

# Service Charges

## CHARGES ON BANKING SERVICES / REQUESTS

Services	Standard Charge for Singapore	Standard Charge for Hong Kong
1. External Fund Transfer (Online fund transfer - no charge applicable)	Cable - US\$35 or equivalent	Cable - US\$35 or equivalent
2. MAS S\$ Local Funds Transfer	S\$20	-
3. RTGS Local Funds Transfer HK (USD, HKD, EUR & CNY)	-	HK\$200
4. Manager's Check/Other Currencies	S\$10/US\$30	HK\$30/US\$5
5. Stop Payment	S\$20	HK\$50
6. Returned Check	No charge	HK\$50
7. Marked Check	S\$100	HK\$50
8. Premature Withdrawal of Time Deposits	Premature withdrawal of time deposits if agreed to by Citibank may be subject to premature withdrawal charges imposed by Citibank and non-payment of any accrued interest.	Premature withdrawal of time deposits if agreed to by Citibank may be subject to premature withdrawal charges imposed by Citibank and non-payment of any accrued interest.
9. Foreign checks sent for overseas collection for credit into clients' account	No standard fee	No standard fee
10. Retrieve old copies of Statement/Advices	S\$10 per page for statements prior to 1996. Request for statements from 1996 onwards, S\$5 per page.	HK\$30 per copy if < 1 year HK\$60 per copy if > 1 year
11. Audit Confirmation	NIL	NIL

## CHARGES ON ONLINE TRANSACTING SERVICES

Services	Standard Charge for Singapore	Standard Charge for Hong Kong
1. Cash equities online trading	Up to 1.0%	Up to 1.0%

## CALL DEPOSIT RATES

Currency Name	Currency Code	Call Rates in %
Canadian Dollar	CAD	0.10%
Swiss Franc	CHF	0.00%
British Pound Sterling	GBP	0.05%
Australian Dollar	AUD	0.05%
Chinese Yuan	CNY	0.05%
New Zealand Dollar	NZD	0.05%
United States Dollar	USD	0.10%
Singapore Dollar	SGD	0.01%
Hong Kong Dollar	HKD	0.01%
European Dollar	EUR	0.01%
Japanese Yen	JPY	0.00%

PS: Current Call Deposit rates - as of Oct 03rd 2022. The interest rates/call deposit rates shown in the table are subject to change without prior notification.

### Note on Estimated Fund Transfer Timelines:

If a fund transfer request is received by Citibank on a day that is not a business day or is received on a business day after the established cut-off hour (as may be determined by Citibank from time to time), it will not be processed until the next business day.

For domestic transfers, if a fund transfer request is received by Citibank on a business day before the established cut-off time, the fund(s) will reach the beneficiary bank on the same day, while for cross-border transfers, it will take about 5 business days to process. The transfers may sometimes take more time to reach the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer (for example, additional time may be required by one or more institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws and regulations). Information on the cut-off hour could be made available to clients by their Bankers, upon request.

**Important Note and Disclosures:** The charges in connection with the Charges on Banking and Online Transacting Services and Call Deposit Rates ("Charges") are to be read together with, and does not supersede, the terms and conditions governing your account with Citibank, N.A. ("Citibank"). Client ("You") shall be deemed to accept and agree to the Charges through your use of any of the services provided by Citibank. Citibank may amend, supplement or replace the terms, charges or rates contained herein from time to time in accordance with the terms and conditions governing your account. For the products relating to cash equities, Citibank will be acting in the capacity of agent and executes the transactions with an affiliated or non-affiliated third party. The Charges up to the level stated in the table will apply. In addition to the Charges provided above, there may be additional fees and trading tariffs for transactions that are charged according to rates determined by the execution broker. Further, stamp duties and/or other duties or taxes payable in connection with the transaction, may be charged. Unless otherwise indicated, the charges in relation to cash equities online trading is expressed as a percentage of the notional amount (for unfunded products)/principal investment amount (for funded products) of the transaction.

Notwithstanding the foregoing, in the course of providing the services, Citibank may make or receive remuneration, profits, fees, commissions, rebates, discounts or other benefits or advantages (whether financial or otherwise), including but not limited to any benefits from price improvements resulting from the execution of transactions.

Citibank shall charge at cost for any disbursements and out-of-pocket expenses such as registration fees, legal fees, postage, courier charges, etc. which are payable by it to third parties in connection with these services. These charges may be standard market charges collected for the various bodies / entities and are subject to change without further notice.

Citibank, N.A., Hong Kong/Singapore organized under the laws of U.S.A. with limited liability