

**Credit Card Fee Table, Citibank (China) Co., Ltd.**

No.	Items	Services	Fee Standard		
			Citi Ultima Card	Citibank Rewards Card	Citibank PremierMiles Card
<b>The fees listed below are chargeable and consistent with market rates.</b>					
7-1	Annual fee *1	Product feature and general service	Main Card : RMB 20,000 1st Supplementary Card: Free 2nd Supplementary Card and onward.: RMB 10,000/ per card	· Main Card: RMB300 per card · Supplementary Card: RMB150 per card · Fee-free for USD card	· Main card: RMB 2,000 per card · Supplementary card: RMB 1,000 per card · Fee-free for USD card
7-2	Late payment fee	The fee will be charged if customer doesn't pay the min due before due day	Free	5% of overdue amount (minimum charge of RMB50 or USD8)	5% of the overdue amount (minimum charge of RMB50 or USD8)
7-3	Over-limit fee	over the credit line will be charged	Free *Main cardholder is required to call to activate the over limit function	5% of over-limit amount *Main cardholder is required to call to activate the over limit function	5% of over-limit amount *Main cardholder is required to call to activate the over limit function
7-4	Cash advance service fee	Customers withdraw cash within cash advance credit line	Domestic: 2% of cash advance amount (minimum charge of RMB30) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD 5)	Domestic: 2% of cash advance amount (minimum charge of RMB30) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD 5)	Domestic: 2% of cash advance amount (minimum charge of RMB30) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD 5)
7-5	Service fee to refund excess amount paid to card account	Refund excess amount paid to card account to banking account or cash withdraw service	· Via ATM: Domestic: Domestic: 2% of cash advance amount (minimum charge of RMB30) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD 5) · Via counter service at branch: Service fee for RMB refund is 0.5% of the refund amount (minimum charge of RMB10 per transaction). Service charge for USD refund is 1% of the refund amount (minimum charge of USD2 per transaction).	· Via ATM: Domestic: Domestic: 2% of cash advance amount (minimum charge of RMB30) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD 5) · Via counter service at branch: Service fee for RMB refund is 0.5% of the refund amount (minimum charge of RMB10 per transaction). Service charge for USD refund is 1% of the refund amount (minimum charge of USD2 per transaction).	· Via ATM: Domestic: Domestic: 2% of cash advance amount (minimum charge of RMB30) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD 5) · Via counter service at branch: Service fee for RMB refund is 0.5% of the refund amount (minimum charge of RMB10 per transaction). Service charge for USD refund is 1% of the refund amount (minimum charge of USD2 per transaction).
7-6	Service fee for Equal Payment Plan (EPP)	Transaction Equal Payment Plan (EPP) service charge	· Repayment period for EPP can be across 3, 6, 9, 12, 18 and 24 months. · Monthly service fee ranges from 0.6% to 1.0% of the principal transaction amount of the EPP (minimum principal amount of RMB500 per EPP.)	· Repayment period for EPP can be across 3, 6, 9, 12, 18 and 24 months. · Monthly service fee ranges from 0.6% to 1.0% of the principal transaction amount of the EPP (minimum principal amount of RMB500 per EPP.)	· Repayment period for EPP can be across 3, 6, 9, 12, 18 and 24 months. · Monthly service fee ranges from 0.6% to 1.0% of the principal transaction amount of the EPP (minimum principal amount of RMB500 per EPP.)
7-7	Service fee for Statement Equal Payment Plan (EPP)	Statement Equal Payment Plan (EPP) Service Charge	· Repayment period for EPP can be across 3, 6, 9, 12, 18 and 24 months. · Monthly service fee ranges from 0.6% to 1.0% of the principal transaction amount of the EPP (minimum principal amount of RMB1,000 per EPP.)	· Repayment period for EPP can be across 3, 6, 9, 12, 18 and 24 months. · Monthly service fee ranges from 0.6% to 1.0% of the principal transaction amount of the EPP (minimum principal amount of RMB1,000 per EPP.)	· Repayment period for EPP can be across 3, 6, 9, 12, 18 and 24 months. · Monthly service fee ranges from 0.6% to 1.0% of the principal transaction amount of the EPP (minimum principal amount of RMB1,000 per EPP.)
7-8	Service fee for Loan On Phone (LOP)	Loan On Phone service for customer (LOP)	N/A	· Repayment period for LOP can be across 6, 12, 18, 24 and 36 months. · Monthly service fee ranges from 0.6% to 1.0% of the LOP principal. · Minimum principal amount is RMB3,000 per LOP, maximum principal amount is RMB50,000 per LOP, the amount should be multiple of RMB500.	· Repayment period for LOP can be across 6, 12, 18, 24 and 36 months. · Monthly service fee ranges from 0.6% to 1.0% of the LOP principal. · Minimum principal amount is RMB3,000 per LOP, maximum principal amount is RMB50,000 per LOP, the amount should be multiple of RMB500.
7-9	Service fee to report loss of Card	Report loss of Card service	Free	Free	Free
7-10	Card Replacement Fee	Card replacement service when customer apply for re-issue a card ( not include re-new card)	Free for RMB Card USD 250/ per USD Card	· RMB50 per RMB Card · Free for USD Card	Free
7-11	Express delivery fee	Delivery fee for card, statement, letter and etc.	Free	RMB20 or USD 3 per card	Free
7-12	Service fee for retrieval of credit card transaction receipt(s)	Provide Retrieval of credit card transaction receipt(s) to customer	Free	RMB20 or USD3 per transaction	Free
7-13	Handling fee for disputed credit card charges	Provide disputed service	Free	RMB20 or USD3 per transaction	Free
7-14	Service fee for reprinting of statement(s)	Reprinting of statement(s) service	Free	· Statements issued within the last 12 months: Free · Statements issued 13 months or earlier: RMB10 for each month's statement, capped at a maximum charge of RMB100.	· Statements issued within the last 12 months: Free · Statements issued 13 months or earlier: RMB10 for each month's statement, capped at a maximum charge of RMB100.
7-15	Interchange fee for overseas transaction	The service fee for currency interchange	Free	1.5% of transaction amount	1.5% of transaction amount
7-16	Service fee for Citibank Rewards points / Citibank PremierMiles flight redemption	Citibank PremierMiles redeem to flight mileage service	Free	RMB50 or USD8 per transaction	RMB50 or USD8 per transaction
7-17	Service fee for Citibank Rewards points / Citibank PremierMiles transfer	Provide Citibank Rewards points /Citibank PremierMiles transfer service	Free	RMB50 or USD 8 per transaction	RMB50 or USD 8 per transaction
7-18	Value added service fee <sup>1</sup>	Provide domestic airport limousine service	RMB 100/per usage		
7-19	Value added Service Fee <sup>2</sup>	Provide airport VIP lounge service	Guest Visit Fee: USD 27/ per visit		

