

Citi Transaction and Savings Accounts Schedule of Fees and Charges

Effective 1 November 2019

This Schedule of Fees and Charges outlines the fees and charges that apply to the Transaction and Savings Accounts set out below. This document forms part of your Transaction and Savings Accounts Terms and Conditions (as varied from time to time), issued in relation to the:

- Citi Global Currency Account
- Citibank Plus Transaction Account
- Cash Investment Account
- Citibank Online Saver
- Citibank Term Deposit (31 day notice period)

The below table sets out all fees and charges that may be applicable to these accounts and it is important that you are aware of these fees and charges.

Citi Global Currency Account	
ATM foreign exchange fee	Amount
Where you withdraw money at an ATM using a Citi Global Currency Account and the transaction currency is different to the account currency, the ATM foreign exchange fee will be applied to that transaction. The fee will be applied on the total amount of the transaction which may include any additional ATM operator fees and charges.	2.50% on the Australian dollar conversion of the relevant transaction.
Citibank Plus Transaction Account	
No applicable fees.	
Cash Investment Account	
International Transaction Fee (applies to Citi debit card transactions)	Amount
We charge you an International Transaction Fee of 2.50% on the Australian dollar conversion of any transaction made in a foreign currency using a debit card linked to your account. This amount includes a service and assessment fee payable by Citi to the card scheme (where applicable).	2.50% on the Australian dollar conversion of the relevant transaction.
Citibank Term Deposit	
Fee for early withdrawal	Amount
If you withdraw money from your term deposit before its maturity date, a reduction in interest (described in your statement as a fee for early withdrawal) will be applied.	20% of the total amount of interest earned on your term deposit in the period from when your term deposit was opened until the day we process your withdrawal request.
Citi Global Currency Account, Citibank Plus Transaction Account, Cash Investment Account, Citibank Online Saver	
Debit Interest Charges	Amount
Your account may be charged debit interest at the Unarranged Casual Overdraft Interest Rate if the balance is below zero.	Refer to citibank.com.au/interest-rates for details on current interest rates that may apply.

Tips on avoiding fees and charges

You can find useful tips on how to avoid fees and charges by visiting us on citibank.com.au/aus/help

Government charges

We will deduct any local and foreign government charges or taxes from each of the accounts you hold with us.

Fees and charges from other banks

Other banks may charge fees when you use your account. These may include:

- when you withdraw money at a local or international ATM. These fees will be included in the amount debited from your account when the transaction is completed
- when you make a SWIFT/telegraphic transfer either from your Citi account or from another bank.

Other important information for managing your account

Citi Global Currency Account and Cash Investment Account	
Account closure	
If your Citi Global Currency Account or Cash Investment Account is closed with a balance of less than \$5 Australian Dollars (or foreign currency equivalent) at the date of closure, the credit balance will not be returned to you. To avoid this, you can transfer your funds to another account.	
Citi Global Currency Account, Citibank Plus Transaction Account, Cash Investment Account, Citibank Online Saver	
Daily Withdrawal Limits ¹	Amount (AUD)
Citigold	\$3,000
Citi Priority	\$1,000
Citibanking	\$1,000
Daily Transfer Limits to other financial institutions ²	Amount (AUD)
Citigold	\$100,000
Citi Priority	\$100,000
Citibanking	\$100,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and at point of sale ('POS').

2. Limits apply to all domestic and overseas fund transfers, but do not apply when you are transferring between your own Citibank accounts. A separate \$100,000 AUD limit applies to transfers from your Citibank Online Saver to a Nominated Linked Account that is not one of your own Citibank Accounts.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Important

Some information in this document is general advice that was prepared without taking into account your objectives, financial situation, or needs. Before acting on this advice you should consider if it is appropriate for your particular circumstances. For further information on our fees, dispute resolution system or any of the products and services mentioned in this brochure, please contact Citiphone Customer Service on:

13 24 84 or if calling from outside Australia **+61 2 8225 0615**, 24 hours a day, 7 days a week, or visit: **citibank.com.au**