

	Account Services	
	Average Customer Relationship Balance AED 200,000	Insufficient Minimum Balance Charges AED 500 per month
Banking Transactions	Relationship Closure	AED 500
	Additional Account Opening (FCY)	AED 500 per annum
	Account Closure	AED 250
	Existing Account Maintenance Charges (FCY)	AED 250 per annum
	Offshore (Resident)	AED 2,500
	Offshore Account (Non-Resident)	AED 10,000
	Changes to Signatories / Legal Documents / Limits, etc.	AED 500
	Account Reactivation / Deactivation Charges	AED 200
	Inactive Account Maintenance	AED 200 per month
	Check Protect Service	AED 1,500 per annum
	<b>Check Collection Charges</b>	
	Outgoing Collection Checks (FCY)	AED 500 + Correspondent Bank Charges
	Outgoing Collection Checks (LCY)	AED 100 + Correspondent Bank Charges
	Incoming Collection Checks	For Transfers : AED 100 + Outgoing Funds Transfer Charges as applicable For Draft Issuance : AED 100 + Draft Issuance Charges as applicable
	Returned Outgoing Collection Checks / USD Collection Checks Payable in USA	AED 200 + Correspondent Bank Charges
	Returned Incoming Clearing Checks / Collection Checks / USD Collection Checks Payable in USA	AED 500
	Returned Outward Clearing Checks / USD Collection Checks Payable in USA	AED 50
	USD Collection Checks Payable in USA	0.25% of Instrument or min AED 100 (whichever is higher)
	<b>Check Warehousing</b>	
	Setup Fee	AED 500
	Commission	AED 50 per Check
	<b>Temporary Overdraft</b>	
	Fee	AED 1,000 per transaction
	<b>ATM / Debit Card</b>	
	Issuance of Citibank ATM / Debit Card	AED 500
	Replacement / PIN Maintenance Fee	AED 200
	Citibank ATM Transactions in UAE or Abroad	Free
	Non-Citibank ATM Transactions in UAE	2 Free transactions per month, AED 2 per additional transaction
	Non-Citibank ATM Transactions Abroad	AED 20 per transaction
	<b>'View Only' Service</b>	
	Applying for 'View Only'	AED 100
	Changing from full internet banking to 'View Only' or vice versa	AED 100
	<b>Check Book Services</b>	
	Check Book (30 leaves)	AED 50 per Check Book
	Special Check Books (50 Leaves)	AED 100 per Check Book + Printing Fee
	Stop Payments	AED 250 per Check (maximum AED 1,000)
	Check Certification Charges	AED 100
	Check Book Destruction	AED 100 per Check Book
	<b>Copies of Check:</b>	
	Less than 2 months old	AED 50 per Check
Older than 2 months	AED 200 per Check	
<b>Standing Instructions (S/I)</b>		
Fee	AED 100	
Penalty for Insufficient Funds	AED 200	
<b>Demand Draft/Manager Check</b>		
Fees on issuing Demand Drafts (FCY)	0.10% of Demand Draft amount or USD 10, whichever is higher (maximum USD 50)	
Fees on issuing Manager Checks (LCY)	0.10% of Demand Draft amount or AED 25, whichever is higher (maximum AED 200)	
Demand Draft/Manager Check Cancellation Charges	AED 250	
<b>Funds Transfer Charges</b>		
Funds Transfer (Local and Foreign Currency)	<b>Branch Fee per Transfer</b>	
Book to Book Transfers (within Citibank, UAE) - All currencies	AED 250	
	AED 100	
	AED 100	
	AED 100	
	<b>Citibank Online Fee per Transfer</b>	
	AED 50	
	FREE	
	<b>Citibank Global Transfer (Outgoing)</b> USD 5	
<b>Swift Copy Charges</b>		
Tracer Charges / Inquiry Telex Charges	AED 100	
<b>Incoming Fund Transfer Fees</b>		
Foreign Currency Incoming Payments	AED 50 or equivalent in FCY	
Customer Initiated Funds Transfer Confirmation	AED 100 per call back	
Incoming Local Funds Transfer	Free	
<b>Bank Statements (1 Free per quarter)</b>		
Additional per month charges per account / current month	<b>Daily</b> AED 100 <b>Weekly</b> AED 50 <b>One off Additional</b> AED 25	
<b>Additional Monthly Statement Copies:</b>		
Less than 2 months old	AED 25	
Older than 2 months	AED 100	
<b>Documentation Retrieval</b>		
Credit or Debit Advice Copy	AED 250	
Legal / Governmental Letters	AED 25 per Advice Copy	
<b>Audit Report / Balance Confirmation Letter / Reference Letter</b>		
Audit Report / Balance Confirmation Letter / Reference Letter	AED 500	
Capital Letter Issuance	1% of capital amount or AED 3,000 (whichever is higher)	
Non-receipt of valid Trade License	AED 500 after 30 days + AED 1,000 after 60 days	
Dubai Economic Smart Chip Charges	AED 150	
Signature Verification Charges	AED 50	
<b>Loans and Credit Facilities</b>		
Setup Fees for Facilities secured by Cash / Investments	2% of facility amount	
<b>Lending Facilities</b>		
Processing Fees	3% of loan amount or AED 1,000 (whichever is higher)	
Early Settlement Fees	5% of outstanding principal amount	
Delayed Payment / Equal Monthly Installments (EMI) Check Return Insufficient Funds	AED 750	
Non Maintenance of Account Throughput	AED 1000	
Replacement of Post Dated Checks (PDC)	AED 500	
Reschedule Charges	AED 2,000	
Liability Letter	AED 500	
<b>Export Letter of Credit</b>		
Advising / Extension / Amendment Charges	1% of LC amount or AED 350 (whichever is higher)	
Negotiation of Documents	0.250% flat or AED 500 (whichever is higher)	
Approval / Collection	0.250% flat or AED 500 (whichever is higher)	
Discounting	As per customer agreement	
<b>Import Letter of Credit</b>		
Commission	3% or AED 750 per annum (whichever is higher)	
Trust Receipt Loan Pre-Settlement	AED 750	
Telex Charges (Full Telex)	AED 300	
Amendment Telex	AED 100	
Acceptance Commission	0.25% flat per month	
Shipping Guarantee	1% of invoice value or AED 100 (whichever is higher)	
<b>Bank Guarantee</b>		
Commission	3% or AED 750 per annum (whichever is higher)	
Labour Guarantee	1.5% or AED 750 per annum (whichever is higher)	
Extension / Amendment	1.5% or AED 750 per annum (whichever is higher)	
Non Standard Format	AED 1000	
<b>Collection Documents</b>		
<b>Outgoing / Incoming:</b>		
Documents if settled in LCY / FCY	0.375% or AED 500 (whichever is higher) + Courier charges	
Tracer Charges	AED 75	
<b>Foreign Exchange Related Fees</b>		
Foreign Exchange Withdrawal Fee and Deposits Fee	1%	
Local / Branch Cash Deposit	Free	

Customer Relationship Balance is the monthly average total balance in all deposit accounts (Current/Savings/Call/Time Deposits). Any other product refers to Loans. Fees would be deducted at the end of each month. AED equivalent fees and charges will be determined by the Bank by using its prevailing exchange rate. Pricing may vary depending on facility/business relationship and credit/loan products and are subject to internal credit approvals. All prices, fees and charges of products and services detailed in this schedule are subject to change from time to time at sole discretion of Citibank N.A. by giving prior notice to the Customer. Such changes apply from the effective date specified by the Bank. For more information, please contact Citibusiness on +971 4 604 4055.

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