

SCHEDULE OF CHARGES

All these benefits are FREE of charge

ATM withdrawals and balance enquiry at any ATM in India^{**}
ATM withdrawal at any ATM worldwide[®]
NEFT/RTGS[#]
Demand drafts issuance and cancellation
Cheque book reorder
Duplicate statement
Stop payment
Foreign currency draft issuance & cancellation
Foreign currency conversion charge for FCY sale/purchase
Outstation and foreign currency^{^^} cheque collection
Signature verification
Account re-activation
Utility bill payment
Debit Card for family members and Debit Card reissuance
Account Closure
Speed Clearing

The following benefits will be applicable to all primary and joint holders of individual accounts who have attained senior citizen age (60 years and above)

Dedicated counter at bank branches
Issuance of cheque books free of cost
Door Step Banking facilities [pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts and pick up of Know Your Customer (KYC) documents] free of cost;

Additionally, the following benefits will be applicable on accounts with primary account holder as senior citizen (60 years & above):

Senior citizens will earn higher interest rates depending on the tenure chosen. Interest rates applicable will be as per the daily grid published by the Bank.

For all savings accounts where primary holder is a senior citizen, no minimum average account relationship value will be required to avoid minimum account relationship charges. All other charges mentioned in this SOC will apply.

Charges are applicable only in the following scenerios

Monthly fee* [if avg. net monthly relationship value goes below ₹1 lakh]	1% of shortfall or ₹600 [^] , whichever is lower
Cheque bounces: - Cheques deposited - Issued cheques, foreign currency cheque return, ECS bounce'	₹100 ₹350
Outward foreign currency TT	₹250
Debit Card usage at petrol pump	2.5% surcharge subject to a minimum of ₹10 [waived on Citibank EDCs at IOC pumps]
International usage of Debit Card (ATM or Shoppingy) ^{^#}	3.5% mark-up
Rail ticket booking/cancellation through IRCTC	₹10 or 1.8% of the transaction amount [whichever is higher]

Goods and Services Tax (GST):

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned. GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase.

Fees & Charges

^*As per RBI communication, cash limit of ₹ 10,000 per withdrawal will be permitted at non Citibank ATMs.

®Other banks may charge fees for usage of their ATM for cash withdrawal overseas. These charges will need to be borne by the customer.

#The minimum threshold value limit for RTGS transactions is ₹ 2 Lakhs.

^^Other banks may charge FCY Cheque clearing fees, if applicable. These charges will need to be borne by the customer.

*The minimum balance charges are not applicable for Citibank Corporate Salary Account holders. In case you move to company that does not have a tie-up with Citibank Suvidha or if you do not receive salary credit for 3 continuous months, the minimum monthly net relationship value requirement will be applicable. Interest of 17.5% p.a. will be applicable if account moves in negative balance.

^Example: If your actual average NRV for the month is ₹ 80,000 you will be charged 1% of ₹ 20,000 i.e ₹ 200; However, if your NRV for month is ₹ 30,000, you will be charged ₹ 600 (max. charge limit).

*#This charge is levied only if the ECS transaction is not honoured.

Your savings account interest will be calculated on daily balances maintained in your account. The savings account interest will be paid at quarterly intervals on 30th June, 30th September, 31st December and 31st March.

Your account will be upgraded to Citigold status, if the Net Relationship Value (NRV) of your account is ₹ 50 lakhs or more. The daily cash withdrawal/spend limit on your Citibank ATM/Debit Card will automatically increase to ₹ 2.5 lakhs. For Citibank's charges on any other product/transaction, please refer to www.citibank.com/india or contact your Relationship Manager.

^Example: If you transact using your debit card internationally for USD 10 and the FX rate for conversion is ₹ 65 then you will be charged a mark-up of 3.5% on the transaction value i.e ₹ 65*10*3.5% = ₹ 22.75. This is only applicable when at the time of initiating the transaction, you have chosen the option to transact in foreign currency.

Working Example of Average Monthly Relationship Value

Holdings	₹	Description
a) Current/Savings Account	75,000	Average for the Month, calculated based on total of daily end of day balances/total number of days
b) Fixed Deposit	75,000	Daily end of day balances of principal amount/total number of days
c) Mutual Funds	120,000	Daily end of day balances/total number of days
d) Insurance Premium	30,000	Sum of total premium paid**
Average Monthly Relationship Value	3,00,000	a + b + c + d

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.

Non-Maintenance of the required NRV over a period of 3 consecutive months will result in the reclassification of the account to the next eligible segment

Your account will be upgraded to Citigold status, if the monthly NRV of the account is more than ₹75 lakhs.

** Towards active individual policies with the account holder as proposer. The minimum average monthly relationship requirement or charges/fees may be revised by the bank, from time-to-time by giving prior notice to customer. The net relationship value (NRV) for a month is computed on the penultimate working day of that month.