

## Citibanking Senior Citizen Account - Schedule of Charges

### Only the following transaction charges are applicable

Monthly fee	₹ 0 (No minimum account relationship value required)
<b>Cheque bounces:</b>	
• Cheques deposited	₹ 100
• Issued cheques, foreign currency cheque return, ECS bounce**	₹ 350
Outward foreign currency TT	₹ 250
Debit Card usage at petrol pump	2.5% surcharge subject to a minimum of ₹ 10 [waived on Citibank EDCs at IOC pumps]
International usage of Debit Card (ATM or Shopping)^#	3.5% mark-up

### All these benefits are FREE of charge

ATM withdrawals and balance enquiry at any ATM in India^	Foreign currency draft issuance
ATM withdrawal at any ATM worldwide®	Foreign currency conversion charge for FCY sale/purchase <sup>g##</sup>
NEFT/RTGS*	Outstation and foreign currency^^ cheque collection
Demand drafts issuance and cancellation	Signature verification
Cheque book reorder	Account re-activation
Duplicate statement	Utility bill payment
Stop payment	Debit Card for family members and Debit Card reissuance
Rail ticket booking/cancellation through IRCTC	Foreign currency draft cancellation
Account Closure	Speed Clearing

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned.

Your savings account interest will be calculated on daily balances maintained in your account. The savings account interest will be paid at half yearly intervals on 30th September and 31st March each year. Interest of 24% p.a. will be applicable if account moves in negative balance.

^As per RBI communication, cash limit of ₹ 10,000/- per withdrawal will be permitted at non Citibank ATMs.

\*The minimum threshold value limit for RTGS transactions is ₹ 2 lakhs.

\*\*This charge is levied only if the ECS transaction is not honored.

^^Other banks may charge FCY Cheque clearing fees, if applicable. These charges will need to be borne by the customer.

®Other banks may charge fees for usage of their ATM for cash withdrawal overseas. These charges will need to be borne by the customer.

##GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase. Your account will be upgraded to Citigold status, if the Net Relationship Value (NRV) of your account is ₹ 30 lakhs or more. The daily cash withdrawal/spend limit on your Citibank ATM/Debit Card will automatically increase to ₹ 1.5 lakhs.

For Citibank's charges on any other product/transaction, please refer to [www.citibank.com/india](http://www.citibank.com/india) or contact your Relationship Manager.

Net Relationship Value is across all accounts under a household and is calculated by aggregating average monthly balances across Savings Account, Current Account, Deposits, Mutual Funds, Loans against Securities, Insurance Premium paid, outstanding Mortgage Loan and 25% of Demat holdings.

##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.

### 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 number of days
b) Fixed Deposit	25,000	Daily end of day balances of principal amount/total number of days
c) Mutual Funds	40,000	Daily end of day balances/total number of days
d) Loans against securities	25,000	Daily end of day balances/total number of days
e) Demat Holdings	100,000	25% of the demat average balance. Demat average balance=Sum (non pledged shares* Market rate)
f) Insurance Premium	10,000	Sum of total premium paid
g) Mortgage/Home Loan	5,00,000	Outstanding principal amount
Average Monthly Relationship Value	650,000	a+b+c+d+25%*e+f+g

The minimum average monthly relationship requirement or charges/fees may be revised by the bank, from time-to-time by giving prior notice to customer. The net relationship value (NRV) for a month is computed on the penultimate working day of that month.