

CITI KEY FACTS

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01 – TARGET MARKET

Citi Sri Lanka offers its products and services to corporate entities and non-banking financial institutes only. Citi does not have Consumer Banking in Sri Lanka.

02 – ACCOUNT SERVICES

Citi provides the following account solutions to corporate clients:

2.1 Sri Lanka Rupee Current Accounts:

- Accounts will be non-interest bearing.
- Monthly email statements will be issued.
- Cash, Checks, Inward local currency and foreign currency credits are accepted to the account.

2.2 Foreign Currency Current Accounts:

- Accounts may be opened in approved currencies designated by the Central Bank of Sri Lanka
- Account opening will be subject to the relevant Foreign Exchange circulars permitting the opening and maintaining of foreign currency accounts.
- Check books will not be issued as per local regulations.
- Monthly email statements will be issued.
- Credits and debits to the accounts will be governed by the approved credits/debits as designated by applicable Foreign Exchange circulars.

2.3 Sri Lanka Rupee Savings Accounts:

- Minimum Balance requirement of LKR 100,000/- per account will apply.
- Accounts will earn interest. Interest will be calculated on a daily balance basis and will be credited to the account monthly. Applicable government taxes will apply.
- Interest rates will be determined by the bank based on current market conditions. Applicable interest rates will be published by the bank and available on request.
- Monthly email statements will be issued.
- A monthly service fee of will be levied for the non-maintenance of minimum balance. Minimum balance requirement is calculated on a daily basis.
- Applicable government taxes will apply.

2.4 Foreign Currency Savings Accounts

- Accounts may be opened in approved currencies designated by the Central Bank of Sri Lanka
- Account opening will be subject to the relevant Foreign Exchange circulars permitting the opening and maintaining of foreign currency savings accounts.
- Accounts will earn interest. Interest will be calculated on a daily balance basis and will be credited to the account monthly. Applicable government taxes will apply.
- Interest rates will be determined by the bank based on current market conditions. Applicable interest rates will be published by the bank and available on request.
- Minimum balance requirement of USD 1,000/- or equivalent in account currency to be maintained.
- Monthly email statements will be issued.
- Credits and debits to the accounts will be governed by the approved credits/debits as designated by applicable Foreign Exchange circulars.

2.5 Sri Lankan Rupee Call Deposits

- Minimum Balance requirement of LKR 100,000/- per account will apply.
- A minimum seven-day hold period is required for the deposit to be eligible to earn interest. Interest will be earned on a daily basis and credited at the time of liquidation of deposit.
- Interest rates will be determined by the bank based on current market conditions. Applicable interest rates will be published by the bank and available on request.
- Interest will be credited at the time on liquidation of the contract. Applicable government taxes will apply.
- Applicable government taxes will apply.

2.6 Foreign Currency Call Deposits

- Call Deposits may be opened in approved currencies designated by the Central Bank of Sri Lanka
- Minimum Balance requirement of USD 10,000/- per booking will be apply.
- A minimum seven-day hold period is required for the deposit to be eligible to earn interest. Interest will be earned on a daily basis and credited at the time of liquidation of deposit.
- Interest rates will be determined by the bank based on current market conditions. Applicable interest rates will be published by the bank and available on request.

- Interest will be credited at the time on liquidation of the contract. Applicable government taxes will apply.

