





FCY Cheque return & draft cancellation (per instrument)	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500
Re-order cheque book	Free	Rs 2/leaf	If minimum relationship value is maintained: CBOL : Free CitiPhone: Rs 25 Branch : Rs 50 If minimum relationship value is not maintained : CBOL/CitiPhone/ Branch : Rs 25 + Rs 1 per leaf	If minimum relationship value is maintained: CBOL : Free CitiPhone: Rs 25 Branch : Rs 50 If minimum relationship value is not maintained : CBOL/CitiPhone/ Branch : Rs 25 + Rs 1 per leaf	If minimum relationship value is maintained: CBOL : Free CitiPhone: Rs 25 Branch : Rs 50 If minimum relationship value is not maintained : CBOL/CitiPhone/ Branch : Rs 25 + Rs 1 per leaf	Rs 1 per leaf if average relationship value is maintained, Rs 2 per leaf otherwise	Rs 1 per leaf if average relationship value is maintained, Rs 2 per leaf otherwise	Rs 1 per leaf if average relationship value is maintained, Rs 2 per leaf otherwise	Rs 1 per leaf if average relationship value is maintained, Rs 2 per leaf otherwise	Rs 1 per leaf if average relationship value is maintained, Rs 2 per leaf otherwise
Balance enquiry	Free	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq	Free on Cbol, CitiPhone, Citibank ATMs, Cirrus ATMs : Rs 20 per Enq, Cashnet ATMs : Rs 15 per Enq
International ATM Activation	Free	Rs. 250 (one time)	Free	Free	Free	Rs. 250 (one time)	Rs. 250 (one time)	Rs. 250 (one time)	Rs. 250 (one time)	Rs. 250 (one time)
International ATM Usage	Free	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction
Other Charges	NA	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)	Photo Card Rs.150 (One time)
International ATM Activation	Free	Rs. 250 (one time)	Free	Free	Free	Rs. 250 (one time)	Rs. 250 (one time)	Rs. 250 (one time)	Rs. 250 (one time)	Rs. 250 (one time)
International ATM Usage	Free	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction	US\$2.5/transaction

<b>Retail Loan - Personal Loan</b>	<b>Charges Applicable</b>
Loan Processing Charges	2%
Prepayment Charges	4% of the loan outstanding
No due Certificate	No Charge
Solvency Certificate	Not Applicable
Charges for late payment of EMI	Rs.250
Charges for changing from fixed to floating rates of interest	Not Applicable
Charges for changing from float to fixed rates of interest	Not Applicable

