



# Fee Information Document



**Name of the account provider: Citibank UK Limited**  
**Account name: Citibank UK - Euro Current Account**  
**Date: 30 October 2024**

- This document is used across the European Union for providers to inform you about their fees for using the main services linked to the payment account (current account), including fees for maintaining the account. It will help you to compare these fees with those payable on other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our 'Rates and Charges Information' leaflet, which you can find on our website or by asking us.
- A glossary of the terms used in this document is available free of charge on our website, or you can ask us for a copy.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	£5 per month
	If you hold a Citigold Current Account No fee
	If you hold a Citi Plus Current Account No fee
	If your Account holds an average monthly balance of £2,000 (or currency equivalent) or more No fee
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	Not available
<b>Standing order</b>	Not available
<b>Sending money within the UK</b>	<b>Euros - SWIFT</b>
	If you hold a Citigold Current Account No fee
	If you hold a Citi Plus Current Account No fee
	If you hold any other account No fee
<b>Sending money outside the UK</b>	<b>Citibank Global Transfers</b> (sending money to other Citi accounts where available) No fee
	<b>SWIFT</b>
	If you hold a Citigold Current Account Citi Online/Citi Mobile® UK App No fee
	Client Service Team/ Branch/CitiPhone* £25
	If you hold a Citi Plus Current Account Citi Online/Citi Mobile® UK App No fee
	CitiPhone* £25
	If you hold any other account Citi Online/Citi Mobile® UK App No fee
CitiPhone* £25	
*Please note, if you send Euros/Swedish Krona/Romanian Leu to a beneficiary whose bank is located in the UK or EEA† there is no fee.	
<b>Receiving money from outside the UK</b>	No fee

Cards and cash		
<b>Cash withdrawal in Pounds in the UK</b>		2.75%
<b>Cash withdrawal in foreign currency outside the UK in a currency other than Euros</b>	Foreign currency commission as a percentage of the amount withdrawn	2.75%
	Foreign currency transaction fee	No fee
<b>Debit card payment in Pounds</b>		2.75%
<b>Debit card payment in a foreign currency other than Euros</b>		2.75% of the value of the transaction
Overdrafts and related services		
<b>Arranged overdraft</b>	Debit interest rate for arranged overdrafts over £500	16.90% EAR <sup>^</sup>
<b>Unarranged overdraft</b>	Maximum Monthly Charge (“ <b>MMC</b> ”) for unpaid transaction fees <sup>**</sup>	£100
	<sup>**</sup> The MMC for unpaid transaction fees equates to a maximum of four charges per account per calendar month and applies to any Direct Debit or Standing Order. We will provide you with at least 14 days pre-notification notice before taking these overdraft charges from your account.	
<b>Refusing a payment due to lack of funds</b>		£25

<sup>†</sup>EEA (European Economic Area) countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden.

<sup>^</sup>The EAR is the Effective Annual Rate and is used to express the cost of borrowing on Current Accounts. The EAR takes into account the rate of interest charged, the frequency it is levied to accounts and compounding interest.

**Note:** If your transaction requires a currency conversion our relevant Reference Exchange Rate will apply.