2.7 Fixed / Time Deposits

- Citi Sri Lanka is an authorized deposit acceptor as licensed by the Central Bank of Sri Lanka
- Fixed/Time Deposits may be opened in Sri Lankan rupees and/or designated foreign currencies.
- Foreign Currency Fixed/Time Deposits will be subject to the relevant Foreign Exchange circulars permitting the opening and maintaining of foreign currency Fixed/Time Deposit Accounts
- Fixed/Time Deposits can the opened for periods of 1/3/6/and 12 months respectively or as agreed with the bank.
- Interest will be payable at the maturity of the deposit and will be subject to applicable taxes for interest income. Interest can be credited to a pre agreed account or rolled over with the deposit as per client request.
- Interest rates will be determined by the bank based on current market conditions. Applicable interest rates will be published by the bank and available on request.
- Standard Interest rates applicable for deposits will be displayed in Citibank Sri Lanka Website.
- If Fixed/Time Deposits are automatically rolled over depending on client instructions
- **Full or partial withdrawals prior to maturity** are not permitted.
- A Fixed Deposit Advice will be issued at the time of deposit Placement and renewal. The Advice will be mailed to the last known address of the client.
- Applicable government taxes will apply.

2.8 Deposit Insurance Scheme

Deposits are insured under the Sri Lanka Deposit Insurance and Liquidity Support Scheme up to Rupees One Million and One Hundred Thousand (Rs.1,100,000), in respect of LKR deposits or in the case of foreign currency deposits, its equivalent in LKR, and up to that extent, if such amount exceeds Rupees One Million and One Hundred Thousand (Rs. 1,100,000). The compensation payable in respect of insured deposits of a Member Institution will be computed on a “per-depositor” basis.

Eligible deposits to be insured, shall include demand, time and savings deposits.

2.9 Special Account Opening and Closure Processes

Incremental documentation/conditions may be applicable for opening and closing of special account categories such as Offshore accounts, IIA, BFCA, ECBA, DFCA etc. as per the relevant regulations applicable. Such requirements will be explained to clients during the Account opening process.

2.10 Dormant Accounts and Abandoned Property

Accounts maintained in Citi Sri Lanka will be classified as inactive/dormant, if the account is inactive (no transactions performed) for 180 days.

Once an account becomes Dormant, client will be requested to initiate a transaction to activate the account, which will be subject to internal approvals.

Citi will initiate the account closure process, if the account is not activated within 30 days, from the date of becoming Dormant (subject to regulatory guidelines).

Any dormant account retained over 10 years (except for Inward Investment Accounts and Outward Investment Accounts), will be transferred to Abandoned property, post which the account will be closed. Abandoned property process will be followed thereafter. (Banking Act Directions No.5 of 2009 (Section 46 (1)) – 20th September 2009).

03 – ACCOUNT RECEIVABLES

Electronic Receipts

Customers are permitted to receive the following receipts into their accounts maintained with Citi.

- Inwards CEFTS Transfers
- Inward SLIPS Transfers
- Inward RTGS Transfers
- Inward Telegraphic Transfers

- Inward Direct Debit

04 – ACCOUNTS PAYABLE PRODUCTS

Citi provides the following payment solutions in order to assist with the payment requirements of our clients.

<table>
<tr><th>Product</th><th>Payment Type</th><th>Domestic/Cross Border</th><th>Other Information</th></tr>
<tr><td>Common Electronic Fund Transfer Switch

