Schedule of Fees & Charges

(VAT will be additional as applicable)

Effective June 2025

Banking Transactions	
Current, Call and Savings Accounts	
Minimum Monthly Average Balance Requirement per Account	**Monthly Fee per Account**
AED 3,000 or more	Free
Less than AED 3,000^	AED 25 (No charge for Citigold (CG) and Citigold Private Client (CPC))
Deposits: Deposit/interest rates are subject to change from time to time. In case of early termination of time deposits, pre-payment penalties are applied based on Terms and Conditions governing Bank accounts with Citibank N.A. and are available on our website www.citibank.ae. Citibank holds the right to refuse a deposit booking order from anyone at its sole discretion.	

Term Deposits	
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%

***Applicable rate :**

- If client withdraws the deposit within 7 days from date of booking, no interest will be paid out
- If client withdraws the deposit post 7 days from booking but before the expiry of the tenure, client will only earn interest for the period for which the deposit was actually maintained ("shorter tenure").
- The rate of interest will be as follows: - If a rate of interest is offered for the exact period of the "shorter tenure" ("equivalent rate"), the rate of interest on the deposit will be"equivalent rate" minus 1% (pre-payment penalty)
- If a rate of interest is not offered for the exact period of the "shorter tenure", the rate of interest on the deposit will be "Rate of interest of immediately preceding tenor" minus 1% (pre-payment penalty)
- In both cases, the interest rate offered will be subject to a minimum of zero (i.e. there is no negative charge on time deposits)

Banking Transactions

Check Collection Charges		Direct Debit Instruction	Banking Account
Outgoing Check Collection (FCY)^	AED 50 (No charge for CPC) + Correspondent Bank Charges + AED 60 if couriered (for FCY checks) (No charge for CPC)	Direct Debit Set up/ Cancellation/ Amendment Request	Free
Returned Check - Incoming Clearing / Collection Checks^	AED 100 (No charge for CPC)	Direct Debit Payment Request - Stop Payment (per instance)	Free
Manager's Checks / Demand Drafts			
Issuance Fees for Manager's Checks^	AED 30 (No charge for CPC)	Direct Debit payment Request Return- Insufficient Funds^	AED 25 (No charge for CPC)
Issuance Fees for Demand Drafts^	AED 75 (No charge for CPC)		

Banking Transactions

Citibank ATM / Debit Card Fees	Citibank Account Holder	Citigold Account Holder	Citigold Private Client (CPC)
Issuance Fee / Annual Membership Fee	Free	Free	Free
Supplementary Card Issuance Fee^	AED 25	Free	Free
Replacement Fee^	AED 25	AED 25	Free
PIN Maintenance Fee^	AED 25	AED 25	Free
Citibank ATM Transactions in UAE or Abroad	Free	Free	Free
Non-Citibank ATM Transactions in UAE^	AED 2 per transaction	Free	Free
Non-Citibank ATM Transactions Abroad (Prevailing bank foreign exchange rates will apply on all currency conversions)^	USD 5 per transaction	1 Free transaction per month, USD 5 per additional transaction	Free
Copy of Sales Slip^	AED 25	AED 25	Free

Banking Transactions

Check Book Services	Citibank Account Holder	Citigold Account Holder	Citigold Private Client (CPC)
First Check Book (10 leaves)	Free	Free	Free
Subsequent Check Books^	AED 25	Free	Free
Copies of Checks (less than 1 year)^	AED 10	Free	Free
Copies of Checks (over 1 year)^	AED 20	AED 20	Free
Stop Payments (per instrument / Check)^	AED 50 per request		Free
Standing Instructions	**Citibank and Citigold Account Holder**		**Citigold Private Client (CPC)**
Set-up Charges^	AED 50		Free
Penalty for Insufficient Funds^	AED 25		Free

Banking Transactions			
Statement	**Citibank Account Holder**	**Citigold Account Holder**	**Citigold Private Client (CPC)**
Additional Statement Requests (per statement cycle)^	AED 25	Free	Free

