

**Credit Card Fee Table, Citibank (China) Co., Ltd.**

No.	Items	Services	Fee Standard			
The fees listed below are chargeable and consistent with market rates.						
	Fee Type/Category		Citibank Rewards Card	Citibank PremierMiles Card	Citibank Prestige Card	Citibank Clear Card
7-1	Annual fee <sup>1</sup>	Product feature and general service	Primary Card: RMB 300 per card Supplementary Card: RMB150 per card Free for USD card	Primary card: RMB 2,000 per card Supplementary card: RMB 1,000 per card Free for USD card	Primary card: RMB 5,000 per card Supplementary card: Free Free for USD card	Primary card: RMB 200 per card Supplementary card: Free N/A for USD card
7-2	Liquidated damages	The fee will be charged if customer doesn't pay the min due before due day	5% of overdue amount of minimum due	5% of overdue amount of minimum due	5% of overdue amount of minimum due	5% of overdue amount of minimum due each month
7-3	Over-limit fee	Card usage exceeding credit limit	Free *Primary cardholder is required to call to activate the over limit function	Free *Primary cardholder is required to call to activate the over limit function	Free *Primary cardholder is required to call to activate the over limit function	Free *Primary cardholder is required to call to activate the over limit function
7-4	Cash advance service fee	Cash withdrawal within cash line	<b>Domestic:</b> 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction.) <b>Oversea:</b> 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction)	<b>Domestic:</b> 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction.) <b>Oversea:</b> 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction)	<b>Domestic:</b> 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction.) <b>Oversea:</b> 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction)	<b>Domestic:</b> 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction.) <b>Oversea:</b> 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction)
7-5	Service fee to refund the excess payment amount in card account	Refund the excess payment amount in card account to customers via fund transfer or cash withdrawal	· <b>Via ATM:</b> Domestic: 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction) · <b>Via account transfer:</b> RMB card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. Service fee is 0.5% of the refund amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) if transfer to the banking account of other banks. USD card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. · <b>Via counter service at branch (for USD card):</b> Service charge is 1% of the refund amount (minimum charge of USD2, maximum charge of USD30 per transaction).	· <b>Via ATM:</b> Domestic: 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction) · <b>Via account transfer:</b> RMB card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. Service fee is 0.5% of the refund amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) if transfer to the banking account of other banks. USD card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. · <b>Via counter service at branch (for USD card):</b> Service charge is 1% of the refund amount (minimum charge of USD2, maximum charge of USD30 per transaction).	· <b>Via ATM:</b> Domestic: 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction) · <b>Via account transfer:</b> RMB card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. Service fee is 0.5% of the refund amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) if transfer to the banking account of other banks. USD card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. · <b>Via counter service at branch (for USD card):</b> Service charge is 1% of the refund amount (minimum charge of USD2, maximum charge of USD30 per transaction).	· <b>Via ATM:</b> Domestic: 1% of cash advance amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) Oversea: 3% of cash advance amount (minimum charge of RMB30 or USD5, maximum charge of RMB300 or USD30 per transaction) · <b>Via account transfer:</b> RMB card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. Service fee is 0.5% of the refund amount (minimum charge of RMB10, maximum charge of RMB100 per transaction) if transfer to the banking account of other banks. USD card: Free of charge if transfer the refund amount from Citibank credit card to Citibank banking account. · <b>Via counter service at branch (for USD card):</b> Service charge is 1% of the refund amount (minimum charge of USD2, maximum charge of USD30 per transaction).
7-6	Penalty fee for instalment early termination <sup>2</sup>	Early terminate instalment service	If customer early terminates the instalment, penalty fee is charged as 3% of the outstanding instalment principal	If customer early terminates the instalment, penalty fee is charged as 3% of the outstanding instalment principal	If customer early terminates the instalment, penalty fee is charged as 3% of the outstanding instalment principal	If customer early terminates the instalment, penalty fee is charged as 3% of the outstanding instalment principal
7-7	Service fee to report loss of Card	Report card loss	Free	Free	Free	Free
7-8	Card Replacement Fee	Card re-issuance upon customer application (renewal post card expiry is not included)	RMB15 per RMB Card Free for USD Card	Free	Free	RMB15 per RMB Card
7-9	Express delivery fee	Delivery of card, statement, letter and etc.	RMB20 or USD3 per transaction	Free	Free	RMB20 or USD3 per transaction
7-10	Service fee for retrieval of credit card transaction receipt(s)	Provide Retrieval of credit card transaction receipt(s)	RMB20 or USD3 per transaction	Free	Free	RMB20 or USD3 per transaction
7-11	Handling fee for disputed credit card charges	Handling of disputed charges	RMB20 or USD3 per transaction	Free	Free	RMB20 or USD3 per transaction
7-12	Service fee for reprinting of statement(s)	Reprinting of statement(s) service	· Statements issued within the last 12 months: Free · Statements issued 13 months or earlier: RMB10 for each month's statement, capped at a maximum charge of RMB100.	· Statements issued within the last 12 months: Free · Statements issued 13 months or earlier: RMB10 for each month's statement, capped at a maximum charge of RMB100.	· Statements issued within the last 12 months: Free · Statements issued 13 months or earlier: RMB10 for each month's statement, capped at a maximum charge of RMB100.	· Statements issued within the last 12 months: Free · Statements issued 13 months or earlier: RMB10 for each month's statement, capped at a maximum charge of RMB100.
7-13	Handling fee for foreign currency payment	Foreign currency payment	Free	Free	Free	Free

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7-14	Service fee to redeem Citi Rewards/ Miles to frequent flyer program mileages	Redeem Citi Rewards/ Miles to frequent flyer program mileages	RMB50 or USD8 per transaction	RMB50 or USD8 per transaction	RMB50 or USD8 per transaction	N/A
7-15	Service fee to transfer Citi Rewards/ Miles to other cardholders	Transfer Citi Rewards/ Miles to other cardholders	RMB50 or USD 8 per transaction	RMB50 or USD 8 per transaction	RMB50 or USD8 per transaction	N/A
7-16	Value-added service fee	Limousine service Airport VIP lounge access Other value-added services	N/A	N/A	Additional charges may apply if customers use other chargeable features or with special request; our Lifestyle Relationship Manager will confirm the cost with customers as per service provider's quotation.	N/A

**Basis for pricing:**

The above service charges imposed by the bank is determined based on the cost of operations of the credit card system, card production, transaction of funds, service fees imposed by local and overseas card organizations, manpower and other management expenses, referring to the fee standards of card products in the same category and industry within mainland China.

**Notice on special offer(s) for annual fee waiver:**

\*1. From now onwards till Dec 31, 2024, Citibank will waive the annual fee for Citibank Rewards Card, Citibank PremierMiles Card, and Citibank Prestige Card holders, including both primary and supplementary card holders.  
From now onwards till Dec 31, 2024, Citibank will waive the service fee on above fee items from 7-4 to 7-15.

**Remarks:**

- The fee table is effective from Feb 1, 2024. 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 above fees only include those charged by the bank itself or on behalf of third parties. Taxes and other expenses charged by the government or fees charged by other third parties are not included. These taxes and other fees are to be borne by customers themselves.
- Penalty fee for instalment early termination will be applied to S-EPP, T-EPP, and CIP products.
- RMB charges shall apply to RMB card and USD charges shall apply to USD card. Citi Clear Card issues RMB card only.
- For other customized service, related fee charges and applicable condition are subject to the agreement signed between bank and customers
- If you will apply to open an individual bank account later, 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.
- In case of any discrepancy between the English and Chinese versions of this Fee Chart, the Chinese version shall apply and prevail.