(CEFTS)</td><td>Electronic Funds Transfer – Low Value Payments</td><td>Domestic</td><td>• Online real-time fund transfers/payments, CEFTS,
• 18 x 5
• Real-time, low value, local currency payments (Instant Payments) between participant banks.
• Value cap of LKR 5,000,000 (~USD35,000) per transaction.</td></tr>
<tr><td>Paylink Giro (SLIPS)</td><td>Non urgent Vendor Payments</td><td>Domestic</td><td>• Three SLIPS cycles per day.
<table><tr><th rowspan="3">Customer Type</th><th colspan="3">Processing Cut Off Times</th></tr><tr><td colspan="3">DFT (SLIPS)</td></tr><tr><td>Session 1 - processing cut-off - T0 Clearing</td><td>Session 2 - processing cut-off - T0 Clearing</td><td>Session 3 - processing cut-off - T+1 Clearing</td></tr><tr><td></td><td>CitiDirect</td><td>CitiDirect</td><td>CitiDirect</td></tr><tr><td>Standard</td><td>9.30 am</td><td>12.00 pm</td><td>5.00 pm</td></tr><tr><td>Platinum</td><td>10.00 am</td><td>12.00 pm</td><td>5.00 pm</td></tr></table>
• Payments are supported electronically through Citi’s internet Banking platform</td></tr>
<tr><td>Paylink Payroll (SLIPS)</td><td>Payroll</td><td>Domestic</td><td>• Transactions are credited to beneficiary on a next day basis as per current regulations.
• Payments are supported electronically through Citi’s internet Banking platform</td></tr>
<tr><td>Paylink Managers Checks</td><td>Regulatory payments/Vendor Payments</td><td>Domestic</td><td>• Managers checks are valid for six months.
• Payment guaranteed instruments</td></tr>
<tr><td>Real Time Gross Settlement (RTGS)</td><td>High Value/Critical Payments</td><td>Domestic</td><td>• Payments over 5 million have to be routed through RTGS</td></tr>
<tr><td>Book Transfers</td><td>Inter Bank Account Transfers/Utility Payments</td><td>Domestic</td><td>• Local/Foreign Currency transfers
• Same day value to beneficiary
• Payments are supported electronically through Citi’s internet Banking platform</td></tr>
</table>

Outward Telegraphic Transfers	Foreign Currency Payments	Cross Border	• Foreign Currency Transfers to beneficiaries overseas • Transfers require documentary support. • Payments are supported electronically through Citi's internet Banking platform

05 - TRADE PRODUCTS

The following Trade Solutions are available from Citi.

a) **Import Services**

- Letter of Credit Issuance
- Standby Letter of Credit Issuance / Guarantee Issuance
  - Bid Bonds
  - Tender Bonds
  - Performance Payment Bonds
  - Customs Duty Deferment Bonds
  - Shipping Guarantees
- Import Documentary Collection DP/DA

b) **Export Services**

- Export Letter of Credit Advising
- Letter of Credit Negotiation
- Letter of Credit Confirmation
- Letter of Credit Negotiation
- Export Documentary Collection DP/DA

c) **Trade Finance**

- **Import Financing**
  - Import loans will be offered for the purpose of financing import bill payments with a maximum tenor of 1 year.
  - Import financing can be availed for Import Bills received under Letters of Credit subject to ICC UCP 600, Documentary Collections subject to ICC URC522 (i.e. Documents against Payment or Documents Against Acceptance Acceptance).

- For import financing under Letter of Credit and Documentary Collections, the original shipping documents received must be with Citibank.

- **Packing Credit**
  - Citi will present pre-export financing options to qualified vendors.
  - Minimum requirements are outlined below.
    - Satisfactory reference checks
    - Minimum sales levels
    - Strength of relationship
    - Nature of other bank relationships
    - Audited financial statements.

Penal Interest Rate for Trade Products:

- The Bank reserves the right, at its sole discretion, to charge penal interest on all outstanding trade-related financial products, including, but not limited to, Trade Loans, Overdue Bills, and other trade instruments that are not settled by the due date. The rate of such penal interest will be determined by the Bank, in compliance with and subject to the maximum rate permissible under applicable regulatory provisions.
- Penal interest is computed as follows:

LKR:

$$\frac{\text{Outstanding capital} * \text{No. of days in arrears} * \text{Penal interest rate}}{365}$$

USD:

$$\frac{\text{Outstanding capital} * \text{No. of days in arrears} * \text{Penal interest rate}}{360}$$

06 – TERMS AND CONDITIONS

Please access the Main Terms and Conditions using below link:
https://www.citivelocity.com/eppublic/services/terms

07 – WORKING CAPITAL FINANCING PRODUCTS

Citi provides the following working capital financing products to corporate clients. These products are offered based on a credit evaluation of the client and will be subject to internal approvals and execution of relevant loan documentation including perfection of security interest as required. For any inquiries, please contact one of the Relationship Managers (please refer 'Contact Persons at Citi' for details).

