

Consumer Banking Basic Service Fee Table, Citibank (China) Co., Ltd.

No.	Items	Services	Charge Standard					Remarks		
			VIP CUSTOMER			CITIGOLD PRIVATE CLIENT CUSTOMER	CITI AT WORK CUSTOMER	BASIC BANKING ACCOUNT CUSTOMER		
			CITIBANKING CUSTOMER	CITI PRIORITY CUSTOMER	CITIGOLD CUSTOMER					
					Advanced	Elite	Select			
		From June 6th 2016, no new Citibanking accounts will be opened. The fees and charges are applicable to existing Citibanking customers.								
<b>Account Services</b>										
1-1	Account maintenance fee	Provide individual customers with account maintenance services, including dedicated account manager, tailor-made financial solution, digital banking services, global banking services, exclusive privileges and etc.	RMB100 (or equivalent foreign currency) per month Free of charge (for minimum average daily balance not less than RMB50,000 or equivalent foreign currency of total relationship balance) Eligible for Preferential Fees and Charges	RMB100 (or equivalent foreign currency) per month Free of charge (for minimum average daily balance not less than RMB150,000 or equivalent foreign currency of total relationship balance) Eligible for Preferential Fees and Charges	RMB200 (or equivalent foreign currency) per month Free of charge (for minimum average daily balance not less than RMB1,000,000 or equivalent foreign currency of total relationship balance) Eligible for Preferential Fees and Charges	RMB1000 (or equivalent foreign currency) per month Free of charge (for minimum average daily balance not less than RMB8,000,000 or equivalent foreign currency of total relationship balance) Eligible for Preferential Fees and Charges	Free of charge	Free of charge	Market-Basis Pricing	
Charge Rationale: The Citi Account Service Standard Charge setting is on the basis of our bank's people-related cost, operational cost, system cost and other administrative costs, and market referential factors. Preferential Fees and Charges: account maintenance fee is waived till December 31st, 2024.										
	Government-Guided/Dictate Pricing Items		CITIBANKING CUSTOMER	CITI PRIORITY CUSTOMER	CITIGOLD CUSTOMER			CITIGOLD PRIVATE CLIENT CUSTOMER	CITI AT WORK CUSTOMER	BASIC BANKING ACCOUNT CUSTOMER
					Advanced	Elite	Select			
<b>Outward Remittances</b>										
1-2	Inter-City, Intra-City and Cross-border (Hong Kong, Macau and Taiwan) RMB Telegraphic Transfer	Transfer fund from Retail customer's account to other bank account of Inter-City, Intra-City and Cross-border (Hong Kong, Macau and Taiwan)	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000<(A) <=RMB5,000 RMB10, If RMB5,000<(A) <=RMB10,000 RMB15, If RMB10,000<(A) <= RMB50,000 0.03%, if (A) > RMB50,000, no more than RMB50	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000<(A) <=RMB5,000 RMB10, If RMB5,000<(A) <=RMB10,000 RMB15, If RMB10,000<(A) <= RMB50,000 0.03%, if (A) > RMB50,000, no more than RMB50 <i>Eligible for Preferential Fees and Charges</i>	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000<(A) <=RMB5,000 RMB10, If RMB5,000<(A) <=RMB10,000 RMB15, If RMB10,000<(A) <= RMB50,000 0.03%, if (A) > RMB50,000, no more than RMB50 <i>Eligible for Preferential Fees and Charges</i>	Free of charge	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000<(A) <=RMB5,000 RMB10, If RMB5,000<(A) <=RMB10,000 RMB15, If RMB10,000<(A) <= RMB50,000 0.03%, if (A) > RMB50,000, no more than RMB50 <i>Eligible for Preferential Fees and Charges</i>	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000<(A) <=RMB5,000 RMB10, If RMB5,000<(A) <=RMB10,000 RMB15, If RMB10,000<(A) <= RMB50,000 0.03%, if (A) > RMB50,000, no more than RMB50	1. Government-Guided Pricing 2. Intra-City: Administrative divisions within the same city	
