

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

No.	Items	Services	Charge Standard				Remarks
			CITIBANKING CUSTOMER	CITIGOLD CUSTOMER	CITI AT WORK CUSTOMER	CITIGOLD PRIVATE CLIENT CUSTOMER	
Account Services							
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 RMB 50,000 or equivalent foreign currency of total relationship balance)	RMB 200 (or equivalent foreign currency) per month Free of charge (for minimum average daily balance not less than RMB 500,000 or equivalent foreign currency of total relationship balance)	Free of charge	RMB 1000 (or equivalent foreign currency) per month Free of charge (for minimum average daily balance not less than RMB 8,000,000/USD 1,000,000 or equivalent foreign currency of total relationship balance)	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.							
Government-Guided/Dictate Pricing Items							
Outward Remittances							
1-2	RMB Check (Shanghai only)	Purchase of check book Stop payment (all check information provided)	RMB 10 / book (25 pcs) 0.1% of face value (Minimum charge RMB 5 / pc)	RMB 10 / book (25 pcs) 0.1% of face value (Minimum charge RMB 5 / pc)	RMB 10 / book (25 pcs) 0.1% of face value (Minimum charge RMB 5 / pc)	RMB 10 / book (25 pcs) 0.1% of face value (Minimum charge RMB 5 / pc)	Government-Dictate Pricing
1-3	RMB Promissory Note Issue (Shanghai, Beijing, Hangzhou only) ¹⁾	Manager's check issuance Stop payment (all check information provided)	Issue manager's check book to consumer clients Stop payment of manager's check for consumer clients	The above fee include, 1) Service Charge: RMB 1 per transaction; 2) Cost of vouchers per book (25 pcs): RMB 0.48 per pc; 0.1% of face value (Minimum charge RMB 5 / pc)	0.1% of face value (Minimum charge RMB 5 / pc)	0.1% of face value (Minimum charge RMB 5 / pc)	0.1% of face value (Minimum charge RMB 5 / pc)
1-4	Inter-City & Intra-City RMB Telegraphic Transfer ²⁾	Transfer fund from consumer client's account to other bank account (Inter-City & Intra-City)	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000 <(A) <=RMB5,000 RMB10, If RMB5,000 <(A) <=RMB10,000 RMB15, If RMB10,000 <(A) <= RMB 50,000 0.03%, If (A) > RMB 50,000, no more than RMB 50	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000 <(A) <=RMB5,000 RMB10, If RMB5,000 <(A) <=RMB10,000 RMB15, If RMB10,000 <(A) <= RMB 50,000 0.03%, If (A) > RMB 50,000, no more than RMB 50	RMB2, If (A) <=RMB2,000 RMB5, If RMB2,000 <(A) <=RMB5,000 RMB10, If RMB5,000 <(A) <=RMB10,000 RMB15, If RMB10,000 <(A) <= RMB 50,000 0.03%, If (A) > RMB 50,000, no more than RMB 50	Free of charge	1. Government-Guided Pricing 2. Intra-City: Administrative divisions within the same city
1-5	Chongqing Intra-City Payment System	Transfer fund (via Chongqing Intra-City Payment System) from consumer client's account to intra-city other bank account (Chongqing branches only)	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000 <(A) <=RMB5,000 RMB5, If RMB5,000 <(A) <=RMB10,000 RMB10, If RMB10,000 <(A) <= RMB 500,000 RMB15, If RMB500,000<(A) <= RMB 1,000,000 0.002%, If (A) > 1,000,000, no more than RMB 50	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000 <(A) <=RMB5,000 RMB5, If RMB5,000 <(A) <=RMB10,000 RMB10, If RMB10,000<(A) <= RMB 500,000 RMB15, If RMB500,000<(A) <= RMB 1,000,000 0.002%, If (A) > 1,000,000, no more than RMB 50	RMB2, If (A) <=RMB2,000 RMB3, If RMB2,000 <(A) <=RMB5,000 RMB5, If RMB5,000 <(A) <=RMB10,000 RMB10, If RMB10,000 <(A) <= RMB 1,000,000 RMB15, If RMB5,000,000 <(A) <= RMB 1,000,000 0.002%, If (A) > 1,000,000, no more than RMB 50	Free of charge	

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.
FaGai Jia Ge [2014] No. 268
Preferential Tariff Instructions:
1) ¹⁾/²⁾. For Government-Guided Pricing items, free of charge for CPC customers till 12/31/2015.
2) Inter-City & Intra-City RMB Telegraphic Transfer:
-Via Bulk Electronic Payments System (BEPS) of the People's Bank of China, single transaction with no more than RMB50,000 is free of charge for all Citibank China consumer clients till 12/31/2015.
-Inter-City & Intra-City RMB Telegraphic Transfer via Online Banking is free of charge till 12/31/2015.
-Intra-City RMB Telegraphic Transfer via Shenzhen Intra-city payment settlement system is free of charge till 12/31/2015 (Shenzhen branches only).

