



Fee Information Document



Name of the account provider: Citibank UK Limited

Account name: Euro Current Account for Staff Current Account Holders

Date: 1 September 2022

- 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 | | | | | | | | | | | | |
|--|--|--|---------------------------------|--------|--|--|--------|---|---------------------------------|--------|--|------------|-----|
| Payments (excluding cards) | | | | | | | | | | | | | |
| Direct Debit | Not available | | | | | | | | | | | | |
| Standing order | Not available | | | | | | | | | | | | |
| Sending money within the UK | Euros - SWIFT No fee | | | | | | | | | | | | |
| Sending money outside the UK | Citibank Global Transfers (sending money to other Citi accounts where available) No fee | | | | | | | | | | | | |
| | SWIFT | | | | | | | | | | | | |
| | For Staff accounts opened before 8 December 2020 | | | | | | | | | | | | |
| | <table border="0"> <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> | 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 |
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| Sending money outside the UK | For Staff accounts opened from 8 December 2020 | | | | | | | | | | | | |
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| 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 Euros | 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 Euros | | 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 | | £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.