

## Consumer Mortgage Loan/Secured Lending Fee Table, Citibank (China) Co., Ltd.

No.	Items	Services	Customers	Charge Standard	Remarks	
<b>Market-Basis Pricing Items</b>						
5-1	<b>Mortgage Loan - RMB</b>	Early Repayment Penalty	Charges due to early repayment	All	0.5% to 3% of early redemption amount. (The penalty scheme in your loan agreement or related supplemental agreement shall apply and prevail. )	Please refer to Remark 2.
5-2		Change of Loan Tenor	Providing loan tenor change service	All	Free	Please refer to Remark 3.
5-3		Change of Mortgagor	Providing Mortgagor change service	All	Free	Please refer to Remark 3.
5-4		Change of Repayment Account	Providing loan repayment acct change service	All	Free	Please refer to Remark 3.
5-5	<b>Mortgage Loan - Foreign Currency</b>	Early Repayment Penalty	Charges due to early repayment	All	0.5% to 3% of early redemption amount. (The penalty scheme in your loan agreement or related supplemental agreement shall apply and prevail. )	Please refer to Remark 2.
5-6		Change of Loan Tenor	Providing loan tenor change service	All	Free	Please refer to Remark 3.
5-7		Change of Mortgagor	Providing Mortgagor change service	All	Free	Please refer to Remark 3.
5-8		Change of Repayment Account	Providing loan repayment acct change service	All	Free	Please refer to Remark 3.
5-9	<b>Secured Lending</b>	Early Repayment Penalty	Charges due to early repayment	All	0.5% to 3% of early redemption amount. (The penalty scheme in your loan agreement or related supplemental agreement shall apply and prevail. )	Please refer to Remark 2.
5-10		Change of Loan Tenor	Providing loan tenor change service	All	Free	Please refer to Remark 3.
5-11		Change of Repayment Account	Providing loan repayment acct change service	All	Free	Please refer to Remark 3.
<b>Charge Rationale:</b> The Early Repayment Penalty is charged on the basis of our bank's people-related, funding cost and management cost, actual loan duration and market practice, etc.						

**Remarks:**

- The fee table is effective from August 1<sup>st</sup>, 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).
- Requirements on early repayment depend on the loan currency type and early redemption amount, etc. Please refer to your loan agreement for the detailed terms and conditions.
- Changing loan tenor, mortgagor or loan repayment account is not allowed without Citibank's consent in advance. Written applications shall be submitted to Citibank 45 days prior to such changes for the bank's review and approval.
- For other customized service, related fee charges and applicable condition are subject to the agreement signed between bank and customers.
- Customer shall open an individual bank account before applying mortgage or other secured lending products, 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. During the loan tenor (from the disbursement date to the loan maturity date or pay off date), no monthly account maintenance fee will be charged.
- The fee table only includes fees charged by Citibank(China) Co., Ltd., 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.
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.