



# Citi Transaction and Savings Accounts Schedule of Fees and Charges

Effective 1 June 2022

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the issuer of Citi branded financial products. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian credit licence 238098) ("Citi") and has appointed Citi to provide transitional services.

Our/us/we means NAB unless the context otherwise requires it.

NAB is an Authorised Deposit-taking Institution ("ADI"). Under the Australian Government's Financial Claims Scheme your deposits with NAB (including under these terms and conditions) may be guaranteed up to \$250,000 per account holder per ADI. Citi holds no deposits. The Scheme does not apply to your non-AUD deposits.

"Citi", "Citibank", "Citigroup", the Arc design and all similar trade marks and derivations thereof are used temporarily under licence by NAB from Citigroup Inc. and related group entities.

This Schedule of Fees and Charges outlines the fees and charges that apply to the Transaction and Savings Accounts set out below.

This document forms part of your Transaction and Savings Accounts Terms and Conditions (as varied from time to time), issued in relation to the:

- Citi Global Currency Account
- Citibank Plus Transaction Account
- Cash Investment Account
- Citibank Online Saver
- Citibank Term Deposit (31 day notice period)

The below table sets out all fees and charges that may be applicable to these accounts and it is important that you are aware of these fees and charges.

<b>Citi Global Currency Account</b>	
<b>No applicable fees.</b>	
<b>Citibank Plus Transaction Account</b>	
<b>No applicable fees.</b>	
<b>Cash Investment Account</b>	
<b>International Transaction Fee (applies to your Citi branded debit card transactions)</b>	<b>Amount</b>
We charge you an International Transaction Fee of 2.50% on the Australian dollar conversion of any transaction made in a foreign currency using a debit card linked to your account. This amount includes a service and assessment fee payable by us to the card scheme (where applicable).	2.50% on the Australian dollar conversion of the relevant transaction.
<b>Citibank Term Deposit</b>	
<b>Fee for early withdrawal</b>	<b>Amount</b>
If you withdraw money from your term deposit before its maturity date, a reduction in interest (described in your statement as a fee for early withdrawal) will be applied.	20% of the total amount of interest earned on your term deposit in the period from when your term deposit was opened until the day we process your withdrawal request.
<b>Citi Global Currency Account, Citibank Plus Transaction Account, Cash Investment Account, Citibank Online Saver</b>	
<b>Debit Interest Charges</b>	<b>Amount</b>
Your account may be charged debit interest at the Unarranged Casual Overdraft Interest Rate if the balance is below zero.	Refer to <a href="http://citibank.com.au/interest-rates">citibank.com.au/interest-rates</a> for details on current interest rates that may apply.

## Tips on avoiding fees and charges

You can find useful tips on how to avoid fees and charges by visiting us on [citibank.com.au/aus/help](http://citibank.com.au/aus/help)

## Government charges

We will deduct any local and foreign government charges or taxes from each of the accounts you hold with us.

## Fees and charges from other financial institutions

Other financial institutions may charge fees when you use your account. These may include:

- when you withdraw money at a local or international ATM. These fees will be included in the amount debited from your account when the transaction is completed
- when you make a SWIFT/telegraphic transfer either from your account with us or from another financial institution.

## Other important information for managing your account

Citi Global Currency Account and Cash Investment Account	
<b>Account closure</b>	
If your Citi Global Currency Account or Cash Investment Account is closed with a balance of less than \$5 Australian Dollars (or foreign currency equivalent) at the date of closure, the credit balance will not be returned to you. To avoid this, you can transfer your funds to another account.	
Citi Global Currency Account, Citibank Plus Transaction Account, Cash Investment Account, Citibank Online Saver	
Daily Withdrawal Limits <sup>1</sup>	Amount (AUD)
Citigold	\$3,000
Citi Priority	\$1,000
Citibanking	\$1,000
Daily Transfer Limits to other financial institutions <sup>2</sup>	Amount (AUD)
Citigold	\$100,000
Citi Priority	\$100,000
Citibanking	\$100,000

1. Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your Citi branded debit card and applies to all cash withdrawals and purchases through ATMs and at point of sale ('POS').

2. Limits apply to all domestic and overseas fund transfers, but do not apply when you are transferring between your own accounts with us. A separate AUD100,000 limit applies to transfers from your Citibank Online Saver to a Nominated Linked Account that is not one of your own accounts with us.

**You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.**

## Important

Some information in this document is general advice that was prepared without taking into account your objectives, financial situation, or needs. Before acting on this advice you should consider if it is appropriate for your particular circumstances. For further information on our fees, dispute resolution system or any of the products and services mentioned in this brochure, please contact us on:

**13 24 84** or if calling from outside Australia **+61 2 8225 0615**, 24 hours a day, 7 days a week,  
or visit: [citibank.com.au](http://citibank.com.au)