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Schedule of Charges - Citibank Suidha Salary Account

Average monthly relationship value	₹ 25000 or less			₹ 25000 - ₹ 3 Lacs		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Demand Draft payable at Citibank branch locations	₹ 1.5 / 1000 subject to a minimum of ₹ 50 and a maximum of ₹ 750	₹ 2.5 / 1000 subject to a minimum of ₹ 75 and a maximum of ₹ 750	₹ 3 / 1000 subject to a minimum of ₹ 150 and a maximum of ₹ 750	Nil	Free upto ₹ 50,000 / month, ₹ 2 / 1000 subject to a minimum of ₹ 75 and maximum of ₹ 750	₹ 2.5 / 1000 subject to a minimum of ₹ 100 and a maximum of ₹ 750
Demand drafts payable at non-Citibank Branch locations	₹ 2 / 1000 subject to a minimum of ₹ 50 and a maximum of ₹ 1500	₹ 3 / 1000 subject to a minimum of ₹ 75 and a maximum of ₹ 1500	₹ 4 / 1000 subject to a minimum of ₹ 150 and a maximum of ₹ 1500	Nil	₹ 2.5 / 1000 subject to a minimum of ₹ 75 and maximum of ₹ 1500	₹ 3 / 1000 subject to a minimum of ₹ 100 and a maximum of ₹ 1500
Duplicate Account Statement	Nil	₹ 50	₹ 100	Nil	₹ 25	₹ 100
Stop Payment	Nil	₹ 50	₹ 100	Nil	₹ 50	₹ 100
Re-Order Chequebook	₹ 1 per leaf	₹ 1.5 per leaf	₹ 2 per leaf	Nil	Re. 1 per leaf	Re. 2 per leaf
Utility Bill Payment	Nil	₹ 25		Nil	Nil	
Other Charges						
Outward foreign currency TT		₹ 250			₹ 250	
Foreign currency draft		₹ 300			₹ 300	
DD cancellation charge (for DD issued on Non Citibank Branch locations)		₹ 100			₹ 100	
Cheque return inward		₹ 350			₹ 350	
Cheque return outward		₹ 100			₹ 100	
Outstation & intercity cheque return - outward		Nil			Nil	
Outstation cheque collection		₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000			₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000	
Speed Clearing		Nil			Nil	
Other Charges						
Foreign currency cheque collection^^		Nil			Nil	
Foreign Currency cheque return & draft cancellation		₹ 500			₹ 250	
Foreign currency conversion charge for FCY sale/purchase		Nil + GST***			Nil + GST***	
Overdraft interest [Incase account goes into negative balance]		17.5% p.a.			17.5% p.a.	
Signature verification		₹ 100			₹ 50	
ECS Return charges**		₹ 350			₹ 350	
Account Closure		Nil			Nil	
ATM Transaction Charges						
Citibank ATM		Nil			Nil	
Non Citibank ATM		Nil - upto 5 transactions per month, ₹ 17.8 per cash withdrawal^ or ₹ 8.5 per balance enquiry thereafter			Nil - upto 5 transactions per month, ₹ 17.8 per cash withdrawal^ or ₹ 8.5 per balance enquiry thereafter	
International ATM usage/transaction		US \$ 2.5 / transaction			US \$ 2.5 / transaction	
ATM / Debit Card Charges						
Vanilla Debit Card [Annual Fee]		Nil			Nil	
Indian Oil, Shoppers Stop, Rewards Card [Annual Fee]		Nil			Nil	
IOC Premium (annual fee)		Nil			Nil	
Family card [Annual fee],		₹ 200			₹ 200	
Charges on Debit card use at petrol pump		2.5% surcharge subject to a minimum of ₹ 10 [Not applicable when used on Citibank EDC at IOC pump]			2.5% surcharge subject to a minimum of ₹ 10 [Not applicable when used on Citibank EDC at IOC pump]	
International usage of Debit card ^^		3.5% per INR value of transaction			3.5% per INR value of transaction	
Rail ticket booking/cancellation through IRCTC		₹ 10 or 1.8% of the transaction amount (whichever is higher)			₹ 10 or 1.8% of the transaction amount (whichever is higher)	
ATM Card Reissuance		₹ 250			₹ 100	
The following benefits will be applicable to all primary and joint holders of individual accounts who have attained senior citizen age (60 years and above)						
Dedicated counter at bank branches						
Issuance of cheque books free of cost						
Door Step Banking facilities [pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts and pick up of Know Your Customer (KYC) documents] free of cost;						
Additionally, the following benefits will be applicable on accounts with primary account holder as senior citizen (60 years & above):						
Senior citizens will earn higher interest rates depending on the tenure chosen. Interest rates applicable will be as per the daily grid published by the Bank.						

Note: Citibank Online pertain only to banking transactions in this schedule. For Citibank's charges on any other product/transaction, please refer to www.citibank.com/india or contact your Relationship Manager | **Service charge will be applicable on all charges as mentioned above** | For customers who have a Suidha Corporate Salary Account or Suidha Employee Reimbursement account, the corporate specific schedule of charges, as communicate to your HR apply | ^As per RBI communication, cash limit of ₹10,000/- per withdrawal will be permitted on Non-Citibank ATMs | **These charges are levied only if the ECS transactions are not honored | ***Goods and Services Tax (GST) as applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase. | ^^Other banks may charge FCY cheque clearing fee if applicable. These charges will need to be borne by the customer | ^^Example: If you transact using your debit card internationally for USD 10 and the FX rate for conversion is ₹65 then you will be charged a mark-up of 3.5% on the transaction value i.e ₹65*10*3.5% = ₹22.75. This is only applicable when at the time of initiating the transaction, you have chosen the option to transact in foreign currency.

