

Current Bank Accounts with Cheque facility	
Minimum Balance	Rs. 1 lakh average monthly relationship value (Minimum Average monthly relationship value for CitiBusiness households in Bhopal, Indore, Lucknow, Chandigarh, Ludhiana, Jalandhar, Jaipur, Cochin, Coimbatore, Pondicherry, Nasik and Aurangabad is Rs. 50,000; and for Vapi and Bhubaneshwar is Rs. 25,000.)
Charges for non-maintenance thereof	Rs. 600
Annual Fee	0
ECS bounce	Rs. 250. These charges are levied only if the ECS instruction is not honoured due to inadequate funds in the Account. Service Tax as applicable would be levied on all the charges mentioned
Remittance Facilities through own bank	
DD-Issue	<p>If minimum relationship value is maintained: CBOL: Free up to Rs. 50 lakh/month, Rs. 1 per Rs. 1000 thereafter, subject to max. of Rs. 750 CitiPhone: Free up to Rs. 50 lakh/month, Rs. 1.5 per Rs. 1000 thereafter, subject to max. of Rs. 750 Branch: Free up to Rs. 10 lakh per month, Rs. 2 per Rs. 1000 thereafter, subject to max. of Rs. 750</p> <p>If minimum relationship value is not maintained: CBOL: Free up to Rs. 5 lakh/month, Rs. 1.5 per Rs. 1000 thereafter, subject to max. of Rs. 1500 CitiPhone: Rs. 2 per Rs. 1000 thereafter, subject to max. of Rs. 1500 Branch: Rs. 2.5 per Rs. 1000 thereafter, subject to max. of Rs. 1500</p>
DD-Cancellation	Free
TT-Issue	<p>If minimum relationship value is maintained: CBOL: Free up to Rs. 50 lakh/month, Rs. 1 per Rs. 1000 thereafter, subject to max. of Rs. 750 CitiPhone: Free up to Rs. 50 lakh/month, Rs. 1.5 per Rs. 1000 thereafter, subject to max. of Rs. 750 Branch: Free up to Rs. 10 lakh per month, Rs. 2 per Rs. 1000 thereafter, subject to max. of Rs. 750</p>

	<p>If minimum relationship value is not maintained: CBOL: Free up to Rs. 5 lakh/month, Rs. 1.5 per Rs. 1000 thereafter, subject to max. of Rs. 1500 CitiPhone: Rs. 2 per Rs. 1000 thereafter, subject to max. of Rs. 1500 Branch: Rs. 2.5 per Rs. 1000 thereafter, subject to max. of Rs. 1500</p>
EFT Charges-Inward	Free
EFT Charges-Outward	Free
RTGS-Outward	Free
RTGS-Inward	Free
Collection of Cheques	Free
FCY Draft (per instrument)	Rs. 300
Remittance Facilities through other bank	
DD-Issue	<p>If minimum relationship value is maintained: CBOL: Free up to Rs. 25 lakh/month, Rs. 1.5 per Rs. 1000 thereafter, subject to max. of Rs. 750 CitiPhone: Free up to Rs. 25 lakh/month, Rs. 2 per Rs. 1000 thereafter, subject to max. of Rs. 750 Branch: Free up to Rs. 10 lakh per month, Rs. 2.5 per Rs. 1000 thereafter, subject to max. of Rs. 750 If minimum relationship value is not maintained: CBOL: Rs. 2 per Rs. 1000, thereafter, subject to max. of Rs. 1500 CitiPhone: Rs. 2.5 per Rs. 1000, thereafter, subject to max. of Rs. 1500 Branch: Rs. 3 per Rs. 1000, thereafter, subject to max. of Rs. 1500</p>
DD-Cancellation	Rs. 100
EFT Charges-Inward	Free
EFT Charges-Outward	Free
Collection of Cheques	0.3% of cheque value, minimum Rs. 100
Foreign Exchange Transactions	
Remittance Inward	Free
FCY TT	Rs. 1000