7.1 Short-Term Working Capital Loans

- Loans will be offered for the purpose of meeting working capital requirements of clients with a maximum tenor of 1 year.
- Loans can be availed either for the full period of the approved tenor or with a revolving facility within the approved tenor.
- Loans are offered in Sri Lankan Rupees and US Dollars. USD loans are subject to Foreign Exchange regulations prevailing at that time.
- Loan documentation includes but not limited to: Acceptance of an offer letter, Security Documentation (if applicable), Board Resolution.
- Loan drawdown instructions have to be submitted to the bank though the Citi direct platform.
- Interest rates are either agreed up front at the time of booking the loan.

- Interest rates can be either Fixed or Variable:

Interest Rate	**One Single loan (Max Tenor 1 yr)**	**Multiple Loans (Revolver)**
Fixed	Fixed for the full tenor of the loan at the time of loan booking.	Fixed separately for each loan within the approved limit/ tenor.
Variable	Variable (base rate/Cost of Funds + margin) for the full tenor of the loan at the time of loan booking. Interest rate can be re-set during the tenor of the loan (e.g.: quarterly/semiannually)	Agreed variable rate will be applicable for each loan and will change subject to

		changes of the base rate (e.g. SOFR/AWPLR)

- Interest rates will vary from time to time and are based on prevailing market conditions, cost of funds for the bank, return hurdles, credit standing of the client and other factors such as security available.
- Standard interest rates applicable for loans will be displayed on the Citibank Sri Lanka website.
- Capital and loan interest will be recovered on the maturity date of the loan from the client's account.
- Penal interest will be charged at the bank's discretion for outstanding capital of loans not settled by the due date. Penal interest is computed as:

LKR:

$$\frac{\text{Outstanding capital} * \text{No. of days in arrears} * \text{Penal interest rate}}{365}$$

USD:

$$\frac{\text{Outstanding capital} * \text{No. of days in arrears} * \text{Penal interest rate}}{360}$$

7.2 Overdraft Facilities

- An Overdraft Facility is where bank allows the client to draw funds beyond the credit balance available in the client's current account for the purpose of working capital financing requirements.
- Available currencies are Sri Lankan Rupees and US Dollars. USD currency overdrafts are subject to Foreign Exchange regulations prevailing at that time.
- Overdraft documentation includes but are not limited to acceptance of an offer letter, Security Documentation (if applicable), Board Resolution.

- Overdraft interest rate is subject to change from time to time according to the changes in market conditions, the cost of funds for the bank, return hurdles, credit standing of the client and other factors such as security available.
- Standard interest rates applicable for overdrafts will be displayed on the Citibank Sri Lanka website.
- Overdraft interest will be calculated daily and will be recovered monthly.
- Penal interest will be charged at the bank's discretion for overdraft balances over and above the approved limit and/or not settled by the due date. Penal interest is computed as:

LKR:

$$\frac{\text{Outstanding capital over approved overdraft limit} * \text{No. of days in excess} * \text{Penal interest rate}}{365}$$

USD:

$$\frac{\text{Outstanding capital over approved overdraft limit} * \text{No. of days in excess} * \text{Penal interest rate}}{360}$$

08 – MARKETS PRODUCTS

Citi provides FX and Government Securities investment products using our state-of-the-art global technology. Our dedicated team's goal is to find a suitable tailor-made solution to match our corporate client's requirements. For any inquiries, please contact our Treasury Department (Please refer 'Contact Persons at Citi' for details).

