



## Fee Information Document



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

**Account name: Citibank UK - US Dollar Current Account for Staff Current Account Holders**

**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 the following documents, which you can find at **[citibank.co.uk/staff-terms](https://citibank.co.uk/staff-terms)** or by asking us:
  - 'Staff Rates and Charges Information' and 'Rates and Charges Information' **for accounts opened before 8 December 2020**
  - 'Citi Employee Current Account Rates and Charges Information' **for accounts opened from 8 December 2020**
- 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	Not available		
Standing order	Not available		
Sending money within the UK	US Dollars - SWIFT		
	For Staff accounts opened before 8 December 2020		
	If you hold a Citigold Staff Current Account	Citi Online/Citi Mobile® UK App	No fee
		Client Service Team/ Branch/CitiPhone	No fee
	If you hold a Citi Staff Current Account	Citi Online/Citi Mobile® UK App	No fee
		CitiPhone*	£10
	For Staff accounts opened from 8 December 2020		
	If you hold a Citi Employee Current Account and you are a Staff Citigold Private Client or a Citigold Staff client	Citi Online/Citi Mobile® UK App	No fee
		Client Service Team/ Branch/CitiPhone	No fee
	If you hold a Citi Employee Current Account and you are a Citi Staff client	Citi Online/Citi Mobile® UK App	No fee
		CitiPhone*	£10
	*Please note, if you send Euros/Swedish Krona/Romanian Leu to a beneficiary whose bank is located in the UK or EEA† there is no fee.		

Payments (excluding cards) continued		
Sending money outside the UK	<b>Citi Global Transfers</b> (sending money to other Citi accounts where available)	No fee
	<b>SWIFT</b>	
	<b>For Staff accounts opened before 8 December 2020</b>	
	If you hold a Citigold Staff Current Account	Citi Online/Citi Mobile® UK App No fee Client Service Team/ Branch/CitiPhone No fee
	If you hold a Citi Staff Current Account	Citi Online/Citi Mobile® UK App No fee CitiPhone* £10
	<b>For Staff accounts opened from 8 December 2020</b>	
	If you hold a Citi Employee Current Account and you are a Staff Citigold Private Client or a Citigold Staff client	Citi Online/Citi Mobile® UK App No fee Client Service Team/ Branch/CitiPhone No fee
	If you hold a Citi Employee Current Account and you are a Citi Staff client	Citi Online/Citi Mobile® UK App No fee CitiPhone* £10
*Please note, if you send Euros/Swedish Krona/Romanian Leu to a beneficiary whose bank is located in the UK or EEA† there is no fee.		
Receiving money from outside the UK		No fee
Cards and cash		
Cash withdrawal in Pounds in the UK		2.75%
Cash withdrawal in foreign currency outside the UK in a currency other than US Dollars	Foreign currency commission as a percentage of the amount withdrawn	2.75%
	Foreign currency transaction fee	No fee
Debit card payment in Pounds		2.75%
Debit card payment in a foreign currency other than US Dollars		2.75%
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		\$40

†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.