VER 3.0/SUIDHA SOC/WPC/03-23

Schedule of Charges - Citibank Suvidha Salary Account

Average monthly relationship value	₹ 3 lacs - ₹ 30 lacs			₹ 30 lakh or more		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Demand Draft payable at Citibank branch locations	Nil	Free up to ₹ 3 Lakh per month. ₹ 150 / ₹ 1000 subject to a minimum of ₹ 50 and maximum of ₹ 750	₹ 1.5 / ₹ 1000, subject to a minimum ₹ 50 and maximum of ₹ 750	Nil	Nil	Nil
Demand drafts payable at non-Citibank Branch locations	Nil	₹ 1.50 / ₹ 1000 subject to a minimum of ₹ 50 maximum ₹ 1500	₹ 2 / ₹ 1000, subject to a minimum ₹ 50, and maximum of ₹ 1500	Nil	Nil	Nil
Duplicate Account Statement	Nil	Nil	₹ 50	Nil	Nil	Nil
Stop Payment	Nil	Nil	₹ 50	Nil	Nil	Nil
Re-Order Chequebook	Nil	Nil	₹ 1 per leaf	Nil	Nil	Nil
Utility Bill Payment	Nil	Nil		Nil	Nil	
Other Charges						
Electronic fund transfer (Outward) / RTGS [#]	Nil			Nil		
Outward foreign currency TT	₹ 250			₹ 250		
Foreign currency draft	₹ 200			Nil		
DD cancellation charge (for DD issued on Non Citibank Branch locations)	₹ 100			Nil		
Cheque return inward	₹ 350			₹ 350		
Cheque return outward	₹ 100			₹ 100 per cheque for more than 3 returns per month		
Outstation & intercity cheque return - outward	Nil			Nil		
Outstation cheque collection	₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000			Nil		
Speed Clearing	Nil			Nil		
Other Charges						
Foreign currency cheque collection ^{^^}	Nil			Nil		
Foreign Currency cheque return & draft cancellation	₹ 250			Nil		
Foreign currency conversion charge for FCY sale/purchase	Nil + GST ^{***}			Nil + GST ^{***}		
Overdraft interest [Incase account goes into neqative balance]	17.5% p.a.			17.5% p.a.		
Signature verification	₹ 25			Nil		
ECS Return charges ^{**}	₹ 350			₹ 350		
Account Closure	Nil			Nil		
ATM Transaction Charges						
Citibank ATM	Nil			Nil		
Non Citibank ATM				Nil		
International ATM usage/transaction	US\$ 2.5 / transaction			Nil		
ATM / Debit Card Charges						
Vanilla Debit Card [Annual Fee]	Nil			Nil		
Indian Oil, Shoppers Stop, Rewards Card (Annual Fee)	Nil			Nil		
IOC Premium (annual fee)	Nil			Nil		
Family card [Annual fee], Photo Card [One time charge]	Nil			Nil		
Charges on Debit card use at petrol pump	2.5% surcharge subject to a minimum of ₹ 10 [Not applicable when used on Citibank EDC at IOC pump]			2.5% surcharge subject to a minimum of ₹ 10 [Not applicable when used on Citibank EDC at IOC pump]		
International usage of Debit card ^{^^}	3.5% per INR value of transaction			3.5% per INR value of transaction		
Rail ticket booking/cancellation through IRCTC	Nil			Nil		
ATM Card Reissuance	₹ 100			Nil		
The following benefits will be applicable to all primary and joint holders of individual accounts who have attained senior citizen age (60 years and above)						
Dedicated counter at bank branches						
Issuance of cheque books free of cost						
Door Step Banking facilities [pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts and pick up of Know Your Customer (KYC) documents] free of cost;						
Additionally, the following benefits will be applicable on accounts with primary account holder as senior citizen (60 years & above):						
Senior citizens will earn higher interest rates depending on the tenure chosen. Interest rates applicable will be as per the daily grid published by the Bank.						

Net Relationship Value (NRV) is across all accounts under a Household and is calculated by aggregating average monthly balances across Savings Account, Current Account, Deposits, Mutual Funds and Insurance Premium paid.

Working Example of Average Monthly Relationship Value

Holdings	Amount (₹)	Description
a) Current / Saving account	25000	Average for the Month, Calculated based on Total of daily end of day balance / Total Number of Days
b) Fixed Deposit	25000	Daily end of day balances of Principal Amount / Total number of days
c) Mutual Funds	40000	Daily end of day balances / Total number of days
d) Insurance Premium	10000	Sum of total premium paid
Average monthly relationship value	100000	a+b+c+d

- ▶ The minimum average monthly relationship requirement or charges/fees may be revised by bank, from time to time by giving prior notice to the customer.
- ▶ The Net Relationship Value (NRV) for a month is computed on the penultimate working day of that month.
- ▶ Your savings account interest will be calculated on daily balances maintained in your account. The savings account interest will be paid at quarterly intervals on 30th June, 30th September, 31st December and 31st March.