Market-Basis Pricing Items							
Account Services							
1-6	Certificate of Account Balance	Issue Certificate of Account Balance for consumer clients	RMB50 (or equivalent foreign currency) / pc	Free of Charge	Free of Charge	Free of Charge	
1-7	Issue Hold Fund Certificate	Issue Hold Fund Certificate for consumer clients	RMB50 (or equivalent foreign currency) / pc	Free of Charge	Free of Charge	Free of Charge	
1-8	Issue Travel Security Fund Frozen Certificate	Issue Travel Security Fund Frozen Certificate for consumer clients	RMB50 (or equivalent foreign currency) / pc	Free of Charge	Free of Charge	Free of Charge	
1-9	Issue Reference Letter	Issue Reference Letter for consumer clients	RMB100 (or equivalent foreign currency) / pc	Free of Charge	Free of Charge	Free of Charge	
1-10	Issue Monthly Account Statement	Re-print of Monthly Account Statement for consumer clients	Free of charge within 12 months; Over 12 months, RMB 30 (or equivalent foreign currency)/month, Maximum RMB300 or equivalent foreign currency	Free of Charge	Free of Charge	Free of Charge	
1-11	Enquiries/Copies of Transaction voucher & cashed check	Enquiries/Copies of Transaction voucher & cashed check for consumer clients	Free of charge within 12 months; Over 12 months, RMB 30 (or equivalent foreign currency) per transaction, Maximum RMB300 or equivalent foreign currency	Free of Charge	Free of Charge	Free of Charge	

Cash Services							
1-12	USD/HKD/EUR/JPY cash deposit	Deposit foreign currency cash (USD/HKD/EUR/JPY) to consumer client's account	Free of charge	Free of charge	Free of charge	Free of charge	
1-13	USD/HKD cash withdraw	Withdraw foreign currency cash (USD/HKD) from consumer client's account	0.4% of cash withdrawal amount (Minimum RMB40 or equivalent foreign currency)	Free of Charge	Free of Charge	Free of Charge	
1-14	EUR/JPY cash withdraw (Guangzhou and Chongqing Airport Branches only)	Withdraw foreign currency cash (EUR/JPY) from consumer client's account	0.4% of cash withdrawal amount (Minimum RMB40 or equivalent foreign currency)	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.

Inward Remittance							
1-15	Overseas Draft/Check Collection	Overseas Draft/Check Collection for consumer clients	Charge by Citi China 0.1% of face value (Minimum RMB100 or equivalent foreign currency, Maximum RMB400 or equivalent foreign currency) Correspondent party charges RMB200 for UPS and overseas bank charge (Subject to each correspondent bank charges)	Charge by Citi China 0.05% of face value (Minimum RMB100 or equivalent foreign currency, Maximum RMB400 or equivalent foreign currency) Correspondent party charges RMB200 for UPS and overseas bank charge (Subject to each correspondent bank charges)	Charge by Citi China 0.05% of face value (Minimum RMB100 or equivalent foreign currency, Maximum RMB400 or equivalent foreign currency) Correspondent party charges RMB200 for UPS and overseas bank charge (Subject to each correspondent bank charges)	Free of Charge	
1-16	HK check collection (Only for USD and HKD check collection in Guangzhou & ShenZhen)	HK bank check collection for consumer clients	0.1% of face value (Minimum RMB20 or equivalent foreign currency, maximum RMB1000 or equivalent foreign currency)	0.1% of face value (Minimum RMB20 or equivalent foreign currency, maximum RMB1000 or equivalent foreign currency)	0.05% of face value (Minimum RMB20 or equivalent foreign currency, maximum RMB1000 or equivalent foreign currency)	Free of Charge	
1-17	Inward Remittance from Overseas	Credit inward remittance fund from overseas bank to Citi China consumer client's account	Free of Charge	Free of Charge	Free of Charge	Free of Charge	
1-18	Domestic Foreign Currency Fund Transfer	Credit inward remittance fund from other local banks to Citi China consumer client's account	Free of Charge	Free of Charge	Free of Charge	Free of Charge	
1-19	RMB Draft Collection; Personal Check; Personal Promissory Note; Credit Certificate & Telegraphic Transfer	Credit inward RMB fund via RMB Draft Collection, Personal Check, Personal Promissory Note, Credit Certificate & Telegraphic Transfer	Free of Charge	Free of Charge	Free of Charge	Free of Charge	