Foreign Exchange Related Fees on Purchase / Sale of Currency Notes	Citibank and Citigold	Citigold Private Client (CPC)
Fees on purchase / Sale of currency notes^	1% of total amount	Free
USD cash deposits / withdrawal (Teller)^	1% of total amount	Free

Banking Transactions			
Funds Transfer Charges to all destinations within and outside UAE (Branch Fee per transfer in USD or equivalent in other currencies)			
Transfer Amount	Citibank Account Holder	Citigold Account Holder	Citigold Private Client (CPC) Account Holder
USD 1 to 2,499^	USD 20	USD 15	Free
USD 2,500 to 9,999^	USD 25	USD 20	Free
USD 10,000 to 49,999^	USD 40	USD 35	Free
USD 50,000 to 100,000^	USD 75	USD 50	Free
USD 100,000+ ^	USD 175	USD 150	Free
Correspondent Banks may charge commissions, fees or other charges in relation to the Fund Transfer instruction.			

Banking Transactions		
Online Funds Transfer Charges (Citibank Online Internet instruction Fee per transfer)		
Funds Transfer (in USD or equivalent in other currencies)		
Transfer Amount Currency (Inside/Outside UAE)	**Citibank & Citigold Account Holder**	**Citigold Private Client (CPC) Account Holder**
USD 1 to 2,499^	USD 10	Free
USD 2,500 to 9,999^	USD 15	Free
USD 10,000 to 49,999^	USD 25	Free
USD 50,000+ ^	USD 50	Free

<table>
<tr><th colspan="9">Banking Transactions</th></tr>
<tr><th colspan="3">Local Currency Fund Transfer Charges</th><th>Foreign Currency (Incoming)</th><th colspan="2">Faster Payments</th><th colspan="2">Utility Bill Payments</th></tr>
<tr><td>Incoming Citibank Account Holders</td><td colspan="2">Outgoing</td><td rowspan="3">Free</td><td>Outgoing charges^</td><td rowspan="3">Free</td><td rowspan="3">Payment through internet/ ATM / Citiphone Banking</td><td rowspan="3">Free</td></tr>
<tr><td rowspan="2">AED 1^</td><td>Online</td><td>Free</td><td rowspan="2">Incoming charges^</td></tr>
<tr><td>Manual</td><td>AED 5</td></tr>
<tr><td colspan="8">No charge for Citigold and Citigold Private Client (CPC)</td></tr>
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Wealth Management Products	
Mutual Funds^	Subscription / SWITCH Fee: Branch Channel: Up to 5% of the investment amount. Digital Channel (Citibank UAE Online/ Citibank UAE Mobile Banking): 0.99% of the investment amount. For Systemic Investment Plan: Up to 2% of the monthly investment amount. Redemption Fee: Fee on any products (if applicable) may be applied by the fund house / product provider / issuer. Please refer to the Terms and Conditions or prospectus.
Structured Notes^	Subscription: Total charge up to 4% including any embedded spread as per the product term sheet. Redemption: Early redemption charges of up to 2%.
Fixed Income Securities^	Subscription Fee: Branch Channel: Up to 3% of the investment amount. Digital Channel (Citibank UAE Online/Citibank UAE Mobile Banking): 0.99% of the investment amount.Redemption Fee: Up to 3% of the investment amount. Other Fee: Other Fee applicable on Subscription / Redemption: CHF 75 + Applicable broker fees, Exchange Fees, Stamp Duty / Taxes and any Other Fee / Charges, depending on the market. Custody Fee*: 0.2% p.a. of the value of assets calculated on anaverage balance of assets charged quarterly.^
Foreign Exchange Rates	For transactions that require a currency conversion, Citibank's prevailing exchange rate (benchmark rate + spread of up to 3%) will apply based on customer segment. You can get the best FX rates when exchanging foreign currency during bank hours.
Life Insurance^	All product related charges applicable and levied by the insurance company are disclosed at the time of subscribing to these products. Please refer to offer documents for the same.
Marginable Securities Backed Finance	Up to 3-month Secured Facility Base Lending Rate + 6% p.a. (Leverage and/or Overdraft Loans) **Penalty for Payment before maturity:** Early termination charge would apply on fixed rate margin loans availed against terms of Master Securities Backed Credit Facility (Portfolio Power Agreement) available on www.citibank.ae. The early termination charge would be a factor of difference in interest rate fixed at the loan inception until its maturity and interest rate applicable at the date of loan pre-closure as ascertained by Citibank. Please refer to the Key Fact Statement for illustrations.

