

### CitiBusiness Schedule of Charges - Applicable to all current accounts

Average Monthly Relationship Value	₹ 15 Lakhs or more			Minimum Monthly Relationship Value-up to ₹ 15 Lakhs^^			Less than Minimum Monthly Relationship Value^^		
Monthly charge for non Maintenance of Minimum Average Monthly Relationship Value	N.A.			N.A.			Tier 1 Locations <sup>§</sup> - ₹1500 Tier 2 Locations <sup>§§</sup> - ₹1000		
	Citibank Online	Citi Phone	Branch	Citibank Online	Citi Phone	Branch	Citibank Online	Citi Phone	Branch
Demand Draft payable at Citibank branch locations	Free	Free	Free	Free up to ₹ 50 Lakhs/month; ₹ 1 per ₹ 1000; Subject to the maximum of ₹ 750.	Free up to ₹ 50 Lakhs/month; ₹ 1.5 per ₹ 1000 Subject to the maximum of ₹ 750.	Free up to ₹ 10 Lakhs/month; ₹ 2 per ₹ 1000 Subject to the maximum of ₹ 750.	Free up to ₹ 5 Lakhs/month; ₹ 1.5 per ₹ 1000 Subject to the maximum of ₹ 1500.	₹ 2 per ₹ 1000; Subject to the maximum of ₹ 1500.	₹ 2.5 per ₹ 1000; Subject to the maximum of ₹ 1500.
Demand Draft payable at non-Citibank branch locations	Free	Free	Free	Free up to ₹ 25 Lakhs/month; ₹ 1.5 per ₹ 1000; Subject to the maximum of ₹ 750.	Free up to ₹ 25 Lakhs/month; ₹ 2 per ₹ 1000 Subject to the maximum of ₹ 750.	Free up to ₹ 10 Lakhs/month; ₹ 2.5 per ₹ 1000 Subject to the maximum of ₹ 750.	₹ 2 per ₹ 1000; Subject to the maximum of ₹ 1500.	₹ 2.5 per ₹ 1000; Subject to the maximum of ₹ 1500.	₹ 3 per ₹ 1000; Subject to the maximum of ₹ 1500.
Stop Payment	Free	Free	Free	Free	₹ 30	₹ 60	₹ 50	₹ 60	₹ 120
Re-Order Cheque Book	Free	Free	Free	Free	₹ 30	₹ 60	₹ 30 + ₹ 1 per Leaf	₹ 30 + ₹ 1 per Leaf	₹ 30 + ₹ 1 per Leaf
Duplicate Account Statement	Free	Free	Free	Free	₹ 30	₹ 60	Free	₹ 60	₹ 120
Foreign Currency TT	₹ 250			₹ 1000			₹ 1000		
Foreign Currency Draft	₹ 200			₹ 300			₹ 300		
Cheque Return Inward	₹ 375			₹ 375			₹ 375		
Cheque Return Outward	₹ 100 for more than 3 returns per month			₹ 100			₹ 100		
Outstation & Intercity Cheque Return	₹ 250			₹ 250			₹ 250		
Outstation Cheque Collection	Cheque Value up to ₹ 10,000 - ₹ 50 flat. Value of ₹ 10,001 & above - ₹ 100 flat			Cheque Value up to ₹ 10,000 - ₹ 50 flat. Value of ₹ 10,001 to ₹ 1 Lakh - ₹ 100 flat, ₹ 1,00,001 and above - ₹ 150 flat			Cheque Value up to ₹ 10,000 - ₹ 50 flat. Value of ₹ 10,001 to ₹ 1 Lakh - ₹ 100 flat, ₹ 1,00,001 and above - ₹ 150 flat		
RTGS	Free			Free			Free		
Foreign Currency Cheque Return & Foreign Currency Draft Collection	Free			₹ 500			₹ 500		
DD Cancellation Charge (for DD issued on non Citi Location) <small>Extra charge applicable for specific locations.</small>	Free			₹ 100			₹ 100		
Monthly Fee on CitiAlert	Free			Free			Free		
NEFT	Free			Free			Free		
ECS return Charges*	₹ 375			₹ 375			₹ 375		
Cash Delivery	On per Delivery basis ₹ 250 or On a Monthly basis ₹ 2500			On per Delivery basis ₹ 350 or On a Monthly basis ₹ 3500			On per Delivery basis ₹ 350 or On a Monthly basis ₹ 3500		
Cash Pickup**	On per Pickup basis ₹ 250 or On a Monthly basis ₹ 2500			On per pickup basis ₹ 350 or On a Monthly basis ₹ 3500			On per pickup basis ₹ 350 or On a Monthly basis ₹ 3500		
Cash Deposit**	Free up to ₹ 50 Lakhs per month, above which ₹ 3 per ₹ 1000. Minimum charge ₹ 50 per month.			Free up to ₹ 10 Lakhs per month, above which ₹ 3 per ₹ 1000. Minimum charge ₹ 50 per month.			Free up to ₹ 1 Lakh per month, above which ₹ 3 per ₹ 1000; Minimum charge ₹ 50 per month.		
Cheque Pickup Charges	Free			Free			₹ 500 per month		