FIRC	Free
Foreign Currency Sale/Purchase	Rs. 50/transaction
Cheque Collection	
Local	Free
Outstation through own bank	Free
Outstation Cheque collection	<p>If minimum balance is Rs. 1 lakh and above For cheque value - up to Rs. 10,000 - Rs. 50 Rs. 10,001 to Rs. 1,00,000 - Rs. 100 Rs. 1, 00,001 and above - Rs. 150 RTGS - Free</p> <p>If minimum balance is less than Rs. 1 lakh For cheque value - up to Rs. 10,000 - Rs. 50 Rs. 10,001 to Rs. 1,00,000 - Rs. 100 Rs.1, 00,001 and above - Rs. 150 RTGS - Rs. 25 per instrument</p>
Outstation & Intercity Cheque collection	Rs. 250
Inward Cheque return	Rs. 275
Outward Cheque return	Rs. 100
Cash Delivery	<p>If minimum relationship value is maintained - Rs. 100 (Limit up to Rs. 2.5 lakh/day). If minimum relationship value is not maintained: N.A. If minimum relationship value is maintained - Rs. 100 (Limit up to Rs. 2.5 lakh/day). If minimum relationship value is not maintained: N.A.</p>
Foreign Currency Cheque Collection	<p>If minimum relationship value is maintained - 0.25% of cheque value. If minimum relationship value is not maintained: 0.5% of cheque value.</p>
FCY Cheque return & draft cancellation (per instrument)	Rs. 500
Average Monthly Relationship Value (Rs. 1 lakh or more)	
Demand Draft/TT Commission	<p>Citibank Online: Free up to Rs. 50 lakh/mth Re. 1 per Rs. 1000 subject to max. of Rs. 750 CitiPhone: Free up to Rs. 50 lakh/mth Re. 1.50 per Rs.</p>

	1000 subject to max. of Rs. 750 Branch: Free up to Rs. 10 lakh/mth Re. 2 per Rs. 1000 subject to max. of Rs. 750
Demand Drafts payable at Non-Citibank Branch Locations	Citibank Online: Free up to Rs. 25 lakh/mth Re. 1.50 per Rs. 1000 subject to max. of Rs. 750 CitiPhone: Free up to Rs. 25 lakh/mth Re. 2 per Rs. 1000 subject to max. of Rs. 750 Branch: Free up to Rs. 10 lakh/mth Re. 2.50 per Rs. 1000 subject to max. of Rs. 750
Stop Payment	Citibank Online: Free, CitiPhone: Rs. 30, Branch: Rs. 60
Chequebook	Citibank Online: Free, CitiPhone: Rs. 30, Branch: Rs. 60
Duplicate Account Statement	Citibank Online: Free, CitiPhone: Rs. 30, Branch: Rs. 60
Foreign Currency TT	Rs. 1000
Foreign Currency Draft	Rs. 300
Cheque Return Inward	Rs. 275
Cheque Return Outward	Rs. 100
Outstation & Intercity Cheque Return	Rs. 250
Outstation Cheque Collection	Cheque Value up to Rs. 10,000 - Rs. 50 flat Cheque Value Rs. 10,001 to Rs. 1,00,000 - Rs. 100 flat Cheque Value of Rs. 1,00,001 and above - Rs. 150 flat
RTGS	Free
Cash Delivery	Rs. 100 (Limit up to Rs. 2.5 lakh/day)
Foreign Currency Cheque Collection	0.25% of cheque value
Foreign Currency Cheque Return & Draft Collection	Rs. 500
Average Monthly Relationship Value (Less than Rs. 1 lakh)	
Demand Draft/TT Commission	Citibank Online: Free up to Rs. 5 lakh/mth Rs. 1.50 per Rs. 1000 subject to max. of Rs. 1500 CitiPhone: Rs. 2 per Rs. 1000 subject to max. of Rs. 1500 Branch: Rs. 2.50 per Rs. 1000 subject to max. of Rs. 1500
Demand Drafts payable at	Citibank Online: Rs. 2 per Rs. 1000 subject to max. of Rs.

Non-Citibank Branch Locations	1500 CitiPhone: Rs. 2.50 per Rs. 1000 subject to max. of Rs. 1500 Branch: Rs. 3 per Rs. 1000 subject to max. of Rs. 1500
Stop Payment	Citibank Online: Rs. 50, CitiPhone: Rs. 60, Branch: Rs. 120
Chequebook	Citibank Online: Rs. 30 + Re. 1 per leaf, CitiPhone: Rs. 30 + Re. 1 per leaf, Branch: Rs. 30 + Re. 1 per leaf
Duplicate Account Statement	Citibank Online: Free, CitiPhone: Rs. 60, Branch: Rs. 120
Foreign Currency TT	Rs. 1000
Foreign Currency Draft	Rs. 300
Cheque Return Inward	Rs. 275
Cheque Return Outward	Rs. 100
Outstation & Intercity Cheque Return	Rs. 250
Outstation Cheque Collection	Cheque Value up to Rs. 10,000 - Rs. 50 flat Cheque Value Rs. 10,001 to Rs. 1,00,000 - Rs. 100 flat Cheque Value of Rs.1,00,001 and above - Rs. 150 flat
RTGS	Rs. 25 per instruction
Cash Delivery	N.A.
Foreign Currency Cheque Collection	0.50% of cheque value
Foreign Currency Cheque Return & Draft Collection	Rs. 500
Other Charges	
ATM withdrawal	Citibank ATM: Free Non-Citibank ATM: Free International ATM usage: US\$2.50/transaction
DD Cancellation Charge (for DD issued on Non-Citi Location) Extra charge applicable for specific locations	Rs. 100
Monthly Fee on CitiAlert	Free