*Accrued monthly charged quarterly

Wealth Management Products	
Online Brokerage^	Subscription Fee: 0.3% of the investment amount. Redemption Fee: 0.3% of the investment amount. Other Fee: Any Applicable Broker Fees, ADR / GDR Handling Fee, Exchange Fees, Stamp Duty/ Taxes and any Other Fee / Charges, depending on the market. Custody Fee*: 0.2% p.a. of the value of assets calculated on an average balance of assets charged quarterly.^
Transfer out of Assets Under Management (AUM) from Citi will incur a fee of 0.5% subject to a maximum of USD1,500 per security on the value transferred.^	

*Accrued monthly charged quarterly

Credit Cards

Credit Cards Fees and Interest Charges			
	Annual Membership Fee (AMF)^	Monthly Retail/Cash Interest Rate (fixed rate)*	Annual Percentage Rate for Retail/Cash (fixed rate)
Citi Ultima	AED 3,000	3.50%	42%
Citi Prestige	AED 1,500	3.50%	42%
Citi Premier	AED 750	3.50%	42%
Citi Rewards	AED 300	3.50%	42%
Citi Cashback	AED 300	3.50%	42%
Citi Ready Credit	AED 300	3.25%	39%
Emirates - Citibank Credit Cards**			
Ultima Visa/Ultima MasterCard	AED 3,000	3.50%	42%
Ultimate	AED 800	3.50%	42%
World/Gold	AED 400	3.50%	42%
Silver	AED 250	3.50%	42%

*This is Annual Percentage rate divided by 12.

**Not open to new applications.

Credit Cards

Credit Cards Fees and Interest Charges			
	Annual Membership Fee (AMF)^	Monthly Retail/Cash Interest Rate (fixed rate)*	Annual Percentage Rate for Retail/Cash (fixed rate)
Citi PremierMiles**			
Elite	AED 1,500	3.50%	42%
World/ Platinum/ Signature	AED 750	3.50%	42%
Titanium	AED 400	3.50%	42%
Citi Life**			
World Elite/ Infinite	AED 600	3.50%	42%
Platinum/ Gold	AED 300	3.50%	42%
Silver	AED 50-150	3.50%	42%
Citi Simplicity	-	3.50%	42%

*This is Annual Percentage rate divided by 12.

** Not open to new applications.

Credit Cards

Supplementary Card (AMF)^ - Free (Supplementary card is not available for Citi Ready Credit)

e-card (AMF)^ - Free***

Paper Statement Fee/Copy^	AED 10 / AED 25 per month This will be multiplied by the number of months, in case of multiple months' statement request
Courier Charges^	As per applicable courier service charges. Charges may vary depending on courier service provider
Loan on Card/Easy Installment Plan Early Settlement Fee^	1% of remaining balance Loan on Card Early Settlement Fee is not applicable on Citi Ready Credit
Outgoing Check Collection Fee^ (LCY / FCY)	AED 50 + Correspondent Bank Charges + AED 60 if couriered (FCY Checks)
Manager's Check Issued for Credit Balances^	AED 25
Returned Check Fee^	AED 100