Foreign Currency Cheque Collection	0.1% of Cheque Value. Subject to the max. of ₹ 2500 per cheque.			0.25% of Cheque Value. Subject to the max. of ₹ 2500 per cheque.			0.50% of Cheque Value. Subject to the max. of ₹ 2500 per cheque.		
FIRC Issuance Charges	First time issuance : ₹ 150 Duplicate issuance : ₹ 300			First time issuance : ₹ 150 Duplicate issuance : ₹ 300			First time issuance : ₹ 150 Duplicate issuance : ₹ 300		
Overdraft Interest (in case account goes into negative balance)	24% p.a.			24% p.a.			24% p.a.		
Foreign Currency Conversion charge for FCY sale/purchase	Nil + GST as applicable, in accordance with GST provisions as per Government of India latest notifications on Foreign Currency Conversion for FCY sales/purchase.								
Capital Account Transaction Processing Charges	FCGPR, FCTRS, All Foreign Direct Investment reporting, Annual Performance Report, Annual ESOP filing, Form ECB for fresh LRN: ₹5000 for each transaction; Revised Form ECB for existing LRN: ₹2500; Monthly ECB 2 form filing: ₹2000								
Commission in lieu of exchange for payment/remittance from EEFC	0.1% (Flat)			0.1% (Flat)			0.1% (Flat)		
Citibank ATM	Free			Free			Free		
Non Citibank ATM	Free			Free up to 5 cash withdrawals per month ₹ 17.80 for every cash withdrawal thereafter^			Free up to 5 cash withdrawals per month ₹ 17.80 for every cash withdrawal thereafter^		
**Clients opting for Cash pickup will be levied both Cash Deposit charge and Pickup charge. ^ As per RBI communication, cash limit of ₹ 10000/- per withdrawal will be permitted in Non Citibank ATMs. *These charges are levied only if the ECS instruction is not honored due to inadequate funds in the account. ^GST as applicable would be levied on all charges mentioned above.				<b>Glossary</b> 1) DD- Demand Draft 2) TT-Telex Transfer 3) FIRC-Foreign Inward Remittance Certificate For normal Citibank ATM/Debit Card you earn 1 Reward Point on every ₹ 150/- spent					
<sup>§</sup> Tier 1 Locations	Mumbai, Delhi, Noida, Gurgaon, Faridabad, Kolkata, Chennai, Bangalore, Pune, Hyderabad, Ahmedabad and Thane						<sup>^^</sup> Minimum Relationship Value ₹ 5 Lakhs		
<sup>§§</sup> Tier 2 Locations	Aurangabad, Chandigarh, Cochin, Coimbatore, Jaipur, Lucknow, Nagpur, Nashik, Baroda and Surat						<sup>^^</sup> Minimum Relationship Value ₹ 3 Lakhs		

Net Relationship Value (NRV) is across all accounts under a Household and is calculated by aggregating average monthly balances across Savings Account, Current Account, Deposits, Mutual Funds and Insurance Premium paid.

**Working Example of Average Monthly Relationship Value**

Holdings	Amount (₹)	Description
a) Current / Savings Account	25000	Average for the month, Calculated based on Total of daily end of day balance / Total Number of Days
b) Fixed Deposit	25000	Daily end of day balances of Principal Amount / Total number of days
c) Mutual Funds	40000	Daily end of day balances / Total number of days
d) Insurance Premium	10000	Sum of total Insurance paid
Average Monthly Relationship Value	100000	a+b+c+d

- Relationship across all the accounts under a household will be considered. Household is defined as accounts linked together to form a single entity for the purpose of a Banking Relationship
- The minimum average monthly relationship requirement or charges/fees may be revised by the Bank, from time to time by giving prior notice to the Customer
- Net Relationship Value (NRV) for a month is computed on the penultimate day of the month
- For CitiBusiness Leap accounts, no charges for non-maintenance of Minimum Average Monthly Relationship Value, for 12 months from the date of account opening