



Citibank Ready Credit Account - Schedule of Charges Effective July 1st, 2017

Description of Charges	
Joining Fee	Nil
Activation Fee*	One Time Fee of ₹500 on first time usage of Ready Credit Facility
Rate of Interest ^	Between 16% - 19% p.a. The exact rate of interest assigned will be communicated to the customer when the Ready Credit line is assigned. Interest rate may change at the time of annual renewal. Interest is calculated on daily balance.
Annual Renewal Fee *	2% of Line amount, up to a maximum of ₹750
Revised Repayment Plan (RRP) interest rate	19% p.a. during the period customer is in the revised repayment plan
<p>^Interest rate is assigned based on multiple parameters including credit score as per Credit Information Companies (CICs) and Citi's internal check.</p> <p>*Goods and Services Tax (GST) and other Government taxes & levies as applicable will be levied on all fees and charges. Annual Renewal Fee will be charged one year from the date of first usage.</p>	