***Not open to new applications.

Credit Cards	
Check Clearance^	Proceeds will be credited to the card account on clearance of the Check
Processing Margin for International and/or Foreign Currency Transactions	2.99%
Cash Advance Fee^ (Not applicable for Citi Simplicity)	3% of cash advance amount or AED 99 whichever is higher with a max. charge of AED 250
Loan on Card/Easy Installment Plan Processing Fee^	Up to 4% of the loan amount
Loan on Card (Beyond Credit Limit) Processing Fee^	AED 100 Loan on Card (Beyond Credit Limit) is not available for Citi Ready Credit.
Balance Transfer on Card Processing Fee^	Up to 6% of the Balance Transfer Amount
Citi PayAll Processing Fee^	Up to 4% of the transaction amount
Minimum Payment Due	The Minimum Payment Due is calculated as the higher of AED 100 or 2.74% of the Current Balance on Statement of Account (Including Balance Transfer on Card Transactions) plus if applicable (a) current billed Late Payment Fee, (b) current billed finance charges, (c) monthly amount(s) of installment loans including Easy Installment Plan(s) and Loan on Card(s) etc., (d) Over Limit amount, (e) Past Due Amount, (f) taxes (g) Loan on Card (beyond credit limit) processing fee. If your current balance is less than AED 100, then your minimum payment due will be equal to your current balance.

Upon closure of the Credit Card, subject to no bank account(s) or other credit card(s) maintained with Citibank U.A.E., there will be no refund in case of any excess payment made into the Credit Card Account of an amount less than or equal to AED 50.

Credit Cards

Inbound Direct Debit		Fees, Rates and Charges	All Credit Cards
Direct Debit Setup / Cancellation / Amendment Request^	Free	Late Payment Fee^ (Not applicable for Citi Simplicity)	AED 230
Direct Debit Stop Payment Request (per instance)^	AED 50	Over Limit Fee^ (Not Applicable on Citi Simplicity and Citi Ready Credit)	AED 249 or the highest over limit amount assessed daily during the statement period, whichever is lower.
Direct Debit Return Payment Request due to Insufficient Funds^	AED 25	Card Replacement Fee^	AED 50
		Card Conversion Fee^	AED 50
		Sales Draft Copy^	AED 65
		Metal supplementary card one time issuance fee (applicable for Ultima MasterCard only):^	AED 1000/card

Credit Cards	
Charged Benefits	
Loan on Card/ Easy Installment Plan Interest Rate	Up to 42% p.a. at reducing balance basis****
Balance Transfer on Card Interest Rate	Up to 39% p.a. at reducing balance basis****
Credit Shield Plus+***	0.82% of the monthly outstanding balance at billing cycle
Life Style Protect+***	0.79% of the monthly outstanding balance at billing cycle
Lifestyle Protect Classic+	0.79% of the monthly outstanding balance at billing cycle
Lifestyle Protect Lite+	0.58% of the monthly outstanding balance at billing cycle

***Not open to new applications.

****Applicable tenors / campaign period will be displayed and agreed upon during the booking process

Loans			
Personal Loans			
Personal Loans product has been discontinued and new applications are not available			
Personal Loans Annual Percentage Rate (Fixed rate applied on a reducing balance per annum from the date of loan disbursement)		With Salary Transfer to Citibank	Without Salary Transfer to Citibank
		6.99% to 8.99%	14% to 27%

Loans			
Personal Loans			
Delayed Payment Penal Interest Charges / Late Payment Charges^	2% of each recurring delayed amount with min. AED 50 and up to a max. of AED 200	**Penalty for Payment Before Maturity**	
Stop Check / Advance Payment^ (per instrument/ Check)	AED 50 per request	Early Settlement from Other Bank Loans^ (one time charge)	1% of remaining balance or AED 10,000, whichever is less
Loan Re-scheduling Fee^ (one time charge)	AED 250	Final Settlement from Other Sources / End of Service Benefit^ (one time charge)	1% of remaining balance or AED 10,000, whichever is less
Loan Cancellation Fee^ (one time charge)	AED 100	Partial Payment from All Sources Including End of Service Benefit^ (one time charge)	1% of remaining balance or AED 10,000, whichever is less

