

SCHEDULE OF CHARGES

| Minimum Balance Requirements | | |
|--|---|---|
| | Rupee Checking Account | Preferred Rupee Checking Account |
| Average Monthly Relationship Balance ¹ across Products | Less than ₹ 200,000 | ₹ 200,000 or more |
| Average Monthly Relationship Balance for Savings Accounts | ₹ 40,000 | Not applicable |
| Average Monthly Relationship Balance for Current Accounts | ₹ 10,000 | Not applicable |
| Monthly Charges Please Note: You must meet the Average Monthly Relationship Balance across all qualifying products. | If you do not meet the Monthly Relationship Balance Requirements: 1% of the shortfall [^] or ₹ 400, whichever is lower. | None, as long as your account continues to be "Preferred" If you do not meet the Monthly Relationship Balance Requirements: 1% of the shortfall [^] or ₹ 400, whichever is lower. |
| ATM/Debit Card | | |
| Membership Fees | No Charge | No Charge |
| ATM Withdrawal & Balance Enquiry in India ² | No Charge | No Charge |
| ATM Withdrawal & Balance Enquiry at ATMs outside India | No Charge. Please note that the Bank that owns the ATM might charge you an access fee. | |
| Foreign Currency Conversion Fee on ATM Withdrawals and Debit Card transaction (For NRE Accounts only) | 3.5% on amount incurred in Foreign Currency. | |
| Debit Card Transactions at Petrol Stations in India | Surcharge of 2.5% subject to minimum of ₹ 10. This charge is waived at Citibank Terminals at Indian Oil Petrol Stations. | |
| Replacement of Lost, Damaged or Stolen ATM/Debit Card | No Charge | No Charge |
| Renewal Fees | No Charge | No Charge |
| ² As per RBI communication, cash limit of INR 10,000/- per withdrawal will be permitted at non Citibank ATMs. | | |
| Demand Drafts and Remittances | | |
| Rupee Demand Drafts issued through Citibank Online | No Charge | No Charge |
| Rupee Demand Drafts issued at Citibank branches in India | No Charge | No Charge |
| Cancellation of Rupee Demand Draft | ₹ 100 | No Charge |
| Foreign Currency Remittances & Transactions | | |
| Inward Remittances | No Charge | No Charge |
| | Please Note: Goods and Services tax (GST) will be applicable. | Please Note: Goods and Services tax (GST) will be applicable. |
| Outward Remittances | No Charge for Savings and Current Account. US\$ 30 per transfer for Deposit Accounts. Please Note: Goods and Services tax (GST) will be applicable. | No Charge for Savings and Current Account. US\$ 30 per transfer for Deposit Accounts. Please Note: Goods and Services tax (GST) will be applicable. |
| Issuance of Traveller's Checks | No Charge | No Charge |
| | Please Note: Goods and Services tax (GST) will be applicable. | Please Note: Goods and Services tax (GST) will be applicable. |
| Encashment of Traveller's Checks | No Charge | No Charge |
| | Please Note: Goods and Services tax (GST) will be applicable. | Please Note: Goods and Services tax (GST) will be applicable. |
| Other Services | | |
| Check Book Order: Online | No Charge | No Charge |
| Check Book Order: CitiPhone | ₹ 100 | No Charge |
| Check Book Order: Citibank Branch in India | ₹ 100 | No Charge |
| Duplicate Statement Request: Online | No Charge | No Charge |
| Duplicate Statement Request: CitiPhone | ₹ 50 | No Charge |
| Duplicate Statement: Citibank Branch | ₹ 100 | No Charge |
| Account Closure | No Charge | No Charge |
| Speed Clearing | No Charge | No Charge |

Example: If your actual average NRV for a month is ₹ 30,000 you will be charged 1% of ₹ 10,000 i.e. ₹ 100.

Interest of 24% p.a. will be applicable if account moves in negative balance.

Goods and Service Tax (GST)

Please note that as per Government of India regulations, GST will be charged on all foreign currency conversions, interest and fees and other charges. This tax is payable to the Government of India and will be charged to your account. This is subject to change as per the regulations of the Government of India.

| Exchanged Amount (INR) | Taxable Amount |
|--------------------------------------|--|
| Upto ₹1 Lakh | 1% of Amount Exchanged [Min of 250 INR] |
| Exceeding ₹1 Lakh and upto ₹10 Lakhs | ₹1000 + (0.5% of Amount Exchanged exceeding ₹1 Lakh) |
| ₹10 Lakhs+ | ₹5500 + (0.1% of amount Exchanged exceeding ₹10 Lakhs) [Max of 60,000 INR] |