8.1 Foreign Exchange Products

- Foreign exchange is changing one currency to another. . Common Customer related foreign exchange transactions are Inward/Outward Remittances, Transfers between accounts, Issuing of Foreign Currency for travel, Settlement of External Trade transactions etc.
- Conversions are permitted for currencies approved by the Central Bank.
- Commonly conversions take place Cash, Tom, Spot and Forward basis.
    I. Cash: Same day value conversions
    II. Tom: Conversions value next business day from "today"
    III. Spot: Conversion value two business days from "today"
    IV. Forward: Any conversion more than the Spot date

8.2 Government Securities – Treasury Bills/ Treasury Bonds

- A Treasury bill is a Negotiable Debt Instrument issued by the Government of Sri Lanka which provides a safe, secure investment as the investor assumes the credit risk of the Government (also known as Sovereign Risk).
- Bills are issued in tenors of 91 Days, 182 Days and 364 Days. The Treasury bill auctions are held on Wednesdays while settlement will take place on Friday.
- Treasury Bonds has a maturity date more than a year and is being auctioned as per the auction plan published by CBSL on a quarterly basis.
- Commonly traded Treasury Bond tenors are 2, 3, 4, 5 and 10 Years. However, CBSL has issued bond maturities up to 30 years.
- Both instruments have a liquid market and the clients have the ability to defease the holdings in the market at prevailing markets rates.

09 – CLIENT QUERY AND CUSTOMER COMPLAINT HANDLING PROCEDURES

Client Query Handling Procedures

Post Transactional inquiries.

- Contact +94 (0) 11 4794 794
- E-mail us : srilanka.citiservice@citi.com (non-Financial Institutions)

- E-mail us : srilanka.citiservice.fi@citi.com (Financial Institutions)

Complaint Handling Process

If you have a complaint or problem, please use the information below to contact the business group where your concern arose.

- **Treasury and Trade Solutions (TTS)**
  CitiService
  Telephone : +94 11 4794 794
  Email : srilanka.citiservice@citi.com
  Escalation: Kanchana Gunasekara (kanchana.gunasekera@citi.com)

- **Corporate Banking**
  Telephone : +94 11 4794748
  Email : lasitha.wickramasinghe@citi.com
  Escalation: Asela Ratnayake (asela.ratnayake@citi.com)

- **Securities & Custody Services**
  Telephone : +94 11 4794 733
  Email : srilanka.custodyops@citi.com
  Escalation: Kanishka Hewage (kanishka.hewage@citi.com)

- **Treasury Team**
  Telephone : +94 11 4796618
  Email : gcibsl.treasury@citi.com
  Escalation: Tharindra Gamlath (tharindra.gamalath@citi.com)

- **By mail:**
  Citibank N. A.
  65C, Dharmapala Mawatha,
  Colombo 00700
  Sri Lanka
  Telephone: +94 11 7794 700

Complaint Resolution Steps in Detail:

1. Client lodges potential Complaint through any complaint origination channel (e.g., Service/Ops; Implementations; Sales/Relationship Management; or Account Services).
2. Potential Complaint is received by the Complaint Recipient (CR).
3. CR determines whether the potential case meets the definition of a complaint.
4. If deemed a Complaint, the CR is responsible for sending an Acknowledgement Letter to the client via email (or other delivery channels, acceptable under the regulatory directions), within two (02) working days].
5. CR logs the Complaint in Internal system for tracking.
6. A Complaint is considered a Quick Kill if it can be resolved by the receiving individual immediately.
7. If the Complaint is not a Quick Kill, CR liaises with relevant internal units for proposed resolution. Resolution should be provided promptly and no later than 21 days. This can be an

extended process and it not meant to be rushed. The CR shall ensure the Client is kept up to date if the investigation requires more time and documents such follow-up(s).

8. Upon completion of the investigation, CR provides approved Complaint Resolution with the client.
9. If you are not satisfied with the resolution provided by the, or with manner in which your complaint is handled at any point of time, under the Bank's Customer Complaints Resolution process, you may communicate your dissatisfaction to us so that we may advice you on other recourse generally available to you depending on the nature of your complaint and the circumstances relating thereto, such as for example, referring the complaint to the Financial Ombudsman, whose contact details are set out below or advising you to seek advice from your legal advisors.

