

Staff Rates and Charges

Effective from 22 September 2025

This document sets out the rates and charges applicable to the current and savings accounts we offer to employees.

It should be read alongside the General Terms and Conditions for Citi Current Accounts and Savings Accounts, the Safeguarding Cash Account Terms and the Rates and Charges Information, and forms part of the agreement you have with us.

Please refer to the Rates and Charges information for details of all other charges that apply and for full details on all other accounts, including Savings Accounts.

Interest rates and fees

For full details of when and how interest is payable, please refer to your General Terms and Conditions for Citi Current Accounts and Savings Accounts.

Sterling account interest rates – currently available

Interest rates for Sterling Current Accounts

Interest only paid on balances above £1.

Citigold Staff Current Account		Citi Staff Current Account	
GROSS % P.A.	AER %	GROSS % P.A.	AER %
0.10	0.10	0.10	0.10

Interest rates for Sterling Savings Accounts

Flexible Saver

	Citigold Tier: £1 - £1,000,000		Citi Tier: £1 - £150,000	
	GROSS % P.A.	AER %	GROSS % P.A.	AER %
Variable Standard Rate (all Issues)	2.00	2.02	2.00	2.02

Reward Saver

	Citigold Tier: £1 - £1,000,000		Citi Tier: £1 - £150,000	
	GROSS % P.A.	AER %	GROSS % P.A.	AER %
Variable Standard Rate (all Issues)	2.00 ²	2.02 ²	2.00 ²	2.02 ²
Introductory Bonus rate (Issue 10) ¹	0.15 ²	0.08 ²	N/A	N/A
Total Rate	2.15 ²	2.10 ²	N/A	N/A

1. Reward Saver (Issue 10) account holders who hold a Citigold Staff Current Account receive a fixed introductory bonus of 0.15% gross p.a. for the first 6 months from account opening.
2. No Interest will be paid on the total balance during months in which you make an account withdrawal of any amount. Interest will be paid as normal on account closures.

The gross rate is the contractual rate of interest payable before any deduction of income tax. Tax treatment or the rate of interest payable may be subject to change in the future and the tax treatment depends on your individual circumstances. AER stands for the Annual Equivalent Rate and is a notional rate that illustrates what the contractual interest rate would be if interest was paid and compounded on an annual basis. Interest is credited monthly. Interest rates are variable unless otherwise stated but correct at time of going to print.

Fees for Banking Services

We no longer charge for any of our banking services.

Please note the only payment or transfer instruction we will accept is an instruction to close your account and transfer the balance to you.