

Debit Card Fee Table, Citibank (China) Co., Ltd.

No.	Items	Services	Customers			Citibank at Work customer						Remark		
			Blue card	Gold Card	Diamond	Blue Standard	Gold Standard	Blue Plus	Gold Plus	Blue Elite	Gold Elite			
Market-Basis Pricing Items														
2-1	Annual fee (per card per year)	Corresponding card functions and services provided to cardholders according to different types of Debit Card.	RMB 12	RMB 12	Free	Free	Free	Free	Free	Free	Free	Free		
2-2	New card fee (per card)	New Card Issuance service to new cardholders	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free		
2-3	Card replacement fee (per card) ¹³	Debit Card replacement service to existing cardholders	RMB 10	RMB 10	Free	Free	Free	Free	Free	Free	Free	Free		
2-4	Dispute intermediation fee (per transaction)	Investigation service for transaction disputes	RMB 20	RMB 20	Free	RMB 20	RMB 20	RMB 20	RMB 20	RMB 20	RMB 20	RMB 20		
2-5	Intracity cash withdraw surcharge on Citibank ATM	Cash withdraw service for intracity cash withdraw transaction on Citibank ATM	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free		
2-6	Intercity ATM cash withdraw surcharge on Citibank ATM	Cash withdraw service for intercity cash withdraw transaction on Citibank ATM	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free		
2-7	Intracity cash withdraw surcharge on non-Citibank ATM ¹¹	Cash withdraw service for intracity cash withdraw transaction on non-Citibank ATM	Free for the first 2 transactions in each month in mainland China	RMB 2/transaction for subsequent transactions	Free for the first 4 transactions in each month in mainland China	RMB 2/transaction for subsequent transactions	Free	Free for the first 5 transactions in each month in mainland China	RMB 2/transaction for subsequent transactions	Free for the first 6 transactions in each month in mainland China	RMB 2/transaction for subsequent transactions	Free	Free	
2-8	Intercity cash withdraw surcharge on non-Citibank ATM ¹¹	Cash withdraw service for intercity cash withdraw transaction on non-Citibank ATM		RMB 2+0.5% of transaction amount for subsequent transactions (Minimum RMB 4, Maximum RMB 15)		RMB 2+0.5% of transaction amount for subsequent transactions (Minimum RMB 4, Maximum RMB 12)	Free		RMB 2+0.5% of transaction amount for subsequent transactions (Minimum RMB 4, Maximum RMB 15)		RMB 2+0.5% of transaction amount for subsequent transactions (Minimum RMB 4, Maximum RMB 12)	Free for the first 4 transactions in each month in mainland China	RMB 2+0.5% of transaction amount for subsequent transactions (Minimum RMB 4, Maximum RMB 15)	Free for the first 4 transactions in each month in mainland China

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			Blue card	Gold Card	Diamond	Blue Standard	Gold Standard	Blue Plus	Gold Plus	Blue Elite	Gold Elite	
2-9	Overseas ATM cash withdraw surcharge ^{*2}	Cash withdraw service for oversea cash withdraw transaction	RMB 12+0.5% of transaction amount (Minimum RMB 14, Maximum RMB 62)	RMB 15	Free	RMB 15	RMB 15	RMB 15	RMB 15	RMB 15	RMB 15	
2-10	Mainland China ATM inquiry fee(both Citibank and non-Citibank ATM)	Inquiry service for mainland China inquiry transaction on both Citibank and non-Citibank ATM	Free	Free	Free	Free	Free	Free	Free	Free	Free	
2-11	Overseas ATM inquiry fee ^{*2}	Inquiry service for oversea inquiry transaction	RMB 4	RMB 4	Free	RMB 4	RMB 4	RMB 4	RMB 4	RMB 4	RMB 4	
2-12	Citibank ATM RMB Funds Transfer surcharge (both intracity and intercity within Citibank)	Transfer service for RMB Funds transfer transaction within Citibank on both Citibank and non-Citibank ATM.	Free	Free	Free	Free	Free	Free	Free	Free	Free	

Charge rationale:

The Citi Debit Card Service Standard Charge setting is intergrated consideration for debit card system operation cost, card cost, ATM system operation cost, settlement cost, China Union Pay global network cost, labor cost and other management fee, with reference to the charges of similar products collected by other banks in the local market.

Preferential Tariff Instructions:

*1. All service charges on intracity and intercity non-Citibank ATM withdrawal will be waived till December 31st, 2015.

*2. All service charges on overseas ATM withdrawal and enquiry will be waived till December 31st, 2015. Extra charges made by some overseas ATMs on top of Citibank and China Union Pay networks still apply. Please refer to the notice on the ATM.

*3. The card replacement fee for magnetic card to chip card will be waived from now on till March 31st, 2015.

Remarks:

- The fee table is effective from December 22nd, 2014. 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).
- Customer shall open an individual bank account before applying Citi Debit Card. 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. Card annual fees and Citibank's account maintenance fee (if any) are charged independently.
- 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.
- An amount of RMB10,000 or equivalent has been set as the daily overseas ATM withdraw limit.
- Single POS transaction shall not exceed RMB100,000 or equivalent FCY. Cardholders can call Citibank 24 hour service hotline 400-821-1880 or 800-830-1880(for land lines within mainland China)to temporarily lift this limit. If you are overseas, please call (+86)-(20)-3880-1267.
- 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.
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.