Insurance								
Premium Table								
Insured								
Age	Pearl		Ruby		Diamond		Platinum	
	100,000		200,000		300,000		400,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
18 to 29	482.45	43.30	892.45	80.30	1,302.45	117.30	1,712.45	154.30
30 to 39	889.45	80.30	1,706.45	153.30	2,523.45	227.30	3,340.45	300.30
40 to 49	1,853.45	166.30	3,634.45	327.30	5,415.45	487.30	7,196.45	647.30
50 to 54	2,826.45	254.30	5,580.45	502.30	8,334.45	750.30	11,088.45	997.30
55 to 59	3,593.45	323.30	7,114.45	640.30	10,635.45	957.30	14,156.45	1,274.30

Insurance

Premium Table								
Spouse								
Age	Pearl		Ruby		Diamond		Platinum	
	50,000		100,000		150,000		200,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
18 to 29	257.45	23.30	441.45	39.30	626.45	56.30	810.45	72.30
30 to 39	440.45	39.30	807.45	72.30	1,175.45	105.30	1,542.45	138.30
40 to 49	873.45	78.30	1,674.45	150.30	2,475.45	222.30	3,276.45	294.30
50 to 54	1,311.45	118.30	2,550.45	229.30	3,789.45	341.30	5,028.45	452.30
55 to 59	1,656.45	149.30	3,240.45	291.30	4,824.45	434.30	6,408.45	576.30

Insurance

Family Protection Plan

	PLAN 1	PLAN 2	PLAN 3	PLAN 4
Benefits for Insured	**Sum Insured Amounts in AED**			
Accidental Death Insurance Benefit	AED 100,000	AED 200,000	AED 500,000	AED 1,000,000
Permanent Total Disability Insurance Benefit	AED 100,000	AED 200,000	AED 500,000	AED 1,000,000
Permanent Partial Disability Insurance Benefit	AED 100,000	AED 200,000	AED 500,000	AED 1,000,000
Accidental Medical Reimbursement Benefit	AED 10,000	AED 20,000	AED 50,000	AED 100,000

Insurance

	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	Monthly Premium Amount in AED inclusive of VAT			
Insured Only	AED 14.74	AED 28.49	AED 66.22	AED 113.29
Insured + Children	AED 32.48	AED 46.23	AED 83.96	AED 123.99
Insured + Spouse	AED 27.98	AED 53.98	AED 126.2	AED 214.92
Insured + Spouse + Children	AED 45.72	AED 71.72	AED 143.94	AED 225.62

Others

Letter Charges for all products

		Citigold Private Client (CPC)
Legal and Liability Letters issued to Government, department-embassies and financial institutions – Personal Accounts^	AED 60	Free
Liability letter issued to financial institutions – Personal Accounts^	AED 60	Free
Liability/ No Liability Letters – Credit Card^	AED 50	Free
Balance Confirmation / Loan Release Letters / Cards Reference Letters / Cards Clearance Letters^	AED 50	Free
Bank Reference Letter Charges^	AED 50	Free

^VAT applicable over and above these charges. +Inclusive of VAT collected on behalf of the Insurer on the non-life component of the premium.

**Not available for new to bank customers and new applicants among existing customers.

Any other product refers to Credit Cards, Loans and Insurance. Fees would be deducted at the end of each month. • **Citigold Members** require a minimum relationship balance of USD 200,000 or equivalent in any other currency. **Citigold Private Client Members** require a minimum relationship balance of USD 1,000,000 or equivalent in any other currency. Replacement of Priority Pass Cards will be charged at AED 50 • Safe Deposit Box charges ranges^ from AED 1000 to AED 3000 based on sizes (not current offering) • National Service Recruits are exempt from minimum balance requirement and associated fees at account level • AED equivalent fees and charges will be determined by the Bank by using its exchange rate. • Pricing may vary depending on facility/business relationship and subject to credit approvals. • All prices, fees and charges of products and services detailed in this schedule are subject to change from time to time at sole discretion of Citibank, N.A. by giving prior notice to the Customer. Such changes apply from the effective date specified by the Bank. • For more information, please contact our **24-hour CitiPhone Banking Service on +971 4 311 4000**.

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Effective June 2025