

SCHEDULE OF CHARGES

All these benefits are FREE of charge

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|---|
| ATM withdrawals and balance enquiry at any ATM in India ^{^*} |
| ATM withdrawal at any ATM worldwide [@] |
| NEFT/RTGS [#] |
| Demand drafts issuance and cancellation |
| Cheque book reorder |
| Duplicate statement |
| Stop payment |
| Foreign currency draft issuance & cancellation |
| Foreign currency conversion charge for FCY sale/purchase |
| Outstation and foreign currency ^{^^} cheque collection |
| Signature verification |
| Account re-activation |
| Utility bill payment |
| Debit Card for family members and Debit Card reissuance |
| Account Closure |
| Speed Clearing |

Charges are applicable only in the following scenerios

| | |
|--|---|
| Monthly fee* [if avg. net monthly relationship value goes below ₹1 lakh] | 1% of shortfall or ₹600 [^] , whichever is lower |
| Cheque bounces: - Cheques deposited - Issued cheques, foreign currency cheque return, ECS bounce ^{+#} | ₹100 ₹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 |
| Rail ticket booking/cancellation through IRCTC | ₹10 or 1.8% of the transaction amount [whichever is higher] |

Goods and Services Tax (GST):

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned. GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase.

Fees & Charges

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

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

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

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

*The minimum balance charges are not applicable for Citibank Corporate Salary Account holders. In case you move to company that does not have a tie-up with Citibank Suvidha or if you do not receive salary credit for 3 continuous months, the minimum monthly net relationship value requirement will be applicable. Interest of 24% p.a. will be applicable if account moves in negative balance.

^Example: If your actual average NRV for the month is ₹ 80,000 you will be charged 1% of ₹ 20,000 i.e ₹ 200; However, if your NRV for month is ₹ 30,000, you will be charged ₹ 600 (max. charge limit).

*#This charge is levied only if the ECS transaction is not honoured.

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.

Your account will be upgraded to Citigold status, if the Net Relationship Value (NRV) of your account is ₹ 50 lakhs or more. The daily cash withdrawal/spend limit on your Citibank ATM/Debit Card will automatically increase to ₹ 2.5 lakhs. For Citibank's charges on any other product/transaction, please refer to www.citibank.com/india or contact your Relationship Manager.

^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 $₹ 65 \times 10 \times 3.5\% = ₹ 22.75$. 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 | 75,000 | Average for the Month, calculated based on total of daily end of day balances/total number of days |
| b) Fixed Deposit | 75,000 | Daily end of day balances of principal amount/total number of days |
| c) Mutual Funds | 120,000 | Daily end of day balances/total number of days |
| d) Loan against Securities | 75,000 | Daily end of day balances/total number of days |
| e) Demat Holdings | 300,000 | 25% of the demat average balance. Demat average balance = Sum (non pledged shares x Market rate) |
| f) Insurance Premium | 30,000 | Sum of total premium paid** |
| g) Mortgage/ Home Loan | 15,00,000 | Outstanding principal amount |
| Average Monthly Relationship Value | 19,50,000 | $a + b + c + d + 25\% \times e + f + g$ |

** Towards active individual policies with the account holder as proposer. 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. This product/service is offered by branches of Citibank NA in India. © 2017 Citigroup Inc. Citi, Citibank and Arc Design are registered service marks of Citigroup Inc. or its affiliates used and registered throughout the world.

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