Debit Card Fee Table, Citibank (China) Co., Ltd.													
No.		Charge standard											
Market-Basis Pricing Items		VIP Customer				Basia Baskina	Citibank at Work customer						
Items	Services	Citibanking Blue Card	Citi Priority Blue Card	Citigold Platinum Card	Citigold Private Client Diamond Card	Basic Banking Account Card	Citi Priority Standard	Blue Standard	Gold Standard	Blue Plus	Gold Plus	Blue Elite	Gold Elite
		From June 6th 2016, no new Citibanking accounts will be opened. The fees and charges are applicable to existing Citibanking customers.											
2-1 Annual fee (per card per year)	Corresponding card functions and services provided to card -holders according to different types of Debit Card.	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
2-2 New card fee (per card)	New Card Issuance service to new cardholders	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
2-3 Card replacement fee (per card)	t Debit Card replacement service to existing cardholders	RMB10	RMB10	RMB10	Free	RMB10	Free	Free	Free	Free	Free	Free	Free
2-4 Dispute interme -diation fee (per transaction)	Investigation service for transaction disputes	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
2-5 Intracity cash withdraw surcharge on non-Citibank ATM*1	Cash withdraw service for intracity cash withdraw transaction on non-Citibank ATM	RMB2/transaction Eligilble for Preferential Fees and Charges	RMB2/transaction for subsequent transactions the first 2 transactions Eligible for Preferential Fees and Charges	RMB2/transaction for subsequent transactions Eligible for Preferential Fees and Charges	Free	RMB2/transaction Eligilble for Preferential Fees and Charges	RMB2/transaction for subsequent transactions the first 5 transactions	RMB2/transaction for subsequent transactions the first 5 transactions Eligible for Preferential Fees and Charges	for subsequent Free for transactions	Free	Free		
2-6 Intercity cash withdraw surcharge on non-Citibank ATM*1	Cash withdraw service for intercity cash withdraw transaction on non-Citibank ATM	RMB2/transaction Eligilible for Preferential Fees and Charges	in each month in RMB2/transaction for subsequent transactions Eligible for Preferential Fees and Charges	in each month in mainland China RMB2/transaction for subsequent transactions Eligitible for Preferential Fees and Charges	Free	RMB2/transaction Eligilble for Preferential Fees and Charges	in each month in mainland China China Eligilible for Preferential Fees and Charges	in each month in mainland China Eligilible for Preferential Fees and Charges	in each month in mainland China Eligilible for Preferential Fees and Charges	Free for the first 4 RMB2/transaction for subsequent transactions month in mainland China	transactions for subsequent in each transactions		Free
Overseas ATM cash withdraw surcharge*2	Cash withdraw service for overseas cash withdraw transaction	RMB12+0.5% of transaction amount (Minimum RMB14, Maximum RMB62) Eligilble for Preferential Fees and Charges	RMB12+0.5% of transaction amount (Minimum RMB14, Maximum RMB62) Eligible for Preferential Fees and Charges	RMB15 Eligilble for Preferential Fees and Charges	Free	RMB12+0.5% of transaction amount (Minimum RMB14, Maximum RMB62)	RMB15 Eligilible for Preferential Fees and Charges	RMB15 Eligible for Preferential Fees and Charges	RMB15 Eligible for Preferential Fees and Charges	RMB15 Eligilble for Preferential Fees and Charges	RMB15 Eligilble for Preferential Fees and Charges	Eligilble for Preferentia Fees and	5 RMB15 or Eligilble for all Preferential Fees and Charges
2-8 Mainland China ATM inquiry fee (both Citibank and non-Citibank ATM)	China inquiry transaction on both Citibank and	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
2-9 Overseas ATM inquiry fee*2	Inquiry service for overseas inquiry transaction	RMB4 Eligilble for Preferential Fees and Charges	RMB4 Eligilble for Preferential Fees and Charges	RMB4 Eligilble for Preferential Fees and Charges	Free	RMB4	RMB4 Eligilble for Preferential Fees and Charges	RMB4 Eligilble for Preferential Fees and Charges	RMB4 Eligiible for Preferential Fees and Charges	RMB4 Eligilble for Preferential Fees and Charges	RMB4 Eligilble for Preferential Fees and Charges	RMB4 Eligible for Preferential Fees and Charges	RMB4 Eligible for Preferential Fees and Charges

Charge rationale:

The Citi Debit Card Service charges takes into consideration the following: Debit card system operation cost, ard cost, ATM system operation cost, settlement cost, ChinaUnion Pay global network cost, labor cost and other management fees, with reference to the charges of similar services by other banks in the local market.

Preferential Fees and Charges:

- *1. Service charges on intracity and intercity non-Citibank ATM withdrawal will be waived till December 31st, 2024.
- *2.Service charges on overseas ATM withdrawal and enquiry will be waived till December 31st, 2024. Extra charges made by some overseas ATMs on top of Citibank and ChinaUnion Pay networks still apply. Please refer to the notice on the ATM. This waiver is not applicable to Basic Banking Account customers.

Remarks::

- 1. The fee table takes effect from April 14th , 2024. The fee table is for reference only , and can be adjusted without notice , subject to but not limited to changes in applicable laws and regulation , market convention , commercial bank decision and third party related charges. For most updated fees , please refer to latest fees for related products and services or latest version of this fee table. Updates to this fee table will be announced through our branches or website (www.citibank.com.cn).
- 2. Customer shall open an individual bank account before applying Citi Debit Card. Please refer to <Consumer Banking Basic Service Fee Table of Citibank (China) Co., Ltd. > for monthly account maintenance fee charges and other related account service fee charges. Card annual fees and Citibank's account maintenance fee (if any) are charged independently.
- 3. Customers can request for Basic Banking Account with no account manager or call us at 95038/400-821-1880 or 800-830-1880 (For land lines within mainland China). If you are overseas, please call (+86)-(20)-3880-1267.
- 4. An amount of RMB10,000 or equivalent has been set as the daily overseas ATM withdraw limit.
- 5. Single POS transaction shall not exceed RMB100,000 or equivalent FCY. Cardholders can call Citibank hotline at 95038/400-821-1880 or 800-830-1880 to temporarily lift this limit. If you are outside mainland China, please call +86-20-38801267.
- 6. The fee table only includes fees charged by Citibank (China) Co., Ltd. or on behalf of third party; neither taxes and other costs charged by government, nor fees charged directly by third party are included. Taxes and other costs are borne by customers.
- 7. For other customized services, corresponding fee charges and applicable terms and conditions will be subject to the agreement between client and bank.
- 8. The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.