10 - FINANCIAL OMBUDSMAN

With the concurrence of the Central Bank of Sri Lanka, a scheme called the "Financial Ombudsman, Sri Lanka" has been established in 2003.

As Licensed Commercial Bank, Citibank has voluntarily submitted itself to the Financial Ombudsman Scheme, in order to provide a further avenue for complaint resolution.

The objective of the Financial Ombudsman is the satisfactory settlement and resolution of complaints/disputes by customers of banks and other financial institution covered by the scheme. The Financial Ombudsman has the power to inquire into and settle any complaints and disputes between individual customers and the financial institutions covered by the ombudsman scheme.

If you are dissatisfied with any resolutions provided to you by the bank on any queries or complaints made by you, please redirect these complaints to the Financial Ombudsman for further inquiry.

The Ombudsman's Office is located at:

Mr. Ananda Kumaradasa
The Financial Ombudsman
Office of the Financial Ombudsman
143A, Vajira Road
Colombo 05
Contact Number: +94 11 259 5624
Tele/Fax: +94 11 2595625
Email: fosril@sltnet.lk
Website: www.financialombudsman.lk

11 - PRICING

11.1 Cash Management

PRODUCT	IMPORTANT NOTES	CHARGES
ACCOUNT SERVICES		
Account Maintenance	Applicable only for normal Current and Savings accounts.	Local Currency Accounts: LKR 500 per account per month. Foreign Currency Accounts: Equivalent of LKR 500 of respective account currency per account per month.
Savings Account Minimum Balance	Applicable only for normal Savings accounts	LKR 100,000 or 1,000 of the respective account currency

Minimum balance non maintenance fee		LKR 1,000 or equivalent of the respective account currency
Cheque Book		Not offered
Continuous Cheque leaves		Not offered
CitiDirect ® Online Banking	Monthly Fee	LKR 1000 per client
CitiDirect ® Online Banking	Citi performing "Security Manager" function Monthly Fee	LKR 2,500 per client definition/per month
CitiDirect ® Safeword card	New card issuance including replacement cards	USD 50 or account currency equivalent per card
CitiDirect ® Safeword card – Maintenance	Quarterly Fee	USD 15 or account currency equivalent per Quarter/per token user
CitiDirect ® Mobile Pass		Free of charge
Paper Account Statement		Not offered

PRODUCT	IMPORTANT NOTES	CHARGES
Electronic Account Statement		**e-Statement setup** Free of charge
Paper Account Statement		Not Offered
Audit Certificate / Balance Confirmation		Waived Balance Confirmations are only issued electronically through Confirmation.com to Auditors directly. Confirmation.com will levy their charges from the auditors directly which may be passed on to the clients at the discretion of the auditors.

LIQUIDITY MANAGEMENT SERVICES		
Target Balancing Account (TBA) Set up		Initial Set up: LKR 2,500 per structure Additions to the structure: LKR 500 per account
Target Balancing Account (TBA) Maintenance		LKR 500 per account per month
PAYMENT SERVICES **Note: Note: Please note that transaction initiations are limited to electronic banking only.**		
CHECKS / BANK DRAFTS		
Paylink Corporate Checks		Not Offered
Paylink Manager's Checks	**Delivery methods:** (i) Hold for Customer. (ii) Hold for Beneficiary. (iii) Send to Customer; (iv) Send to Beneficiary via normal or registered mail. Postage and/or courier charges will be on actuals.	Electronic Banking: LKR 160 per check (Only for Statutory Payments)
Foreign Currency Drafts		Not Offered
PRODUCT	**IMPORTANT NOTES**	**CHARGES**
ELECTRONIC FUND TRANSFERS		
SLIPS Payments		Electronic Banking: LKR 10
CEFTS Payments		Electronic Banking: LKR 20
RTGS		Electronic Banking: LKR 400

