



Description of charges	
Joining & Annual Fees	Fees applicable for both Primary and Additional Cardmembers will be communicated at the time of sourcing.
Interest Rate/Service Charge	Rate of Interest is fixed at 2.5% per month (i.e. 30% annualized) irrespective of your spend, payback and utilization patterns
Cash Advance- Fees	2.0% (subject to a minimum of Rs.300 and US \$7.5 at International ATMs)
Late Payment Charges (per month)	Rs. 100 per month
Over Credit Limit Charge	2.5% of the amount over the Credit Limit (Subject to a minimum of Rs.500)
Cheque/ECS Bounce Charge	Rs.250 per returned cheque/ECS
Petrol Transaction Charge	2.5% (subject to a minimum of Rs.10) Waived at Indian Oil Outlets for transactions done on Citibank EDCs
Railway Ticket Booking or Cancellation Surcharge (Counter booking)	2.5% of transaction value (subject to a minimum of Rs.25)
Railway Ticket Booking Surcharge (Internet booking)	<ul style="list-style-type: none"> • 1.8% of transaction value for regular transactions; • 2.8% of transaction value for 3 EMI transaction
Statement Request (beyond 3 months)	NIL
Reissue of Lost, Stolen or Damaged Card	NIL
Outstation Cheque Charge (Charge based on the value of the cheque/instrument)	<ul style="list-style-type: none"> • Upto Rs.10000 - Rs.50 per cheque • Rs.10001 to Rs.100000 - Rs.100 per cheque • Above Rs.100001 - Rs.150 per cheque
Foreign Currency Transactions	Mark Up of 3.5%

Service tax, as notified by the Government of India, is applicable on all fees, interest and other charges and is subject to change, as per relevant regulations of the Government of India.