

Service Fee List

- Citigold customers and Citigold Premium customers should refer to the "Citigold Preferential Service Fee List".
- Citibank fees are subject to change without notice. For fees not shown, please inquire at a Citibank branch.
- The phrase "Customers with Accounts" refers solely to customers with Citibank Japan accounts.

Transferring funds

Transaction type		Transaction fee		Notes:		
		Citibank account holders (including e-Savings accounts)	Citibank account holders whose Total Average Monthly Relationship Balance for the previous month is equivalent to 1 million yen or more		Customers with no Citibank accounts	
Fund transfers in yen	Transfers within Citibank	Citibank branch or by mail	¥315/transfer	¥315/transfer	<ul style="list-style-type: none"> ●The payee must have been registered in advance to use CitiPhone Banking. ●Transferring funds via Citibank Online is not available for corporate or non-resident accounts. 	
		ATM (Cash)	Free	Free		
		ATM (Banking Card)	Free	—		
		CitiPhone Banking	Free	—		
		Citibank Online	Free	—		
	Fund transfers to other banks via Zengin	Citibank branch or by mail	¥840/transfer	—	<ul style="list-style-type: none"> ●The payee must have been registered in advance to use CitiPhone Banking. ●Transferring funds via Citibank Online is not available for corporate or non-resident accounts. 	
		ATM (Banking Card)	¥420/transfer	—		
		CitiPhone Banking	¥840/transfer	—		
Citibank Online		¥260/transfer	¥160/transfer	—		
	Transfer cancellation/amendment	¥840/transfer	—	<ul style="list-style-type: none"> ●Resending a transfer that has been canceled will require payment of another transfer fee. 		
Fund transfers in foreign currencies	Foreign currency transfers	Citibank branch in Japan	¥4,000/transfer	¥4,000/transfer	<ul style="list-style-type: none"> ●Non-account holders and corporate account holders who wish to send funds denominated in the same currency as the appropriated funds will be subject to a separate lifting fee of 2,500 yen. 	
		Other banks in Japan	¥4,000/transfer	—	<ul style="list-style-type: none"> ●Corporate account holders who wish to send funds denominated in the same currency as the appropriated funds will be subject to a separate lifting fee of 0.05% of the amount (minimum 2,500 yen). ●If the sender wishes to pay for any intermediate bank fees, a separate flat fee of 1,500 yen is required. Note, this service can only be used at branch or by mail. This service is not available for fund transfers to a customer's own Citibank Japan account and domestic fund transfers of foreign currencies in principle. 	
	Foreign exchange wires	Other banks in Japan	¥2,000/wire + (¥1,500/wire if sender wishes to pay) for any intermediate bank fees)	—	<ul style="list-style-type: none"> ●Corporate account holders wishing to pay in yen will be subject to a separate lifting fee of 0.05% of the amount (minimum 2,500 yen). ●If the sender wishes to pay for any intermediate bank fees, a separate flat fee of 1,500 yen is required. Note, this service can only be used at branch or by mail. This service is not available for fund transfers to a customer's own Citibank Japan account and domestic fund transfers of foreign currencies in principle. ●If a yen fund transfer to another bank in Japan is requested and the payee account is that of a non-resident, the transaction shall be treated as a foreign exchange wire. 	
		Citibank branch or by mail	¥4,000/transfer (Fee ¥2,000, electronic transfer fee ¥2,000) + (¥1,500/transfer if sender wishes to pay for any intermediate bank fees)	—	<ul style="list-style-type: none"> ●Corporate account holders who request electronic transfers denominated in the same currency as the appropriated funds will be subject to a separate lifting fee of 2,500 yen per incidence. ●When sending funds overseas, the intermediary bank that processes the transaction may charge a separate fee. ●If the sender of an overseas electronic transfer wishes to pay for any intermediate bank fees, a separate flat fee of 1,500 yen is required. Note, this service can only be used at branch or by mail. This service is not available for fund transfers to a customer's own Citibank Japan account and domestic fund transfers of foreign currencies in principle. 	
	Electronic transfers	CitiPhone Banking	¥4,000/transfer (Fee ¥2,000, electronic transfer fee ¥2,000)	¥2,500/transfer (Fee ¥500, electronic transfer fee ¥2,000)	—	<ul style="list-style-type: none"> ●Resending a transfer that has been canceled will require payment of another transfer fee. ●The payee must have been registered in advance to use CitiPhone Banking. The payee cannot be registered for yen transfers to other banks in Japan. ●If funds are transferred overseas using Citibank Online and the withdrawal account is a Foreign Currency Savings account, the equivalent of the yen fee will be calculated in the foreign currency using the appropriate TTB rate and then deducted from the account.
		Citibank Online	¥3,500/transfer (Fee ¥1,500, electronic transfer fee ¥2,000)	¥2,000/transfer (No fee, electronic transfer fee ¥2,000)	—	<ul style="list-style-type: none"> ●Transferring funds overseas via Citibank Online is not available for corporate or non-resident accounts. In addition, individual customers cannot transfer funds for business purposes. The payee must have been registered in advance to use Citibank Online. ●When making yen transfers to overseas banks, a foreign exchange wire fee will be applied. (This applies only for yen accounts.)
	Transfer cancellation/amendment/inquiry	¥2,500/transfer	—			

- For customers that have newly opened an account, fees shall be applied at the same month is equivalent to 1 million yen or more until the end of the second month after
- When transferring between currencies, exchange rate of the transaction day, mentioned fees. However, transactions exceeding a certain amount may not be

level as customers whose Total Average Monthly Relationship Balance for the previous month the account was established (including the month the account was established). that includes a foreign exchange fee, will be used in addition to the above subject to the exchange rate displayed at bank branches.

