



## Fee Information Document



**Name of the account provider: Citibank UK Limited**

**Account name: Citi Staff Current Account (for accounts opened pre 8 December 2020)**

**Date: 30 October 2024**

- 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 'Staff Rates and Charges Information' leaflet and '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
<b>General account services</b>	
<b>Maintaining the account</b>	No fee
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	No fee
<b>Standing order</b>	No fee
	CHAPS (Pounds) £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'
<b>Sending money outside the UK</b>	Citi Global Transfers (sending money to other Citi accounts where available) No fee
	<b>SWIFT</b>
	Citibank Online / Citi Mobile® UK App No fee
	CitiPhone £10*
	*Please note, if you send money in Euros/Swedish Krona/Romanian Leu to a beneficiary whose bank is located in the UK or EEA† there will be no fee.
<b>Receiving money from outside the UK</b>	No fee
<b>Cards and cash</b>	
<b>Cash withdrawal in Pounds in the UK</b>	No fee
<b>Cash withdrawal in foreign currency outside the UK</b>	Foreign currency commission as a percentage of the amount withdrawn 2.75%
	Foreign currency transaction fee No fee
<b>Debit card payment in Pounds</b>	No fee
<b>Debit card payment in a foreign currency</b>	2.75% of the value of the transaction (non-sterling transaction fee)

Overdrafts and related services		
<b>Arranged overdraft</b>	Debit interest rate for arranged overdrafts over £500	6.90% EAR <sup>^</sup>
<b>Unarranged overdraft</b>	Maximum Monthly Charge (“ <b>MMC</b> ”) for unpaid transaction fees <sup>**</sup>  <sup>**</sup> 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.	£100
<b>Refusing a payment due to lack of funds</b>		£25

<sup>†</sup>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.

<sup>^</sup>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. It does not include arranged or unarranged overdraft fees.

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