Monthly charge for non-maintenance of Rs. 1 lakh in Account relationship#	Rs. 600
Electronic funds transfer	Free
ECS Return Charges*	Rs. 250
FIRC Issuance Charges	Free
Foreign currency conversion charge for FCY sale / purchase	Rs. 50 + 12.36% service tax

Working Example of Average Monthly Relationship Value

Holdings	Rs.	Description
a) Current / Saving Account	25,000	Average for the Month, Calculated based on Total of daily end of day balance / Total No. of Days
b) Fixed Deposit	25,000	Daily end of day balances of Principal Amount / Total No. of Days
c) Mutual Funds	40,000	Daily end of day balances / Total No. of Days
d) Loans against securities	25,000	Daily end of day balances / Total No. of Days
e) Demat Holdings	1,00,000	25% of the demat average balance. Demat avg. balance = Sum (non-pledged shares x Market rate)
f) Insurance Premium	10,000	Sum of total premium paid
g) Mortgage / Home Loan	5,00,000	Outstanding Principal amount
Monthly Net Relationship Value	6,50,000	a+b+c+d+25% x e+f+g

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.

Minimum Average monthly relationship value for CitiBusiness households in Bhopal, Indore, Lucknow, Chandigarh, Ludhiana, Jalandhar, Jaipur, Cochin, Coimbatore, Pondicherry, Nashik & Aurangabad is Rs. 50,000, and for Vapi and Bhubaneswar is Rs. 25,000.

* These charges are levied only if the ECS instruction is not honoured due to inadequate funds in the account.

Service Tax as applicable would be levied on all charges mentioned above.

Glossary

- 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 Rs. 150/- spent (Effective from January 1, 2005).

IMPORTANT NOTICE: As per the Finance Act 2008 enacted by Govt. of India, a Foreign Currency Conversion services offered by Banks are brought under the ambit of Service tax, with effect from May 16, 2008. Service tax will be applicable on the explicit charges levied by Banks for such service or at 0.25% of conversion amount in absence of specific charge. With effect from May 16, 2008, Citibank proposes to levy a charge Rs. 50/- for each FCY purchase/sale transaction and a Service tax on this charge which will be payable to the Govt. of India.

Cards

ATM

Membership fee	Free
Annual Fee	Free
Renewal Charges	Free
Replacement Charges	Free
Transaction Charge for Non-Partner banks	Citibank ATM: Free; Non-Citibank ATMs: Free upto 5 transactions per month, Rs. 17.80 plus service tax and education cess per cash withdrawal for every transaction thereafter.

Debit Card

Membership fee	Included in Annual fee
Annual Fee	Free
Renewal Charges	Free
Replacement Charges	Free
Cash Withdrawal	Citibank ATM: Free; Non-Citibank ATMs: Free upto 5 transactions per month, Rs. 17.80 plus service tax and education cess per cash withdrawal for every transaction thereafter.

Miscellaneous

Balance enquiry	Free on CBOL, CitiPhone, Citibank ATMs and Partner and non-Partner ATMs
Stop Payment Charges	If minimum relationship value is maintained: CBOL: Free CitiPhone: Rs. 30 Branch: Rs. 60 If minimum relationship value is not maintained: CBOL: Rs. 50, CitiPhone Rs. 60, Branch: Rs. 120
Re-order Cheque book	If minimum relationship value is maintained: CBOL: Free CitiPhone: Rs. 30 Branch: Rs. 30. If minimum relationship value is not maintained: CBOL/CitiPhone/ Branch: Rs. 30 + Rs. 1 per leaf
International ATM Usage	US\$2.5/transaction
Duplicate Account Statement	If minimum relationship value is maintained: CBOL: Free CitiPhone: Rs. 25 Branch: Rs. 50. If minimum relationship value is not maintained: CBOL: Free CitiPhone: Rs. 50 Branch: Rs. 100