

Wealth Management Products and Structured Deposit Fee Table, Citibank (China) Co., Ltd.

No.	Items	Services	Customers	Charge Standard	Remarks	
Structured Deposit						
4-1	Structured Investment Account	Early termination penalty	Early Termination	All customers	3% of pre-termination amount	Please refer to product sales documents for details.
Wealth Management Products						
4-2	QDII-Structured Notes	Upfront fee	Subscription	All customers	0%-4% of subscription amount	Please refer to product sales documents for detailed fee charges.
4-3	QDII Bonds	Subscription fee	Subscription	All customers	0.5%-2% of subscription face value/investment value	Please refer to product sales documents for detailed fee charges.
4-4		Redemption Fee	Redemption	All customers	0.5% of redemption face value/investment value	Please refer to product sales documents for specific requirements need to be met for redemptio transactions.
4-5		Service fee	Service during product holding, such as coupon payment	All customers	0.2%-1.5% of holding face value and calculated based on actual holding days, to be charged at coupon payment or redemption	Please refer to product sales documents for detailed fee charges.
4-6	QDII Mutual Funds	Subscription fee	Subscription	All customers	0.5%-3% of subscription amount	Please refer to product sales documents for detailed fee charges.
4-7		Switching fee	Switching	All customers	1% of switching out or switching in amount, switching fee will be deducted from switching out amount, and the rest will be invested in the new fund.	Please refer to product sales document for switching condition, fee calculation logic and fund list available for switching.

Charge rationale:

The Citi Retail Banking Service Standard Charge setting is on the basis of our bank's people-related, the fee charged by the custodian bank (if any), system maintenance cost, with reference to the charges of similar products collected by other banks in the local market.

Remarks:

- The fee table is effective from February 24th, 2023. The fee table is for reference only, and will be adjusted anytime subject to but not limited to the change of the applicable laws and regulations, market convention, commercial bank decision mechanism and third party authority fee, details can be referred from relative terms of service or latest fee table announced by Citibank (China) Co.,Ltd. Any further adjustment will be notified at business outlets or Citi website(www.citibank.com.cn).
- The fee table provides scopes of fees, and is for reference only. It applies to transactions made after effective date. Actual charge items and standards depend on specific wealth management products/structured deposit, and please refer to product sales documents for detailed charge items and standards. If the amount of each transaction is higher than CNY 100 million or equivalent in foreign currencies, transaction fee will be calculated by transaction amount of CNY 100 million or equivalent in foreign currencies.
- The fee table only includes fees charged by Citibank(China) Co., Ltd.; 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.
- Customer shall open an individual bank account before purchasing any wealth management product/structured deposit. 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.
- For other customized services, corresponding fee charges and applicable terms and conditions will be subject to the agreement between client and bank.
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.