Charge Rationale: The Citi Inward Remittance Service Standard Charge setting is on the basis of our bank's people-related, system maintenance cost, postage charges, fees of Intermediary banks and other administrative costs.

Outward Remittances							
1-20	FCY Oversea Telegraphic Transfers	Transfer Transfer fund from consumer client'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) Correspondent party charges RMB120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Charge by Citi China 0.05% of remittance amount (Minimum RMB50 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)	Free of Charge	Free of Charge	
		Amendment Amend transfer instruction from consumer clients for overseas fund transfer	RMB100 (or equivalent foreign currency)	RMB100 (or equivalent foreign currency)	Free of Charge	Free of Charge	
1-21	FCY Citi-RemEx (Between Citibank China and Citibank Hong Kong/Taiwan only) To Taiwan: USD only; To Hong Kong: USD/HKD only	Transfer Transfer fund from Citi China consumer client's account to Citi HK/Citi TW bank account	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)	Free of Charge	Free of Charge	Free of Charge	
1-22	FCY Draft (Only for Shanghai)	Issuance Issue foreign currency draft to consumer clients Cancellation (Draft Returned) Cancel foreign currency draft to consumer clients Report Lost/Stop Payment Stop Payment for foreign currency draft issued	0.1% face value (Minimum RMB 50 or equivalent foreign currency, maximum RMB300 or equivalent foreign currency) RMB50 (or equivalent foreign currency) RMB50 (or equivalent foreign currency)	0.05% face value (Minimum RMB 50 or equivalent foreign currency, maximum RMB300 or equivalent foreign currency) RMB50 (or equivalent foreign currency) RMB50 (or equivalent foreign currency)	Free of Charge	Free of Charge	
1-23	Intra-City FCY fund transfer (Beneficiary Bank should have same Correspondent Bank foreign currency accounts with Citibank China, otherwise, refer to standard charge of FCY Oversea Telegraphic Transfers)	Transfer fund from consumer client's account to intra-city other bank account	Charge by Citi China 0.1% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency) Correspondent party charges Detailed by City as below *Shanghai/Tianjin: extra RMB120 cable fee and overseas bank charge, excluding USD/HKD/AUD/JPY/EUR. *Beijing: extra RMB120 cable fee and overseas bank charge, excluding USD/HKD/AUD/EUR/JPY/CAD/GBP. *Guangzhou/Shenzhen: extra RMB120 cable fee and overseas bank charge, excluding USD/HKD. *Chengdu/Chongqing/Changsha/Guiyang/Nanjing/Dalian: extra RMB120 cable fee and overseas bank charge, excluding USD/HKD/EUR/JPY. *Hangzhou/Wuxi: extra RMB120 cable fee and overseas bank charge for all foreign currencies. (Subject to each correspondent bank charges)	Charge by Citi China 0.05% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency) Correspondent party charges RMB 120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Free of Charge	Free of Charge	Intra-City: Administrative divisions within the same city
1-24	Inter-city FCY Fund Transfer	Transfer fund from consumer client's account to inter-city other bank account	Charge by Citi China 0.1% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency) Correspondent party charges RMB 120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Charge by Citi China 0.05% of remittance amount (Minimum RMB50 or equivalent foreign currency, maximum RMB500 or equivalent foreign currency) Correspondent party charges RMB 120 or equivalent foreign currency cable fee and overseas bank charge (Subject to each correspondent bank charges)	Free of Charge	Free of Charge	

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.

