



Fee Information Document



Name of the account provider: Citibank UK Limited

Account name: Citi Employee Current Account

Date: 8 December 2020

- This document is used across the European Union for providers to inform you about their fees for using the main services linked to the payment account (current account), including fees for maintaining the account. It will help you to compare these fees with those payable on other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our 'Citi Employee Current Account Rates and Charges Information' leaflet which you can find on our website or by asking us.
- A glossary of the terms used in this document is available free of charge on our website, or you can ask us for a copy.

Service	Fee
General account services	
Maintaining the account	No fee
Payments (excluding cards)	
Direct Debit	No fee
Standing order	No fee
Sending money within the UK	Faster Payments (Pounds) No fee CHAPS (Pounds) Staff Citigold Private Client / Citigold Staff client No fee Citi Staff client £10 If you send money in a foreign currency within the UK, the fees are shown below in the section 'Sending money outside the UK'
Sending money outside the UK	Citi Global Transfers (sending money to other Citi accounts where available) No fee SWIFT Staff Citigold Private Client / Citigold Staff client No fee Citi Staff client Citi Online / Citi Mobile® UK App No fee CitiPhone £10* *Please note, if you send money in Euros, Swedish Krona or Romanian Leu to a beneficiary whose bank is located in the UK or EEA [†] there will be no fee.
Receiving money from outside the UK	No fee

Cards and cash		
Cash withdrawal in Pounds in the UK		No fee
Cash withdrawal in foreign currency outside the UK	Foreign currency commission as a percentage of the amount withdrawn	2.75%
	Foreign currency transaction fee	No fee
Debit card payment in Pounds		No fee
Debit card payment in a foreign currency		2.75% of the value of the transaction (non-sterling transaction fee)
Overdrafts and related services		
Arranged overdraft	Debit interest rate for arranged overdrafts over £500	6.90% EAR [^]
Unarranged overdraft	Maximum Monthly Charge (" MMC ") for unpaid transaction fees*	£100
	*The MMC for unpaid transaction fees equates to a maximum of four charges per account per calendar month and applies to any Direct Debit or Standing Order. We will provide you with at least 14 days pre-notification notice before taking these overdraft charges from your account.	
Refusing a payment due to lack of funds		£25

[†]EEA (European Economic Area) countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

[^]The EAR is the Effective Annual Rate and is used to express the cost of borrowing on Current Accounts. The EAR takes into account the rate of interest charged, the frequency it is levied to accounts and compounding interest.

Note: If your transaction requires a currency conversion our relevant Reference Exchange Rate will apply.