

Consumer Mortgage Loan Fee Table, Citibank (China) Co., Ltd.

No.	Items	Services	Customers	Charge Standard	Remarks	
Market-Basis Pricing Items						
5-1	Mortgage Loan	Early Repayment Penalty	Charges due to early repayment	All	0.5% to 3% of early redemption amount. (The penalty scheme in your loan agreement or related supplemental agreement shall apply and prevail.)	Please refer to Remark 2.
5-2		Change of Repayment Account	Providing loan repayment acct change service	All	Free of charge by Citi	Please refer to Remark 3.
5-3		Change of Loan Tenor	Any loan maintenance related service after loan disbursement requested by borrower/mortgagor	All	Free of charge by Citi	Please refer to Remark 4.
5-4		Foreign Currency Late Charge Fee	Charges only when borrower failed to pay the monthly repayment amount in accordance with the loan agreement	Foreign Currency Mortgage Loan	0.5% per month of overdue principal and interest	

Charge Rationale:

The Early Repayment Penalty is charged on the basis of our bank's people-related, funding cost and management cost, actual loan duration and market practice, etc.

Remarks:

- The fee table is effective from Sep 9, 2018. 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).
- Requirements on early repayment depend on the loan currency type and early redemption amount, etc. Please refer to your loan agreement for the detailed terms and conditions.
- Changing loan tenor, mortgagor or loan repayment account is not allowed without Citibank's consent in advance. Written applications shall be submitted to Citibank 45 days prior to such changes for the bank's review and approval.
- For any loan maintenance related service after loan disbursement requested by borrower/mortgagor, include but not limited to: change of loan tenor, change of mortgagor, etc., there will be free charge by Citi. If the loan maintenance service involves to notarization service by notary office or witness service by lawyer, the related fee charges are borne by customers. If any taxes and other costs are charged by government, or fees charged directly by third party, all these taxes/other costs/fees are borne by customers.
- Customer shall open an individual bank account before applying mortgage, 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. During the loan tenor (from the disbursement date to the loan maturity date or pay off date), no monthly account maintenance fee will be charged.
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.