Cross Border Fund Transfers	For charge code BEN / SHA, Correspondent bank charges are for the account of beneficiary. For charge code OUR, Correspondent bank charges are collected as billed from applicant. If the charge code is not indicated, transaction will be processed with charge code BEN.	**For charge code - BEN/SHA** Electronic Banking: USD 25 **For charge code - OUR** Electronic Banking: USD 35 OR equivalent of respective account currency
Inter Account Transfers		Electronic Banking - Free for charge
OTHER PAYMENT SERVICES		
Check Return – Inward	Applicable for return reason 'Refer to Drawer'	LKR 1,000 per return
Stop Payment		LKR 1,000 per cancelation
Standing Order set up	Relevant transaction fees would be applicable.	Electronic Banking: Free of charge (Offered only through CitiDirect)
Foreign Currency Issuance		Not Offered
RECEIVABLES SERVICES		
Payer ID	Applicable for inward CEFTS and SLIPS only	Refer to Cash Product Manager
CEFTS Direct Debit	Applicable for inward only (Outward is not offered).	LKR 30
Inward Cross Border Fund Transfer	Charges recovered by Correspondent bank	USD 5
PRODUCT	**IMPORTANT NOTES**	**CHARGES**
Foreign Currency Draft Sent on Collection		Not Offered
Check Return – Outward		LKR 300 per return

11.2 Trade

PRODUCT	PRICING	
LETTER OF CREDIT IMPORTS	**LKR (unless stated otherwise) – Domestic Banking Unit Accounts**	**USD (unless stated otherwise) – Foreign Currency Banking Unit Accounts**
LC Opening	0.5% p.q. Min LKR 7,500 p.q.	0.25% p.q. Min USD 75 p.q.
LC Amendment - Enhancement/Extensions	0.5% p.q. Min LKR 7,000 p.q.	0.25% p.q. Min USD 50 p.q.
All other Amendments	LKR 2,500	USD 50
IMPORT BILLS (UNDER LETTER OF CREDIT)		
Bill Handling Commission (Implementation)	Waived	Waived
Bill Handling Commission (Settlement)	Flat Per Bill LKR 2,500	Flat Per Bill USD 25
Discrepancy/Bill Handling Charges (At Settlement Stage)	USD 130 or eqv. deducted from proceeds of the bill	USD 130 or eqv. deducted from proceeds of the bill
Usance Bills Acceptance Commission	0.5% p.q. Min LKR 7,500 p.q.	0.25% p.q. Min USD 50 p.q.
UNDER COLLECTION (DP/DA)		
Collection Fund Transfer Fee (At Settlement Stage)	USD 100 or eqv. deducted from proceeds of the bill	USD 100 or eqv. deducted from proceeds of the bill
Collection Release of documents free of payment	Flat per bill LKR 1,000	Flat USD 10 per bill
Collection Delayed payment of DA/DP Bills	LKR 2,500 per month per bill	USD 25 per month per bill
Collection Acceptance DA Bills	LKR 2500 per bill	USD 25 per bill
Collection Commission	1% Min LKR 5,000	0.25% Min USD 50
EXPORT LETTERS OF CREDIT		
Advising	LKR 2,500	USD 25
Amendment	LKR 1,500	USD 15
LC Transfer Charges	LKR 2,500	USD 25
LC Amendment Transfer Charges	LKR 1,500	USD 15
Export LC Confirmation Charges	0.25% p.q. Min USD 250 equivalent in LKR p.q.	0.25% p.q. Min USD 250 p.q.
EXPORT BILLS - UNDER LC		
Handling Commission (Under LC)	0.25% Min LKR 5,000	0.25% Min USD 50
Bill Checking Fee (Under LC)	Flat per Bill LKR 5000	Flat per Bill USD 50
Discrepancy Fee (Under LC - Non-Customer)	Flat per Bill LKR 3,500	Flat per Bill USD 60
Document Processing Fee	Waived	Waived