1-3	Chongqing Intra-City Payment System	Transfer fund (via Chongqing Intra-City Payment System) from Retail customer's account to intra-city other bank account (Chongqing branches only)	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000<(A) <=RMB50,000 RMB5, If RMB50,000<(A) <=RMB100,000 RMB10, If RMB100,000<(A) <= RMB500,000 RMB15, If RMB500,000<(A) <= RMB1,000,000 0.002%, if (A) > 1,000,000, no more than RMB50	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000<(A) <=RMB50,000 RMB5, If RMB50,000<(A) <=RMB100,000 RMB10, If RMB100,000<(A) <= RMB500,000 RMB15, If RMB500,000<(A) <= RMB1,000,000 0.002%, if (A) > 1,000,000, no more than RMB50	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000<(A) <=RMB50,000 RMB5, If RMB50,000<(A) <=RMB100,000 RMB10, If RMB100,000<(A) <= RMB500,000 RMB15, If RMB500,000<(A) <= RMB1,000,000 0.002%, if (A) > 1,000,000, no more than RMB50	Free of charge	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000<(A) <=RMB50,000 RMB5, If RMB50,000<(A) <=RMB100,000 RMB10, If RMB100,000<(A) <= RMB500,000 RMB15, If RMB500,000<(A) <= RMB1,000,000 0.002%, if (A) > 1,000,000, no more than RMB50	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000<(A) <=RMB50,000 RMB5, If RMB50,000<(A) <=RMB100,000 RMB10, If RMB100,000<(A) <= RMB500,000 RMB15, If RMB500,000<(A) <= RMB1,000,000 0.002%, if (A) > 1,000,000, no more than RMB50	1. Government-Guided Pricing 2. Intra-City: Administrative divisions within the same city	
<p>Rationale of Government-Guided/Dictate Pricing: Notice of National Development and Reform Commission and China Banking Regulatory Commission on Printing and Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services Fa Gai Jia Ge [2014] No. 268</p> <p>Preferential Fees and Charges: Inter-City &amp; Intra-City RMBTelegraphic Transfer - Single transaction with no more than RMB50,000 via Bulk Electronic Payments System (BEPS) of the People's Bank of China is free of charge for Citibank China Retail customers till December 31st, 2024. This waiver is not applicable to Basic Banking Account and Citibanking customers.</p> <p>Noted*: In respect of remittance to cross-border account, the fee charged by Citibank China is calculated by reference to the charging standards. Besides, additional fees may be charged by the relevant correspondent bank.</p>										
<b>Account Services</b>										
1-4	Certificate of Account Balance	Issue Certificate of Account Balance for Retail customers	RMB50 (or equivalent foreign currency) / piece	RMB25 (or equivalent foreign currency) / piece	Free of Charge	Free of Charge	Free of Charge	RMB50 (or equivalent foreign currency) / piece		
1-5	Issue Hold Fund Certificate	Issue Hold fund Certificate for Retail customers	RMB50 (or equivalent foreign currency) / piece	RMB25 (or equivalent foreign currency) / piece	Free of Charge	Free of Charge	Free of Charge	RMB50 (or equivalent foreign currency) / piece		

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No.	Items	Services	Charge Standard						Remarks		
1-6	Market-Basis Pricing Items		VIP CUSTOMER						CITI AT WORK CUSTOMER	BASIC BANKING ACCOUNT CUSTOMER	
			CITIBANKING CUSTOMER	CITI PRIORITY CUSTOMER	CITIGOLD CUSTOMER			CITIGOLD PRIVATE CLIENT CUSTOMER			
					Advanced	Elite	Select				
1-6	Issue Reference Letter	Issue Reference Letter for Retail customers	RMB100 (or equivalent foreign currency) / piece	RMB50 (or equivalent foreign currency) / piece	Free of Charge			Free of Charge	Free of Charge	RMB100 (or equivalent foreign currency) / piece	
1-7	Monthly Account Statement Reprinting	Re-print of Monthly Account Statement for Retail customers	Free of charge within 12 months; Over 12 months, RMB30 (or equivalent foreign currency) / month, Maximum RMB300 or equivalent foreign currency	Free of charge within 12 months; Over 12 months, RMB15 (or equivalent foreign currency) / month, Maximum RMB300 or equivalent foreign currency	Free of Charge			Free of Charge	Free of Charge	Free of charge within 12 months; Over 12 months, RMB30 (or equivalent foreign currency) / month, Maximum RMB300 or equivalent foreign currency	
1-8	Enquiries/Copies of Transaction voucher & cashed check	Enquiries/Copies of Transaction voucher & cashed check for Retail customers	Free of charge within 12 months; Over 12 months, RMB30 (or equivalent foreign currency) per transaction, Maximum RMB300 or equivalent foreign currency	Free of charge within 12 months; Over 12 months, RMB15 (or equivalent foreign currency) per transaction, Maximum RMB300 or equivalent foreign currency	Free of Charge			Free of Charge	Free of Charge	Free of charge within 12 months; Over 12 months, RMB30 (or equivalent foreign currency) per transaction, Maximum RMB300 or equivalent foreign currency	
Charge Rationale: The Citi Account Service Standard Charge setting is on the basis of our bank's people-related system, production and other administrative costs, and market referential factors.											
