



Fee Information Document



Name of the account provider: Citibank UK Limited

Account name: US Dollar Current Account for Staff Current Account Holders

Date: 11 January 2021

- 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 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	<p>US Dollars - SWIFT</p> <p>For Staff accounts opened before 8 December 2020</p> <table> <tr> <td>If you hold a Citigold Staff Current Account</td> <td>Citi Online/Citi Mobile® UK App</td> <td>No fee</td> </tr> <tr> <td></td> <td>Client Service Team/ Branch/CitiPhone</td> <td>No fee</td> </tr> <tr> <td>If you hold a Citi Staff Current Account</td> <td>Citi Online/Citi Mobile® UK App</td> <td>No fee</td> </tr> <tr> <td></td> <td>CitiPhone*</td> <td>£10</td> </tr> </table> <p>For Staff accounts opened from 8 December 2020</p> <table> <tr> <td>If you hold a Citi Employee Current Account and you are a Staff Citigold Private Client or a Citigold Staff client</td> <td>Citi Online/Citi Mobile® UK App</td> <td>No fee</td> </tr> <tr> <td></td> <td>Client Service Team/ Branch/CitiPhone</td> <td>No fee</td> </tr> <tr> <td>If you hold a Citi Employee Current Account and you are a Citi Staff client</td> <td>Citi Online/Citi Mobile® UK App</td> <td>No fee</td> </tr> <tr> <td></td> <td>CitiPhone*</td> <td>£10</td> </tr> </table> <p>*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.</p>	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	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
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Payments (excluding cards) continued			
Sending money outside the UK	Citi Global Transfers (sending money to other Citi accounts where available)	No fee	
	SWIFT		
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*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.