

Staff Rates and Charges

Effective from 16 February 2024

This document sets out the rates and charges applicable to the current and savings accounts we offer to employees.

It should be read alongside the General Terms and Conditions for Citi Current Accounts and Savings Accounts, the Rates and Charges leaflet and the Staff Account Specific Terms and Conditions, and forms part of the agreement you have with us.

Please refer to the Rates and Charges information for details of all other charges that apply and for full details on all other accounts, including Savings Accounts.

Interest rates and fees

For full details of when and how interest is payable, please refer to your General Terms and Conditions for Citi Current Accounts and Savings Accounts.

Sterling account interest rates - currently available

Interest rates for Sterling Current Accounts

Interest only paid on balances above £1.

Citigold Staff Current Account		Citi Staff Current Account	
GROSS % P.A.	AER %	GROSS % P.A.	AER %
0.10	0.10	0.10	0.10

Interest rates for Sterling Savings Accounts

Flexible Saver

	Citigold Tier: £1 - £1,000,000		Citi Tier: £1 - £150,000	
	GROSS % P.A.	AER %	GROSS % P.A.	AER %
Variable Standard Rate (all Issues)	2.00	2.02	2.00	2.02

Reward Saver

	Citigold Tier: £1 - £1,000,000		Citi Tier: £1 - £150,000	
	GROSS % P.A.	AER %	GROSS % P.A.	AER %
Variable Standard Rate (all Issues)	2.00 ²	2.02 ²	2.00 ²	2.02 ²
Introductory Bonus rate (Issue 10) ¹	0.15 ²	0.08 ²	N/A	N/A
Total Rate	2.15 ²	2.10 ²	N/A	N/A

- Reward Saver (Issue 10) account holders who hold a Citigold Staff Current Account receive a fixed introductory bonus of 0.15% gross p.a. for the first 6 months from account opening.
- No Interest will be paid on the total balance during months in which you make an account withdrawal of any amount. Interest will be paid as normal on account closures.

The gross rate is the contractual rate of interest payable before any deduction of income tax. Tax treatment or the rate of interest payable may be subject to change in the future and the tax treatment depends on your individual circumstances. AER stands for the Annual Equivalent Rate and is a notional rate that illustrates what the contractual interest rate would be if interest was paid and compounded on an annual basis. Interest is credited monthly. Interest rates are variable unless otherwise stated but correct at time of going to print.

Payment and transfer fees (sending money within the UK in Pounds and sending money outside the UK)

The minimum amount that can be transferred is £1 (or currency equivalent) using Citi Online or the Citi Mobile® UK App. There is no minimum amount to send money using CitiPhone or Client Service Team.

SWIFT/CHAPS	
Citigold Staff Current Account	No fee
Citi Staff Current Account	
Citi Online / Citi Mobile® UK App	No fee
CitiPhone	£10*

*Please note, if you send money in Euros, Swedish Krona or Romanian Leu to a beneficiary whose bank is located in the UK or EEA† there will be no fee.

The fees mentioned above are per transaction.

Any charges listed in Pounds that are applied to an account that is not denominated in Pounds and where the charge is not specified in the relevant currency of the account, will be the equivalent amount in the currency of that account. Citi will use the **"Citi UK"** reference exchange rate at the time the charge is applied to convert the Pounds charge into the relevant currency.

†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.

Using your Citi Card overseas

If you use a Citi Card to make payments in currencies other than the currency of the Account, the amount of the transaction will be converted into Pounds using our reference exchange rate (which is the Card Scheme's exchange rate on the date it processes the transaction, plus a commission of 2.75%). This rate may not be the same as the rate that applied on the date the transaction was made, if the payment is processed by the Card Scheme after that date. If your Account is in a currency other than Pounds, the Pounds amount will then be converted by us into the currency of the Account using the **"Citi UK"** reference exchange rate applicable at the time.

If you use a Citi Card to make cash withdrawals from ATMs outside of the UK (other than through a Citi-operated ATM) in currencies other than the currency of the Account, the amount of the transaction will be converted into US Dollars using our reference exchange rate (which is the Card Scheme's exchange rate on the date it processes the transaction, plus a commission of 2.75%). This rate may not be the same as the rate that applied on the date the transaction was made, if the payment is processed by the Card Scheme after that date. If your Account is in a currency other than US Dollars, the US Dollar amount will then be converted by us into the currency of the Account using the **"Citi UK"** exchange rate applicable at the time.

When making cash withdrawals through a Citi-operated ATM outside the UK in a currency other than the currency of your account, the amount of the transaction will be converted into US Dollars using the **"Citi"** reference exchange rate on the date we process the transaction. If your account is in a currency other than US Dollars, the US Dollar amount will then be converted by us into the currency of the Account using the **"Citi UK"** exchange rate applicable at the time.

Using your Citi Card to make foreign currency withdrawals at ATMs not operated by Citi within the UK

When making LINK ATM cash withdrawals within the UK through an ATM not operated by Citi in a currency other than the currency of your account, the amount of the transaction will be converted into Pounds on the date of your withdrawal. Citi is not responsible for this conversion. Details of the conversion rate and applicable fees should be made available to you at the ATM terminal. If your Account is in a currency other than Pounds, the amount in Pounds will then be converted by us into the currency of the Account using the **"Citi UK"** exchange rate applicable at the time.

If you are using an ATM which is not part of the LINK network, a different currency conversion process may apply. Information about the process and applicable fees should be available to you at the ATM terminal.

Other banking services

An upper limit of £10,000 applies to all cheques which must be denominated in Pounds, US Dollar and Euro.

Citi UK Staff are provided with preferential exchange rates on US Dollar cheque encashments. The maximum limit is US\$10,000. There is a fee of £12.50 per encashment for amounts larger than \$5,000. The cheque must be a personal cheque and drawn on Citibank N.A.

ATM daily cash withdrawal limits

Account	Limit
Citigold Staff Current Account	£1,000* (or currency equivalent)
Citi Staff Current Account	£500* (or currency equivalent)

*Subject to any individual machine limit, your Available Balance, and specific limits determined and notified to you by Citi from time to time.

The above limits are aggregate daily limits that apply across all Citi UK accounts from which you are able to make cash withdrawals from ATMs.