

UK Citi Staff Fee Schedule Supplement

For all UK Citi employees

Effective from 31 July 2023

This supplement is for UK Citi staff accounts held with Citibank N.A., Jersey Branch. This supplement modifies, and must be read in conjunction with, the Fee Schedule.

The terms of the Fee Schedule continue apply to UK Citi Staff Accounts, as varied in accordance with the sections outlined below in this supplement.

Capitalised terms, if not defined in this document, will have the meaning given to them in the Citi International Personal Bank General Terms and Conditions.

3. Relationship balance

You will pay a monthly service fee:

- if the relationship balance falls below \$50,000 (or currency equivalent) in savings and investments with Citi IPB, or
- a salary of less than £60,000 (or currency equivalent) is credited to the Account.

6. Brokerage facilities

6.2. Trading Commission

Where you purchase or sell equities, fixed income securities or exchange traded products, the following Transaction Fees and minimum transaction sizes apply:

Transaction Fee of 0.25% from trading value will be charged. By way of example, if you purchase exchange traded product with the market value of \$10,000, you will be charged a Transaction Fee of \$25 (i.e. 0.25% of \$10,000) and \$10,000 will be invested in exchange trade product.

No Transaction Fee is payable in relation to maturities of fixed income securities.

Minimum transaction size:

Trading via Citi Online	subject to minimum tradable lots
Trading via other channels	minimum US\$10,000 (or equivalent)

7. Global custody fee

Global custody fee 0.1%
The amount is calculated daily as a percentage (%) of the value of assets held and is charged monthly in arrears.

8. Time Deposits

Minimum deposit	\$5,000 (or currency equivalent)
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9. Mutual Funds

9.1 Non-Advisory Services

Where you invest in Mutual Funds, you will be charged an upfront Transaction Fee of 0.5% on the amount you invest, in addition to the amount you invest. By way of example, if you invest \$10,000 in Mutual Fund, you will be charged a Transaction Fee of \$50 (i.e. 0.5% of \$10,000) and \$10,000 will be invested in Mutual Fund. For money market Mutual Funds, the Transaction Fee will be 0.25% (not 0.5%).

Alternately if you invest through Citi Online, the Transaction Fee will be 0.25% for all Mutual Funds.

No Transaction Fee is payable on redemption of Mutual Funds.

9.2. Advisory Services

Where we provide you with an Investment Advisory Service in relation to Mutual Funds or Exchange Traded Funds, you will pay an Advisory Fee. The Advisory Fee is additional to the amount you invest and the Transaction Fee payable.

If you are a Citigold Private Client	the fee is 0.4%
If you are a Citigold International client	the fee is 0.9%

By way of example, if you are Citigold Private Client and invest \$10,000 in Mutual Funds, you will be charged an Advisory Fee of \$40 (i.e. 0.4% of \$10,000) and \$10,000 will be invested in Funds.

We will not charge you until we have agreed with you how we are to be paid and the amount. We will discuss your payment options with you and answer any questions you have.

You will not have to pay an Advisory Fee or any other charge if we provide you with a personal recommendation in relation to a particular investment product and you decide not to proceed with the transaction.

11. Structured Notes

11.2 Advisory Services

Where you invest in Structured Notes, you will be charged an upfront Transaction Fee of 0.5% on the amount you invest, in addition to the amount you invest. By way of example, if you invest \$100,000 in Structured Notes, you will be charged a Transaction Fee of \$500 (i.e. 0.5% of \$100,000) and \$100,000 will be invested in Structured Notes.

Where we provide you with an Advisory Service in relation to Structured Notes, you will pay an Advisory Fee. The Advisory Fee is additional to the amount you invest and the Transaction Fee.

If you are a Citigold Private Client the fee is 0.4%

If you are a Citigold International client the fee is 0.9%

By way of example, if you are Citigold Private Client and invest \$100,000 in Structured Notes, you will be charged an Advisory Fee of \$400 (i.e. 0.4% of \$100,000) and \$100,000 will be invested in Structured Notes.

We will not charge you until we have agreed with you how we are to be paid and the amount. We will discuss your payment options with you and answer any questions you have.

You will not pay an Advisory Fee or any other charge if we provide you with a personal recommendation in relation to a particular investment product and you decide not to proceed with the transaction.

Notes

1. A photocopy of the employee's Citi ID must be added to the Account documentation requested to open a staff Account subject to relevant banking laws and regulations.
2. The employee must notify their Relationship Manager that they are a staff member to benefit from this UK Citi Staff Fee Schedule Supplement at the time of transacting.
3. On cessation of employment with Citi, the charges will revert to those set out in the Fee Schedule.

Investments are not bank deposits, and are neither obligations of, nor guaranteed by, Citigroup, or any of its affiliates, unless otherwise stated. They are subject to investment risks, including possible loss of the principal amount invested. Past performance is not indicative of future results; investments can go down as well as up.

Citibank N.A., Jersey Branch is regulated by the Jersey Financial Services Commission. Citibank N.A., Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request. Citi International Personal Bank is registered in Jersey as a business name of Citibank N.A. The address of Citibank N.A., Jersey Branch is P.O. Box 104, 38 Esplanade, St Helier, Jersey JE4 8QB. Citibank N.A. is incorporated with limited liability in the USA. Head office: 399 Park Avenue, New York, NY 10043, USA. © Citibank N.A. 2023. CITI®, CITI and Arc Design® are registered service marks of Citigroup Inc. Calls may be monitored or recorded for training and service quality purposes.