Description of Charges	Citibank Cards	Citibank Gold Cards	Diners Club Cards	Platinum	Ultima
Annual Fee**	750**	2000**	2500**	Rs 7500**	Rs 50000**
Renewal Charges**	350**	1500**	1500**	Rs 7500**	Rs 50000**
Cash withdrawal	2.5% on advanced amount (subject to a minimum of Rs.250 and US\$5 at International ATMs)	2.5% on advanced amount (subject to a minimum of Rs.250 and US\$5 at International ATMs)	3% on advanced amount (subject to a minimum of Rs.250 and US\$5 at International ATMs)	2.5% on advanced amount (subject to a minimum of Rs.100 and US\$5 at International ATMs)	2.5% on advanced amount (subject to a minimum of Rs.150 and US\$5 at International ATMs)
Late Payment Charges (per month)	Rs.350 for billed amounts of less than or equal to Rs.10,000. Rs.500 for billed amounts between Rs.10,000 and Rs.20,000.Rs.600 for billed amounts above Rs.20,000.	Rs.350 for billed amounts of less than or equal to Rs.10,000. Rs.500 for billed amounts between Rs.10,000 and Rs.20,000. Rs.600 for billed amounts above Rs.20,000.	2.95% - payments overdue by up to 30 days (applicable from Payment Due Date & subject to a minimum of Rs.500). 5% - Payments overdue by 30 days or more (applicable from Payment Due Date & subject to a minimum of Rs. 500).	Rs 175 per month	Rs 100 per month
Replacement Charges	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NIL
Statement Request	Rs.100	Rs.100	Rs.100	Rs.100	NIL
Outstation check processing	Rs.100 (subject to a minimum of Rs.50 depending on the place the cheque is drawn on)	Rs.100 (subject to a minimum of Rs.50 depending on the place the cheque is drawn on)	Rs.100 (subject to a minimum of Rs.50 depending on the place the cheque is drawn on)	Rs.100 (subject to a minimum of Rs.50 depending on the place the cheque is drawn on)	Rs.100 (subject to a minimum of Rs.50 depending on the place the cheque is drawn on)
Over Credit Limit charges	2.5% over the credit limit (subject to a minimum of Rs.500)	2.5% over the credit limit (subject to a minimum of Rs.500)	N.A	2.5% over the credit limit (subject to a minimum of Rs.300)	2.50%
Cheque Bounce Charge	Rs.250	Rs.250	Rs.250	Rs.250	Rs 150
Petrol Transaction Charge	2.5% (subject to a minimum of Rs.10) Waived at Indian Oil outlets for transactions done on Citibank EDCs	2.5% (subject to a minimum of Rs.10) Waived at Indian Oil outlets for transactions done on Citibank EDCs	2.5% (subject to a minimum of Rs.10)	2.5% (subject to a minimum of Rs.10) Waived at Indian Oil outlets for transactions done on Citibank EDCs	NIL
Railway Ticket Purchase or Cancellation Fee	2.5% (subject to a minimum of Rs.25)	2.5% (subject to a minimum of Rs.25)	2.5% (subject to a minimum of Rs.25)	2.5% (subject to a minimum of Rs.25)	NA
Service Tax	12.24% (applicable on all fees, interest and other charges)	12.24% (applicable on all fees, interest and other charges)	12.24% (applicable on all fees, interest and other charges)	12.24% (applicable on all fees, interest and other charges)	12.24% (applicable on all fees, interest and other charges)
Foreign Currency Transaction	Mark up 3% (service taxes as applicable)	Mark up 3% (service taxes as applicable)	Mark up 3% (service taxes as applicable)	Mark up 3% (service taxes as applicable)	Mark up 3% (service taxes as applicable)
Interest Rate	Boarding Rate: ie in the first 6 months of card issuance is fixed at 3.1% (monthly) or 37.2% (annual). Post which it may vary based on vintage, overall Credit performance, defaults, in addition to other indicators of usage and performance.	Boarding Rate: ie in the first 6 months of card issuance is fixed at 3.1% (monthly) or 37.2% (annual). Post which it may vary based on vintage, overall Credit performance, defaults, in addition to other indicators of usage and performance.	Boarding Rate: ie in the first 6 months of card issuance is fixed at 3.1% (monthly) or 37.2% (annual). Post which it may vary based on vintage, overall Credit performance, defaults, in addition to other indicators of usage and performance.	Boarding Rate: ie in the first 6 months of card issuance is fixed at 3.1% (monthly) or 37.2% (annual). Post which it may vary based on vintage, overall Credit performance, defaults, in addition to other indicators of usage and performance.	Boarding Rate: ie in the first 6 months of card issuance is fixed at 3.1% (monthly) or 37.2% (annual). Post which it may vary based on vintage, overall Credit performance, defaults, in addition to other indicators of usage and performance.
	The maximum interest rate, in the event of default, is 3.5% ( monthly) or 42% (annually)	The maximum interest rate, in the event of default, is 3.5% ( monthly) or 42% (annually)	The maximum interest rate, in the event of default, is 3.5% ( monthly) or 42% (annually)	The maximum interest rate, in the event of default, is 3.5% ( monthly) or 42% (annually)	The maximum interest rate, in the event of default, is 3.5% ( monthly) or 42% (annually)

\*\*These fees may vary from Cardmember to Cardmember and from offer to offer. These shall be communicated to the Cardmember at the time of applying for the Credit/Charge Card. The joining and annual fees for the Primary Cardmember as well as the Additional Cardmember, as applicable, are directly charged to the Cardmember's account and the same would be displayed in the Card Statement of the month in which it is charged.

Retail Loan - Mortgages		
Description of Charges	Citibank Home Loan	Citibank Property Power
Processing/Service Fees for Loan Processing	It is charged at a maximum rate of 1% of your loan amount. The fee is charged for processing the loan application. It is charged after your loan documents have been submitted.	It is charged at a maximum rate of 1% of your loan amount. The fee is charged for processing the loan application. It is charged after your loan documents have been submitted.

