

## SCHEDULE OF CHARGES - Commercial Bank Account - Effective April 1, 2011.

Average Monthly Relationship Value	Citigold Commercial Bank (₹ 15 Lakhs or more)			Commercial Bank (₹ 1 Lakh or more)			Commercial Bank (Less than ₹ 1 Lakh)		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Demand Draft payable at Citibank Branch Locations	Free	Free	Free	Free up to ₹ 50 lakhs/month ₹ 1 per ₹ 1000, Subject to the max. of ₹ 750	Free up to ₹. 50 lakhs/month ₹ 1.50 per ₹ 1000, Subject to the max. of ₹. 750	Free up to ₹ 10 lakhs/month ₹ 2 per ₹ 1000, Subject to the max. of ₹ 750	Free up to ₹ 5 lakhs/month Re. 1.50 per ₹ 1000, Subject to the max. of ₹ 1500	₹ 2 per ₹ 1000, Subject to the max. of ₹ 1500	₹ 2.50 per ₹. 1000, Subject to the max. of ₹ 1500
Demand Draft payable at Non-Citibank Branch Locations	Free	Free	Free	Free up to ₹ 25 lakhs/month ₹ 1.50 per ₹ 1000, Subject to the max. of ₹ 750	Free up to ₹ 25 lakhs/month ₹ 2 per ₹ 1000, Subject to the max. of ₹ 750	Free up to ₹ 10 lakhs/month ₹ 2.50 per ₹ 1000, Subject to the max. of ₹ 750	₹ 2 per ₹ 1000, Subject to the max. of ₹ 1500	₹ 2.50 per ₹ 1000, Subject to the max. of ₹ 1500	₹ 3 per ₹ 1000, Subject to the max. of ₹ 1500
Stop Payment	Free	Free	Free	Free	₹ 30	₹ 60	₹ 50	₹ 60	₹ 120
Re-Order Chequebook	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
<b>Other Charges</b>									
Foreign Currency TT	₹ 250			₹ 1000			₹ 1000		
Foreign Currency Draft	₹ 200			₹ 300			₹ 300		
Cheque return inward	₹ 275			₹ 275			₹ 275		
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 Cheque Value of ₹ 10,001 and above - ₹ 100 flat			Cheque Value up to ₹ 10,000 - ₹ 50 flat Cheque Value of ₹ 10,001 to ₹ 1,00,000 - ₹ 100 flat ₹ 1,00,001 and above - ₹ 150 flat			Cheque Value up to ₹ 10,000 - ₹ 50 flat Cheque Value of ₹ 10,001 to ₹ 1,00,000 - ₹ 100 flat ₹ 1,00,001 and above - ₹ 150 flat		
RTGS	Free			Free			₹ 25 per instrument		
Cash Delivery	Free (Limit up to ₹ 5 lakh/day)			₹ 100 (Limit up to ₹ 2.5 lakh/day)			N.A.		
Foreign Currency Cheque Collection	0.1% of Cheque value			0.25% of Cheque value			0.50% of Cheque value		
Foreign Currency Cheque Return & Draft Collection	Free			₹ 500			₹ 500		
DD Cancellation Charge (for DD issued on non Citi Location) Extra charge applicable for specific locations.	Free			₹ 100			₹ 100		
Monthly Fee on CitiAlert	Free			Free			Free		
Monthly Charge for non maintenance of ₹ 1 lakh in Account Relationship*	₹ 600			₹ 600			₹ 600		
Electronic funds transfer	Free			Free			Free		
ECS Return Charges*	₹ 250			₹ 250			₹ 250		
FIRC Issuance Charges*	Free			Free			Free		
Foreign Currency Conversation charge for FCY sale/purchase	Nil + Service tax as applicable, in accordance with Service Tax provisions as per Government of India notifications dated March 31, 2011 on Foreign Currency Conversion for FCY sales/purchase.								
<b>ATM Withdrawal Charges</b>									
Citibank ATM	Free			Free			Free		
Non Citibank ATM	Free			Free upto 5 cash withdrawals per month ₹ 17.80 for every cash withdrawal thereafter^			Free upto 5 cash withdrawals per month ₹ 17.80 for every cash withdrawal thereafter^		
International ATM usage	Free			US\$ 2.50/transaction			US\$ 2.50/transaction		

Minimum average monthly relationship value for Commercial Bank households in Aurangabad, Bhopal, Chandigarh, Cochin, Coimbatore, Indore, Jaipur, Jalandhar, Lucknow, Ludhiana, Nashik, Pondicherry is ₹ 50,000 and for Akola, Bhubaneswar, Nanded, Nandyal and Vapi is ₹ 25000

\*As per RBI communication, cash limit of ₹ 10000/- per withdrawal will be permitted on Non Citibank ATMs.

\* 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 ₹ 150/- spent (Effective from January 1, 2005).

### WORKING EXAMPLE OF AVERAGE MONTHLY RELATIONSHIP VALUE

Holdings	₹	Description
a) Current / Savings 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	100,000	25% of the demat average balance. Demat avg balance = Sum (non pledged shares * Market rate)
f) Insurance Premium	10,000	Sum of total premium paid
g) Mortgage/Home Loan	500,000	Outstanding Principal amount
<b>Monthly Net Relationship Value</b>	<b>650,000</b>	<b>a + b + c + d + 25%*e + f + g</b>

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.

Authorised Signature (Seal & Sign)