



**Citibank Europe plc,  
organizační složka  
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### **Premium Forex Products increasingly popular with Citibank's Clients**

PRAGUE – Over the last four months, the retail clients of Citibank Europe plc have traded more than 1.5 billion Czech crowns in premium forex products. Demand for these investment products is growing mainly due to the fact that they offer the opportunity of attractive yields in the low-interest environment that has been prevailing in the market for a long time, and that they also benefit from the high volatility on markets.

*“Premium forex products complement the mutual funds and periodically issued structured bonds in Citibank’s offering. Thus, they constitute yet another opportunity for growing the value of uncommitted funds in a short time,”* said Veronika Špaňárová, Retail Bank Head at Citibank. She adds: *“Our clients appreciate having another alternative for growing the value of their financial means, especially in these days, when the financial market is characterized by low interest rates.”*

The premium forex products offer attractive potential yields that are tied to the development of certain currency pairs, which currently include any combination of the following currencies: the Czech crown, euro, U.S. dollar, British pound sterling, and Swiss franc. Maturities of premium forex products range from one week to three months. This modern investment instrument is suitable, for example, for the purpose of creating balanced portfolios for investors, currency arbitrage, and planned currency conversions.

If a client is interested in investing in premium forex products, they deposit a principal amount with Citibank Europe plc for a certain period of time, with the rate of the yield known in advance. Upon the product’s maturity, the bank will do the following, depending on the market conditions: it either pays the principal amount and the yield in the original currency of the principal amount to the client, or it converts the principal amount and the yield to the pre-agreed currency at the pre-agreed rate of exchange.

Premium forex products transactions are submitted, in cooperation with the bankers, on a modern platform, on which clients can clearly see the working of the product’s mechanism, the yields that they can achieve, and the terms and conditions under which the principal amount and the yield will be paid in one or the other currency. Subject to the market opportunities, all of these products conditions can also be tailored to the client’s own wishes. Citibank also makes it possible to transact premium forex product trades over the telephone.

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