Loan Prepayment Charges	A prepayment charge is levied at the rate of 2%. This amount is charged on the loan outstanding at the time of loan closure and on the undischarged portion of the loan PLUS all partial prepayments made during the last 12 months prior to loan closure.	In the first 3 years, the prepayment charge is levied at the rate of 4% on the loan outstanding and on the undischarged portion of the loan and on all partial prepayments made during the last 12 months prior to the closure. For any prepayment done after 3 years, the prepayment charge is levied at the rate of 2% on the aforesaid amounts.
	In case of Cash back Home loans the Borrower is liable to pay partial prepayment charges for the first 10 years. The 10-year period commences from the month when the Cash Back instrument has been issued to the Borrower. For the first five years the customer will be charged at the rate of 4% of the amount being part paid. E.g. if the customer makes a part-payment of Rs.1 lakh in the first 5 years of loan tenor, he will have to pay a charge of Rs. 5,000 towards part-payment. In the subsequent 5 years the customer will be charged at the rate of 3% of the amount being part paid. After 120-month partial prepayment charges will not apply but full prepayment charges will apply.	
Late Payment Charges	Late payment charge is levied in case of non-payment of the monthly EMI. It is charged at the rate of 2% above the prevailing interest rate on the loan	Late payment charge is levied in case of non-payment of the monthly EMI. It is charged at the rate of 2% above the prevailing interest rate on the loan.
Mortgage Origination Fee (MOF) at the time of Loan Origination	The MOF fee is charged at a maximum rate of 1% of your loan amount. It is charged at the time of applying for a loan.	The MOF fee is charged at a maximum rate of 1% of your loan amount. It is charged at the time of applying for a loan.
Recurring Annual Service fees on Home Credit	Not applicable.	Applicable only in case of Home Credit facility on the Property Power loan. The annual Home Credit fee is charged at a rate of 1% of the IDEAL loan outstanding at the end of every year.
Cheque Bounce Charges	Charged at the rate of Rs. 500 for dishonour of cheque	Charged at the rate of Rs. 500 for dishonour of cheque
Repricing Fee	The Repricing fee will be charged at a rate of 2% of the loan outstanding. At the request of the Borrower, Citibank at its sole discretion may permit the Borrower for Repricing of the loan.	The Repricing fee will be charged at a rate of 2% of the loan outstanding. At the request of the Borrower, Citibank at its sole discretion may permit the Borrower for Repricing of the loan.
Mortgage Credit Shield	Rs. 3000 plus Service Tax as applicable	NA
<b>Demat Account</b>	<b>Resident Indians</b>	
	<b>CitiGold*</b>	<b>Others</b>
Account Opening	Nil	Nil
Annual Maintenance Charge	Nil	Rs 250*
Dematerialisation	Rs 50 per request	Rs 50 per request
Rematerialisation	Rs 50 per request	Rs 50 per request
Transfer In (Credits)		
- On Market	Nil	Nil
- Off Market	Nil	Nil
Transfer Out (Debits)		
* received before cut off time		
- On Market	0.05% (Min. Rs.18)	0.06% (Min. Rs.18)
- Off Market	0.05% (Min. Rs.18)	0.06% (Min. Rs.18)
Custody Charges	Nil	Nil
Transaction cum Holding Statement		
* Monthly only if there have been transactions in the a/c during the month)	Nil	Nil
- Quarterly	Nil	Nil
Pledge Creation	Nil	Nil
Pledge Closure	0.02%	0.02%
Pledge Invocation	Nil	Nil
* These charges will be applicable so long as the customer is designated as a CitiGold customer by the Bank. If the customer ceases to be a CitiGold customer, normal charges will apply.		
* Currently waived for the first year. These charges will be levied at the beginning of the 2nd year and every year thereafter.		
Service Tax and Education cess, as applicable, will be levied in addition to the above		
<b>Ready Credit (Overdraft Facility)</b>	<b>Charges (in Rs.)</b>	
<b>Corporate Relationship</b>		
Processing Charges	NA	
Activation Fees (One time)	Rs. 500	
Renewal Charges	2% of the line amount upto a maximum of Rs. 750	
Interest Rate	34 - 31% p.a.*	
* Based on the risk rating of the corporate		
<b>Retail Relationship</b>		
Processing Charges	Rs. 500	
Activation Fees	NA	
Renewal Charges	2% of the line amount upto a maximum of Rs. 750	
Interest Rate	24% p.a.	
<b>Top-ups</b>		
Processing Charges	1% of the top-up amount upto a maximum of Rs. 1000	
Activation Fees	-	
Renewal Charges	-	

Interest Rate	18.24%*
Pre-payment penalty	5% for prepayment before 6 months and 3% for prepayments post 6 months
* Based on the risk rating of the corporate	