<b>Cash Services</b>											
Note: For daily cash withdrawal amount, equal or above USD10,000 (or equivalent foreign currency), requires 1 day advance booking.											
1-9	USD/HKD/EUR/JPY cash deposit	Deposit foreign currency cash (USD/HKD/EUR/JPY) to Retail customer's account	Free of charge	Free of charge	Free of charge			Free of charge	Free of charge	Free of charge	
1-10	USD/HKD cash withdraw	Withdraw foreign currency cash (USD/HKD) from Retail customer's account	0.4% of cash withdrawal amount (Minimum RMB40 or equivalent foreign currency, Maximum USD40 or equivalent foreign currency)	0.2% of cash withdrawal amount (Minimum RMB20 or equivalent foreign currency, Maximum USD20 or equivalent foreign currency)	Free of Charge			Free of Charge	Free of Charge	0.4% of cash withdrawal amount (Minimum RMB40 or equivalent foreign currency, Maximum USD40 or equivalent foreign currency)	
Charge Rationale: The Citi Service Standard Charge setting is on the basis of our bank's people-related, system, production and other administrative costs.											
<b>Inward Remittance</b>											
1-11	Inward Remittance from overseas	Credit inward remittance fund from overseas bank to Citi China Retail customer's account	Free of Charge	Free of Charge	Free of Charge			Free of Charge	Free of Charge	Free of Charge	
1-12	Domestic Foreign Currency Fund Transfer	Credit inward remittance fund from other local banks to Citi China Retail customer's account	Free of Charge	Free of Charge	Free of Charge			Free of Charge	Free of Charge	Free of Charge	
1-13	RMB Telegraphic Transfer	RMB Telegraphic Transfer	Free of Charge	Free of Charge	Free of Charge			Free of Charge	Free of Charge	Free of Charge	
Charge Rationale: The Citi Service Standard Charge setting is on the basis of our bank's people-related, system, production and other administrative costs.											
<b>Outward Remittances</b>											
1-14	FCY overseas Telegraphic Transfers	Transfer	Transfer fund from Retail customer's account to overseas bank account	Charge by Citi China 0.1% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Charge by Citi China 0.075% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Charge by Citi China 0.05% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Free of Charge	Free of Charge	Charge by Citi China 0.1% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)		
			Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges			
		Amendment	Amend transfer instruction from Retail customers for overseas fund transfer	RMB100 (or equivalent foreign currency)	RMB100 (or equivalent foreign currency)	RMB100 (or equivalent foreign currency)	Free of Charge	Free of Charge	RMB100 (or equivalent foreign currency)		
Cable fee and overseas correspondent party charges detailed as below *Cable fee is RMB120 or equivalent foreign currency. *Correspondent party charges include overseas correspondent bank (OCB) charges, and other relevant beneficiary bank charges. *The bank will charge USD25/AUD10/EUR25/GBP25/HKD120/JPY1000/NZD35/SGD30 or equivalent currency as OCB per transaction if customers choose "OUR", other relevant beneficiary bank charges (if claim) subject to each correspondent bank charges.											

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No.	Items	Services	Charge Standard						Remarks		
			VIP CUSTOMER							CITI AT WORK CUSTOMER	BASIC BANKING ACCOUNT CUSTOMER
			CITIBANKING CUSTOMER	CITI PRIORITY CUSTOMER	CITIGOLD CUSTOMER			CITIGOLD PRIVATE CLIENT CUSTOMER			
Advanced	Elite	Select									
1-15	FCY CitiRemEX Transfer (Between Citibank China and Citibank Hongkong)	Transfer funds from Citi China Retail customer's account to Citi HK bank account (USD/HKD only)	Charge by Citi China 0.1% of remittance amount (Minimum RMB80 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Charge by Citi China 0.05% of remittance amount (Minimum RMB80 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Free of Charge			Free of Charge	Free of Charge	Charge by Citi China 0.1% of remittance amount (Minimum RMB80 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	
			Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	
1-16	FCY Domestic fund transfer	Transfer fund from Retail customer's account to other bank account	Charge by Citi China 0.1% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Charge by Citi China 0.075% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Charge by Citi China 0.05% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Free of Charge			Free of Charge	Charge by Citi China 0.1% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency)	Intra-City: Administrative divisions within the same city
			Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	Cable fee and overseas correspondent part charges	
			Cable fee and overseas correspondent party charges detailed as below *Besides Charge by Citi China, extra RMB120 (or equivalent foreign currency) cable fee and overseas correspondent party bank fee will be charged for all foreign currencies (There is no cable fee or correspondent party charges if USD transfer via CFXPS) *Correspondent party charges include overseas correspondent bank (OCB) charges, and other relevant beneficiary bank charges. *The bank will charge USD25/AUD10/EUR25/GBP25/HKD120/JPY1000/NZD35/SGD30 or equivalent currency as OCB per transaction if customers choose "OUR", other relevant beneficiary bank charges (if claim) subject to each correspondent bank charges								
Charge Rationale: The Citi Outward Remittances Service Standard Charge setting is on the basis of our bank's people-related, system maintenance cost, cable cost, fees of intermediate banks and other administrative costs.											