Fixed-amount automatic remittance/transfer

Transaction type		Transaction fee		Notes:
		Citibank account holders including (e-Savings accounts)	Citibank account holders whose Total Average Monthly Relationship Balance for the previous month is equivalent to 1 million yen or more	
Domestic	Transfers within Citibank	Free		—
	Transfers to other banks in Japan	¥840/transfer		
Overseas	Electronic transfers	¥4,000/transfer (Fee ¥2,000, electronic transfer fee ¥2,000)	¥2,500/transfer (Fee ¥500, electronic transfer fee ¥2,000)	—

Checks

Transaction type		Transaction fee		Notes:	
		Citibank account holders including (e-Savings accounts)	Citibank account holders whose Total Average Monthly Relationship Balance for the previous month is equivalent to 1 million yen or more		Customers with no Citibank accounts
Issuance	Traveler's checks	1% of purchase amount		<ul style="list-style-type: none"> ●The lifting fee for issuing traveler's checks is waived for Citibank account holders purchasing checks for their own use or for use by family members. ●Non-account holders who wish to purchase traveler's checks in the same currency as the appropriated funds will be subject to a lifting fee of 2,500 yen in addition to the issuing fee. ●Traveler's checks are available in four currencies: US dollars, euros, Australian dollars, and British pounds. 	
	Cashier's checks	¥1,050/check			
	Checking account checkbooks	¥525/checkbook			
	Overseas remittance checks	¥2,800/check			
Collections	Domestic (Japanese) checks	Crossed checks from other banks in Japan	¥630/check	<ul style="list-style-type: none"> ●Corporate account holders who request the creation of remittance checks denominated in the same currency as the appropriated funds will be subject to a separate lifting fee of 2,500 yen. 	
		Promissory notes	¥630/check		
	Overseas checks	US dollar-denominated checks	¥1,000/check		<ul style="list-style-type: none"> ●The service fee is waived for Citibank-related checks. ●When the collection involves overseas checks, the date of deposit is set after a retention period of 5, 15 or 22 business days. This retention period is subject to change, however, depending on communications or other conditions. ●In the case of individual collection, the date of deposit is determined after collection is confirmed. ●Handling fees include fees for collection and communications by Citibank. ●Customers are responsible for payment of additional fees assessed by the paying bank. ●Transaction fees are also incurred for payments into time deposits. ●Overseas checks may be handled as checks for individual collection at Citibank's discretion.
		Other foreign currency-denominated checks	¥1,500/check		
		Checks for overseas individual collection	¥4,000/check		
Yen-denominated checks (CRS) payable by Citibank Japan Ltd.	Free	¥4,000/check			
Stop payment	Cashier's checks	¥1,050/check		—	
	Bank checks	¥1,050/check			
	Overseas remittance checks	¥4,500/check (Fee ¥2,500, electronic transfer fee ¥2,000)			
Dishonored check	Domestic (Japanese) checks	¥4,200/check		●Checks issued and payable in Japan.	
	Overseas checks	¥5,000/check		<ul style="list-style-type: none"> ●Checks issued and/or payable overseas. ●Includes yen-denominated checks (CRS) payable by Citibank Japan Ltd. 	

●When transferring between currencies, exchange rate of the transaction day, mentioned fees. However, transactions exceeding a certain amount may not be subject to the exchange rate displayed at bank branches.

Foreign currency exchange		Transaction fee		Notes:
Transaction type		Citibank account holders (including e-Savings accounts)	Citibank account holders whose Total Average Monthly Relationship Balance for the previous month is equivalent to 1 million yen or more	
Foreign currency cash transaction fee	Deposit into account of same currency denomination	¥2 per dollar ¥3 per euro	—	● This fee is required for the handling of cash in foreign currencies and is charged in addition to other service fees. The fee is waived, however, if customers use Foreign Currency Time Deposits in the same currency which have terms of six months or longer, purchase mutual funds handled by Citibank (excluding "Legg Mason Funds Money"), purchase financial products brokered by Citibank, or purchase insurance products.
	Withdrawal from account of same currency denomination	¥2 per dollar ¥3 per euro	—	
	Payment for funds in same currency denomination	¥2 per dollar ¥3 per euro	¥2 per dollar ¥3 per euro	
Foreign exchange handling fee ("lifting fee")	Individual	Free	¥2,500/transfer	● This fee is applied to overseas electronic fund transfers made in a foreign currency or yen, domestic remittances in US dollars (to Citibank or other banks), foreign exchange wires, the creation of foreign currency remittance checks, and to issuance/cashing of traveler's checks paid in the currency in which the check is denominated. * A fee of 0.05% of the remittance amount (minimum 2,500 yen) is applied for US dollar remittances and foreign exchange wires to other domestic banks.
	Corporate	¥2,500/transfer*		
Foreign exchange fee (per currency unit, one way)	USD, EUR, AUD, NZD, CAD, GBP, CHF	¥1	¥1	● This is applied to transactions when exchanges between yen and foreign currencies are required.
	HKD, ZAR	¥0.4	¥0.4	
	NOK	¥0.3	¥0.3	