PRODUCT	PRICING	
EXPORT BILLS - NOT UNDER LC		
Export Bill Handling Commission	0.25% Min LKR 5,000	0.25% Min USD 50
Maturity Control of Payment (Maturity confirmation)	LKR 1,500	USD 15
Bill Tracer Charges	Waived	Waived
BANK GUARANTEES		
Issuance On Behalf of Another Bank	2% per annum, Min USD 250 or Eqv.(18% VAT on Comm)	2% per annum, Min USD 250 or Eqv (18% VAT on Charge)
Issuance - Citi Sri Lanka Customer	2% p.a. Min LKR 4,000 (18% VAT on Comm)	2% p.a. Min USD 40 (18% VAT on Charge)
Amendments - Tenor / Value	2% p.a. Min LKR 4,000 (18% VAT on Comm)	2% p.a. Min USD 40 (15% VAT on Charge)
Amendments – Other	LKR 1,000 (18% VAT on Comm)	USD 10 (18% VAT on Charge)
Extension / Renewal	2% p.a. Min LKR 4,000 (18% VAT on Comm)	2% p.a. Min USD 40 (18% VAT on Charge)
Claim Guarantee	LKR 2,500 on receipt of claim (18% VAT on Comm)	USD 25 on receipt of claim (18% VAT on Charge)
Cancellation Fee (Local)	Flat LKR 1,000 per Guarantee	Flat USD 10 per Guarantee
SHIPPING GUARANTEE (SG) & DRUBR (DRUBR= Endorsement of Copy Documents)		
SG Issuance	0.25% on Invoice Value, Min LKR 3,000 (18% VAT on Comm)	0.25% on Invoice Value Min USD 50 (18% VAT on Charge)
DRUBR Issuance	0.25% on Invoice Value, Min LKR 3,000 (18% VAT on Comm)	0.25% on Invoice Value Min USD 50 (18% VAT on Charge)
Redemption / Overdue	LKR 2500 per month (starting after 30 days of issuance) (18% VAT on Comm)	USD 25 per month (starting after 30 days of issuance) (18% VAT on Charge)
SG Cancellation Fee	Flat LKR 500 (18% VAT on Charge)	Flat USD 5 (18% VAT on Charge)
OTHER CHARGES		
Postal Local	LKR 250 (18% VAT on Charge)	USD 5 (18% VAT on Charge)
Postal Foreign	LKR 300 (18% VAT on Charge)	USD 5 (18% VAT on Charge)
Courier Charges Flat	LKR 5,000 per document (18% VAT on Charge)	USD 50 per document (18% VAT on Charge)
Swfit / Telex (Full) - Import LC / Bank Gtee issuance	LKR 5,000 per L/C / Bank Guarantee (18% VAT on charge)	USD 50 per L/c & / Bank Guarantee (18% VAT on Charge)

PRODUCT	PRICING	
SWIFT / Telex (LC/ Bank Guarantee Amendment)	LKR 4,000 per L/C Amd / Bank Guarantee Amd (18% VAT on Charge)	USD 40 per Lc Amd / Bank Guarantee Amend (18% VAT on Charge)
SWIFT / Telex (All other SWIFTS, I.e Exports / Imports etc)	LKR 3,000 per SWIFT (18% VAT on Charge)	USD 30 per SWIFT (18% VAT on Charge)
Re-issuance of Credit/Debit Advices and VAT Certificates	LKR 200	USD 2

12 - DISCLAIMERS AND OTHER RELEVANT INFORMATION

Please note the following with reference to the information contained in this document.

- The information provided in this document has been compiled based on current regulatory and market conditions and is subject to change.
- Citi will make every endeavor to update the information contained herein periodically.
- Please consult your Relationship Manager for any queries you may have in reference to the information contained herein.
- Please note that pricing is subject to change and will only be deemed as final once a pricing document is signed and presented to the bank.
- Please note pricing described above is accurate at the time of printing and is subject to change. Citi reserves the right to modify pricing for the products described herein at its sole discretion.