**Remarks:**

- The fee table takes effect from January 1<sup>st</sup>, 2024. The fee table is for reference only, and can be adjusted without notice, subject to but not limited to changes in applicable laws and regulation, market convention, commercial bank decision and third party related charges. For most updated fees, please refer to latest fees for related products and services or latest version of this fee table. Updates to this fee table will be announced through our branches or website (www.citibank.com.cn).
- Qualified Citibanking customers: Daily average balance of no less than RMB50,000 (or equivalent foreign currency).  
Qualified Citi Priority customers: Daily average balance of no less than RMB150,000 (or equivalent foreign currency).  
Qualified Citigold customers: Average daily combined balance of RMB1,000,000 or above (or equivalent foreign currency); Qualified Citigold Advanced customers: Average daily combined balance of RMB1,000,000 to RMB3,000,000 (or equivalent foreign currency), Qualified Citigold Elite customers: Average daily combined balance of RMB3,000,000 to RMB5,000,000 (or equivalent foreign currency), and Qualified Citigold Select customers: Average daily combined balance of RMB5,000,000 to RMB8,000,000 (or equivalent foreign currency).  
Qualified Citigold Private Client customers: Daily average balance of no less than RMB8,000,000 (or equivalent foreign currency).  
The bank reserves the right to modify and adjust the service charges, minimum account balance as well as terms and conditions.  
The daily average balance within the month is calculated as the sum of the cumulative balance under the same customer number, including daily deposits, investments and selected insurance products\* of all individual and joint account within the month, divided by the actual number of days. The selected insurance products include investment linked insurance and non-investment linked insurance products.  
\*The cumulative balance of non-investment linked insurance products is paid premium plus premium due amount; the cumulative balance for investment linked insurance product is equivalent foreign currency to the monthly balance of the holding-policy.
- New Citi Priority and Citigold customers enjoy a 6-month grace period, Citigold Private Client customers enjoy a 12-month grace period to meet qualified segment threshold requirement, during which bank will not charge account maintenance fee (account opening month as the first month). After the grace period, this fee will be deducted when Assets under Management falls below the charge criteria of account maintenance fee (Except for those specified waive cases).
- Customers can request for Basic Banking Account with no account maintenance fee and no debit card annual fee, other fee and charges please refer to Basic Banking Account Customer Charge Standard. For application details, please contact your account manager or call us at 95038/400-821-1880 or 800-830-1880 (For land lines within mainland China). If you are overseas, please call (+86)-(20)-3880-1267.
- The account maintenance fee will be waived for all mortgage loan customers. It starts from the loan disbursement date to the loan maturity date or pay off date. And when your mortgage is paid off, it no longer applies.  
The account maintenance fee will be waived for customers who purchase insurance products through Citibank China. It starts upon the date of insurance contract in force. And when your insurance contract expires, it no longer applies. Policy status should be in-force.
- All service charges would be debited from customer's foreign currency account based on spot foreign exchange rate if the customer cannot pay such service charge to the Bank in RMB on the day of the transaction.
- The fee table only includes fees charged by Citibank (China) Co., Ltd. or on behalf of third party; neither taxes and other costs charged by government, nor fees charged directly by third party are included. Taxes and other costs are borne by customers.
- For other customized services, corresponding fee charges and applicable terms and conditions will be subject to the agreement between client and bank.
- All obligations here above are payable solely at and by Citibank (China) Co., Ltd., subject to the laws of China (including any government actions, orders, decrees and regulations).
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.