Travellers Checks							
1-25	Encashment	Encash Travellers' check for consumer clients	Charge by Citi China 0.5% of encashment amount (Minimum RMB 80 or equivalent foreign currency)	Charge by Citi China 0.5% of encashment amount (Minimum RMB 80 or equivalent foreign currency)	Charge by Citi China 0.25% of encashment amount (Minimum RMB 80 or equivalent foreign currency)	Free of Charge	
1-26	Overseas Collection (Citibank China Customer only)	Travellers' check overseas collection for consumer clients	Charge by Citi China 0.1% of collection amount (Minimum RMB250 or equivalent foreign currency, Maximum RMB600 or equivalent foreign currency) Correspondent party charges RMB200 for UPS and overseas bank charge (Subject to each correspondent bank charges)	Charge by Citi China 0.05% of collection amount (Minimum RMB250 or equivalent foreign currency, Maximum RMB600 or equivalent foreign currency) Correspondent party charges RMB200 for UPS and overseas bank charge (Subject to each correspondent bank charges)	Charge by Citi China Citibanking:0.05% of collection amount; Citigold:0.025% of collection amount; (Minimum RMB250 or equivalent foreign currency, Maximum RMB600 or equivalent foreign currency) Correspondent party charges RMB200 for UPS and overseas bank charge (Subject to each correspondent bank charges)	Free of Charge	

Charge Rationale: The Citi Travelers Check Service Standard Charge setting is on the basis of our bank's people-related, system maintenance cost, cable cost, postage cost, fees of intermediate banks and other administrative costs.

Safe Deposit Box (Only provided by Shanghai Lujiazui Sub-branch (1/F, Marine Tower, No.1 PuDong Avenue, Shanghai, P.R.China)							
Rental Guarantee Fee							
	Box Type		A	B	C	D	E
	Box Size (MM) Height*Width*Depth		76*127*609	127*127*609	76*254*609	127*254*609	254*254*609
1-27	Annual Rental fee(RMB)	Rental fee of SDB for service	500	700	1100	1500	2000
1-28	Guarantee fee(RMB)	Guarantee fee of SDB service	500	700	1100	1500	2000

Note: Rental guarantee fee charges subject to Safe Deposit Box Rental Agreement

Other SDB Service							
1-29	SDB Key Loss (1 Piece)	SDB Key Loss (1 Piece) charge			150		
1-30	SDB Key Loss (2 Pieces)	SDB Key Loss (2 Pieces) charge			500		

Note: Other SDB Maintenance fees based on customer's extra needs (such as force open, lock replacement, etc) should be subject to the agreement between customer and SDB vendors
Charge Rationale: The Citi Service Standard Charge setting is on the basis of our bank's people-related, system maintenance cost and other administrative costs.
Institution: Safe Deposit box service is only available in Shanghai Lujiazui Sub-branch (1/F, Marine Tower, No.1 PuDong Avenue, Shanghai)

Remarks:
1. The fee table takes effect from April 1st, 2015. The fee table is for reference only, and will be adjusted anytime subject to our further adjustment to the change of the applicable laws or 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).
2. Citibanking refers to the customer AUM with no less than RMB 50,000 (or equivalent foreign currency) average daily balance.
Citigold refers to the customer AUM with no less than RMB 500,000 (or equivalent foreign currency) average daily balance.
The bank reserves the right to modify and adjust the service charges, minimum account balance as well as terms and conditions. The average daily balance within the month for customer segment 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 the paid premium; the cumulative balance for investment linked insurance product is equivalent foreign currency to the monthly balance of the holding policy.
3. Citibanking customers enjoy a 6-month grace period and Citigold customers enjoy a 12-month grace period to meet minimum account balance requirement, during which bank will not charge account maintenance fee. (Account opening month as the first month.)
4. 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 Citibanking Customer Charge Standard. For application details, please contact your account manager or call us at 400-821-1880 or 800-830-1880(For land lines within mainland China). If you are overseas, please call (+86)-(20)-3880-1267.
5. 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.
The account maintenance fee will be waived for customers who purchase Citibank QDII Mutual Fund and who purchase Local Mutual Fund through Citibank China. It starts upon the date of mutual fund subscription trade date. And when your holdings are fully redeemed, it no longer applies.
6. For daily cash withdrawal amount, equal or above USD10,000 (or equivalent foreign currency), requires 1 day advance booking.
7. All service charges could be debited from customer's foreign currency account with spot foreign exchange rate if the customer can not pay such service charge to the Bank in RMB on the day of the transaction.
8. The above fees marked as "Correspondent party charges" means to charge by Citibank on behalf of third-party.
9. 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.
10. For other customized services, corresponding fee charges and applicable terms and conditions will be subject to the agreement between client and bank.
11. 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).
12. The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.

