

## Your relationship fee schedule

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This leaflet lists the charges for the most common transactions and services available from Citi International Personal Bank.

These charges are effective from 7 August 2013 and may be subject to change. All fees will be charged in Swiss Francs or equivalent unless otherwise stated. If the reference currency on your portfolio is not Swiss Francs, the currency equivalent amount will be deducted.

For fees not specified in this leaflet, please contact your Relationship Manager for customised pricing.

### 1 General banking

#### 1.1 Funds transfers

Transfers into other Citi accounts	No charge
SWIFT transfers	50CHF

Currency conversions required for funds transfers will use Citibank's prevailing rate of exchange on the day. If you would like to know how the prevailing rate of exchange was arrived at for a particular transaction you can contact your Relationship Manager who will provide you with this information.

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### 2 Account administration

Copies of statements and advices (per item)	20CHF
Reference requests (per request)	20CHF
Interest certificate issuance	20CHF
Audit questionnaires	65CHF
Overseas courier arrangement (per item)	40CHF

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### 3 Relationship balance

#### 3.1 Individual Accounts

Minimum relationship balance	USD1,000,000
Monthly account maintenance fee if relationship balance is below USD1,000,000	200CHF

The relationship balance a client has with Citi International Personal Bank is determined by the total across all products. The monthly balance is calculated by totalling the daily balance and then dividing this by the number of days in the month.

### 4 Credit

#### 4.1 Credit fees

Given at time of booking

All credit will be subject to the legislation enforceable in the jurisdiction in which it has been granted. Credit facilities are only available to those individuals who are of the legal age of majority. Written quotations available on request. Security will be required.

All credit applications are subject to status and conditions and repayable on demand.

#### 4.2 Overdraft

2.5% p.a. over the reference rate, charged periodically in arrears. The reference rate can be obtained from your Relationship Manager.

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### 5 Mutual funds

#### 5.1 Placement and switching fees

The upfront placement and switching fee amounts vary between 0.0% to 4.0% based on the amount you want to invest and type of Mutual Fund. We will inform you of the amount prior to accepting an investment order from you. You pay the upfront commission instead of, not in addition to, the fund's standard initial charge, which you can find in the fund's literature or on the fund manager's website.

We also receive an ongoing commission from the fund manager whose products we recommend to you, this is based on the annual value of your investment. We will inform you what this is prior to accepting an investment order from you. Currently the maximum commission is 2.0% per annum.

#### 5.2 Annual management fees and fund-domicile related taxes

Charged to the funds within the Net Asset Value (NAV), details of which may be found in the relevant prospectus.

## 6 Brokerage facilities

Clients can purchase Equities, Fixed Income Securities and Exchange Traded Funds on a non-advised basis.

**6.1 Minimum transaction size\*** USD10,000 or equivalent

\* Minimum transaction size may vary, please contact your Relationship Manager for more information.

**6.2 Trading commission** minimum 100CHF

For commission rates when trading Equities, Fixed Income Securities and Exchange Traded Funds (ETFs), please contact your Relationship Manager.

**6.3 Brokerage charges, clearing and settlement fees**

These charges will vary based on the nature of the security and market in which it is traded and settled. Your Relationship Manager will inform you at the time of trade. Fees and taxes levied by the exchange or the relevant regulatory authorities may be passed on to you.

**6.4 Dematerialisation charges** (per security) 200CHF

## 7 Custody

**7.1 Local Standard Fees** 0.30% p.a.\*

\*Plus custodian fee.

## 8 Foreign exchange

Foreign Exchange products including FX Spots and Premium Instruments. Contact your Relationship Manager for further details.

## 9 Transferring out investments

Between our centres	No charge
Within Citibank worldwide (per line)	No charge
External to Citibank (per line)	35CHF

+ remittance fees (if applicable)

## 10 Structured Notes

Contact your Relationship Manager for further details.

## 11 Fiduciary Placements

Fiduciary Placements	
Placement at Two-Days' Notice	Flat Fee 0.5% p.a.
Fixed-Term Placements	
Amount (USD)	Flat Fee (% p.a.)
< \$500,000	0.50
\$500,000 to < \$1,999,999	0.375
≥ 2,000,000	0.25
Minimum fee per transaction	USD150
Swiss Stamp Tax	None
Early Termination Fee	USD500

### Notes

- All transaction-related third party charges not specifically mentioned in this fee schedule (e.g. postal, telex, corresponding bank charges and foreign taxes levied) will be borne by the client.
- Not all services and products will be available at all times, and some products and services may not be available for individuals residing in certain jurisdictions.



All amounts are expressed in Swiss Francs (CHF) unless otherwise indicated. USD=United States dollar. Detailed prices are available from your Relationship Manager. Citi International Personal Bank is a division of Citibank (Switzerland) AG with a registered office at 16, Quai Général-Guisan P.O. Box 3946, CH-1211 Geneva 3, Switzerland. This fee schedule for services for private clients of Citibank (Switzerland) AG is prepared for your personal use and information purposes only and does not constitute marketing material or an offering. Please note that Citibank (Switzerland) AG may change the services or prices at any time without notice.