Basis for pricing:  
The above service charges imposed by the bank is determined based on the cost of operations of the credit card system, card production, operations of ATM system, transaction of funds, service fees imposed by local and overseas card organizations, manpower and other management expenses, referring to the fee standards of card products of the in the same category and industry within mainland China.

Notice on special offer(s) for annual fee waiver:

From now till December 31st, 2015, conditions for waiver of the annual fee of Citibank Rewards Card for subsequent years include:  
Swipe 6 times a year and get the subsequent year's annual fee waived.

From now till December 31st 2015, the preferential price for the annual fee of Citibank PremierMiles card might be rolled out base on different segments' needs. Detailed preferential price, please refer to the application.

Remarks:

- The fee table is effective from April 16th, 2015. The fee table is for reference only, and will be adjusted anytime subject to but not limited to the change of the applicable laws and regulations, market convention, commercial bank decision mechanism and third party authority fee, details can be referred from relative terms of service or latest fee table announced by Citibank (China) Co.,Ltd. Any further adjustment will be notified at business outlets or Citi website(www.citibank.com.cn).
- The above fees only include those charged by the bank itself or on behalf of third parties. Taxes and other expenses charged by the government or fees charged by other third parties are not included. These taxes and other fees are to be borne by customers themselves.
- RMB charges shall apply to RMB card and USD charges shall apply to USD card.
- For other customized service, related fee charges and applicable condition are subject to the agreement signed between bank and customers
- If you will apply to open an individual bank account later, please refer to <Consumer Banking Basic Service Fee Table of Citibank (China) Co., Ltd. > for monthly account maintenance fee charges and other related account service fee charges.
- In case of any discrepancy between the English and Chinese versions of this Fee Chart, the Chinese version shall apply and prevail.