

Citi Transaction and Savings Accounts (no longer offered) 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 that are no longer offered for new account openings set out below.

This document forms part of your account terms and conditions (as varied from time to time), issued in relation to the:

- Citicash Account
- Citicheck Account
- Business Cheque Account
- Interest Bearing Trust Account
- Citibank Relationship Banking Account
- Personal Banking Account
- Citibank Staff Cheque Account
- Term Deposit (non 31 day notice period)
- Citibank Plus Linked Savings Account
- Citibank Ultimate Saver
- Ultimate Business Saver
- Online Cash Manager Account
- Cash Management Account
- Money Market At Call Account
- Citibank Cash Management Account Plus

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. All dollar amounts listed are in Australian Dollars.

| Product | Fee-free withdrawals per month ¹ | Monthly account keeping fee | Minimum average monthly balance to avoid monthly account keeping fee |
|--|---|-----------------------------|--|
| Citibank Ultimate Saver; Ultimate Business Saver; Online Cash Manager; Cash Management Account; Money Market At Call Account; Interest Bearing Trust Account; Relationship Banking Account; Citibank Staff Cheque Account; Citibank Cash Management Account Plus | Unlimited | Nil | Nil |
| Citibank Plus Linked Savings Account | Unlimited - only to Citibank Plus Transaction Account | Nil | Nil |
| Citicheck Account | Unlimited | \$5 | Nil |
| Citicash Account; Business Cheque Account; Personal Banking Account | Unlimited | \$5 | \$2,000 |

1. Third party operator charges may apply to deposits and withdrawals.

| | |
|---|--|
| International Transaction Fee (applies to Citibank 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. | The amount which is 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. |
| 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

| Account closure (excluding a Citibank Plus Linked Savings Account) | |
|---|---------------|
| If your 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. | |
| Daily Withdrawal Limits¹ | Amount |
| Citigold | \$3,000 |
| Citi Priority | \$1,000 |
| Citibanking | \$1,000 |
| Daily Transfer Limits to other financial institutions² | Amount |
| 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.

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