278% of the trade amount	
<b>Custodian Fees</b>	Custodian fees apply at a rate of 0.015% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
<b>U.S. Share Transfers</b>		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

#### Other Charges for U.S. Markets

1. Prevailing GST applies to the brokerage rates.
2. Prevailing Securities and Exchange Commission (SEC) fees will apply to "Sell" transactions.
3. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

### COMMISSION RATES FOR HONG KONG MARKETS TRADES

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.15%, subject to minimum commission of HKD 80	0.50%, subject to minimum commission of HKD 180
<b>Custodian Fees</b>	Custodian fees apply at a rate of 0.015% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
<b>Hong Kong Share Transfers</b>		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

#### Other Charges for Hong Kong Markets

- Stamp Duty: 0.10% of contract value, rounded to nearest dollar (also applies for change in beneficial owner transfers).  
 Transaction Levy: 0.0027% of contract value.  
 AFRC Transaction Levy: 0.00015% of contract value (rounded to the nearest cent).  
 Trading fee: 0.00565% of contract value.  
 GST: Prevailing GST applies.  
 Scrip Conversion/Registration: Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

## Citigold Private Client

### COMMISSION RATES FOR U.S. MARKETS TRADES

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.12%, subject to minimum commission of USD 18	0.50%, subject to minimum commission of USD 50



## CITIBANK BROKERAGE

### SEC Charge

Sell transactions only 0.00278% of the trade amount

### Custodian Fees

Custodian fees apply at a rate of 0.0125% of your monthly average stockholding balance, payable every six months. Inclusive of GST.

### U.S. Share Transfers

Transfer In of Shares	No Charge
Transfer Out of Shares	No Charge

### Other Charges for U.S. Markets

1. Prevailing GST applies to the brokerage rates.
2. Prevailing Securities and Exchange Commission (SEC) fees will apply to "Sell" transactions.
3. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

### COMMISSION RATES FOR HONG KONG MARKETS TRADES

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.12%, subject to minimum commission of HKD 80	0.50%, subject to minimum commission of HKD 180
<b>Custodian Fees</b>	Custodian fees apply at a rate of 0.0125% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
<b>Hong Kong Share Transfers</b>		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

### Other Charges for Hong Kong Markets

Stamp Duty: 0.10% of contract value, rounded to nearest dollar (also applies for change in beneficial owner transfers).  
 Transaction Levy: 0.0027% of contract value.  
 AFRC Transaction Levy: 0.00015% of contract value (rounded to the nearest cent).  
 Trading fee: 0.00565% of contract value.  
 GST: Prevailing GST applies.  
 Scrip Conversion/Registration: Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

## COIN EXCHANGE SERVICE

Below S\$50	S\$3 per denomination
S\$51 to S\$500	S\$10 per denomination
Above S\$500	For every S\$500, S\$10 per denomination

## COIN DEPOSIT

Below S\$200	S\$5
Subsequent S\$100	S\$10

## OTHER SERVICES

<b>Copies of Banking Statements (including Year-end Interest Summary Statement)</b> Month-to-date Previous month Beyond 2 months	No Charge No Charge S\$15 per statement/copy
<b>Reference Letter</b>	Citibank, Citi Priority, Citi Plus: S\$10 per copy Citigold, Citigold Private Client: Waived
<b>Holding of Shares for Safekeeping Collateral</b> Upon receipt Upon withdrawal	Citigold, Citigold Private Client: S\$60 per annum per counter Citigold, Citigold Private Client: 1/8% of current market value of share Minimum: S\$25, Maximum: S\$2,500
<b>Online Security Device (OSD)</b> First issuance Replacement fee	No Charge S\$20 per OSD

**Notes:**

Charges are expressed in Singapore Dollars unless otherwise stated and are subject to change without notice.

Information is correct as of January 2025.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit [www.sdic.org.sg](http://www.sdic.org.sg).

Investment products are: (i) Not Bank Deposits; (ii) Not Bank Guaranteed; (iii) May Lose Value and (iv) Not Insured By Any Government Agency. Investment products are not available to U.S. Persons. Insurance products are an obligation only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup Inc. or any of their affiliates or subsidiaries.

This pricing information guide is not intended to provide exhaustive information. You should refer to the Citibank Singapore Global Consumer Banking Terms and Conditions and terms and conditions applicable to relevant products and services for the full terms and conditions.

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Citi Plus: For more information, please login to your Citi Mobile® App and connect with us via the in-app chat feature or visit us at [www.citibank.com.sg/citiplus](http://www.citibank.com.sg/citiplus)

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