● When transferring between currencies, exchange rate of the transaction day, that includes a foreign exchange fee, will be used in addition to the above mentioned fees. However, transactions exceeding a certain amount may not be subject to the exchange rate displayed at bank branches.

Other		Transaction fee		Notes:	
Transaction type		Citibank account holders (including e-Savings accounts)	Citibank account holders whose Total Average Monthly Relationship Balance for the previous month is equivalent to 1 million yen or more		Customers with no Citibank accounts
Banking Card (cash card) replacement		¥1,050/card	—	● Biometric authentication for IC Banking Cards is free.	
IC Banking Card (cash card) issuance/replacement					
Supplementary Card issuance					
Issuance of balance certificate	CitiPhone Banking	Delivery by mail	¥840/certificate	—	
		Pick up at bank branch	¥1,050/certificate		
	Citibank branch or by mail	Delivery by mail	¥1,050/certificate	—	● Depending on the circumstances, Citibank branches can issue certificates in response to urgent requests, but customers should confirm in advance via CitiPhone Banking whether or not a certificate can be issued urgently. For the urgent issuance of a certificate, a handling fee of 2,100 yen is assessed per certificate. Even if a branch can respond to an urgent request to issue a certificate, requests cannot be fulfilled on the same day.
		Pick up at bank branch	¥1,050/certificate		
Certificates requiring special descriptions such as succession and certificates requiring a certain form specified by an auditing firm (Orders may be placed at a branch or by mail.)		¥1,050/certificate	—		
Certification of personal information		¥1,050/certificate	¥1,050/certificate	● A fee of 3,150 yen is charged for certifying disclosure of items other than the specified items.	
Reissuance of Consolidated Bank Statement		¥525/statement	—	<Customers who have chosen e-Statements> ● If multiple Consolidated Bank Statements are needed for a specific month, reissuance requested for the first paper statement each month is free. For the second paper statement and beyond, the handling fee is 525 yen per statement. ● When requesting Consolidated Bank Statements for multiple months, statements spanning up to six months are free and reissuance of paper statements may be requested. For the seventh month and beyond, each Consolidated Bank Statement is assessed a handling fee of 525 yen per statement. ● No charge is assessed for PDF file statements but available only for the last three months.	
Overseas CD/ATM service fee	Banking Card	¥210/withdrawal	—	● No fee is charged for balance inquiries.	
	Gaika Cash Card	US\$2/withdrawal	—		

Normally, Citibank automatically withdraws a monthly account maintenance fee in the amount of 2,100 yen (including tax) from your account on the first business day of each month. However, this fee is waived if any of the conditions below apply:

- If your Total Average Monthly Relationship Balance in foreign currency for the previous month* is equivalent to 200,000 yen or more.
- If your Total Average Monthly Relationship Balance for the previous month* is equivalent to 500,000 yen or more.
- If you have a housing loan balance (including mortgage loan) as of the end of the previous month.*
- If your average monthly loan balance for Advance Money or card loans for the previous month* is 4 yen or more.
- If, as of the 25th of the previous month* (or if the 25th falls on a Saturday, Sunday or holiday, the previous business day), you are a member of a Gold Card or a Platinum Card (credit card) issued by Citi Cards Japan, Inc. (including Citi Gold Card, Delta SkyMiles Citi Gold VISA Card, Citi Elite, Citi Dollar Card, Delta SkyMiles Citi Platinum VISA Card, and Citi Select VISA Platinum Card), and you have designated a Citibank account to pay card balances.
- If, as of the 25th of the previous month* (or if the 25th falls on a Saturday, Sunday or holiday, the previous business day), you are a member of a Citibank credit card issued by Citi Cards Japan, Inc.
- If your first account with Citibank was an e-Savings Account.

*If the previous month is the month you opened your account, or the month after you opened your account, there is no fee, regardless of the above conditions.

What is the Total Average Monthly Relationship Balance?

The Total Average Monthly Relationship Balance is calculated by combining the daily balance of your financial products at Citibank for each day of the month and then dividing the combined total balance by the number of days in the month. The Total Average Monthly Relationship Balance is used to determine whether the monthly account maintenance fee will be waived and whether Preferential Fee Service will apply.

Products included

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|---------------------------------|-------------------------------|
| ■ Deposits | ■ Some individual annuities |
| ■ Mutual Funds | ■ Receivables |
| ■ 25% of Citibank loan balances | (brokered financial products) |
| | ■ Some insurance products |