

Citi Global Currency Account - Schedule of Fees and Charges

Effective 4 September 2018

This document outlines the fees and charges that we may apply to the Australian Dollar and foreign currency accounts. It should be read together with the Citi Global Currency Account Terms and Conditions.

The charges listed below are applied where the account feature is available.

Citi may change these fees and charges at any time and will notify you as required under the 'Changes to these terms and conditions' section in the Citi Global Currency Account Terms and Conditions.

Fee	Amount
<p>Monthly service fee</p> <p>A monthly service fee will apply to your Australian Dollar currency account.</p> <p>We will waive the monthly fee in the following circumstances:</p> <ul style="list-style-type: none"> • For the first 90 days from when the account is opened. • When you are a Citigold or Citi Priority customer throughout the entire month. <p>To learn more about Citigold and Citi Priority, visit www.citibank.com.au.</p>	AUD \$0
<p>ATM foreign exchange fee</p> <p>A foreign exchange fee will apply if you withdraw money from an ATM and the currency withdrawn is different to the currency of the account. The fee will be applied on the total amount of the transaction which may include any additional ATM operator fees and charges.</p> <p>e.g. if you withdraw Malaysian Ringgit from your Australian Dollar currency account, the ATM foreign exchange fee will be applied.</p>	2.50%
<p>Account closure</p> <p>Accounts that are closed with balances of less than AUD \$10 (or the equivalent value in another currency) will not be returned.</p>	
<p>Debit interest charges</p> <p>Your account may be charged debit interest if the balance is below zero.</p> <p>Refer to www.citibank.com.au/interest-rates for details on current interest rates that may apply.</p>	

Government charges

All local and foreign government charges, including taxes and duties for any activity on an account, will be debited from that account.

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 telegraphic transfer either from your Citi account or from another bank.