

Cash Back Titanium Cards	
Description of Charges	
Joining & Annual Fees	Fees applicable for both Primary and Additional Card members will be communicated at the time of sourcing
Interest Rate / Service Charge	<ul style="list-style-type: none"> ▪ Boarding Rate: The initial interest rate at card issuance is 3.25% (monthly) or 39.0% (annual). ▪ The rate of interest varies between 3.10% per month (i.e. 37.20% annualized) and 3.50% per month (i.e. 42.0% annualized). This rate is dynamic and changes periodically based on parameters like repayment pattern, utilization, spends etc. ▪ The maximum interest rate, in the event of default, is 3.5% per month or 42% annualized
Cash Advance fee	2.5% on advanced amount (subject to a minimum of Rs.500 and US\$7.5 at International ATMs)
Late Payment Charge (per month)	<ul style="list-style-type: none"> ▪ Rs.300 for current balance upto Rs.10000 ▪ Rs.600 for current balance from Rs.10001 – 25000 ▪ Rs.950 for current balance above 25000
Over Credit Limit charge	2.5% of the amount over the Credit Limit (Subject to a minimum of Rs.500)
Cheque/ECS Bounce Charge	Rs.500 per returned cheque/ECS
Petrol Transaction Charge	2.5% (subject to a minimum of Rs.10) Waived at Indian Oil outlets for transactions done on Citibank EDCs
Railway Ticket Booking or Cancellation Surcharge (Counter booking)	2.5% of transaction value (subject to a minimum of Rs.25)
Railway Ticket Booking Surcharge (Internet booking)	<ul style="list-style-type: none"> ▪ 1.8% of transaction value for regular transactions; ▪ 2.8% of transaction value for 3 EMI transaction
Card Replacement Charge	Rs.100
Statement Request (beyond 3 months)	Rs.100
Outstation Cheque Charge (Charge based on the value of the cheque/instrument)	<ul style="list-style-type: none"> ▪ Upto Rs.10000 - Rs.50 per cheque ▪ Rs.10001 to Rs.100000 - Rs.100 per cheque ▪ Above Rs.100001 - Rs.150 per cheque
Foreign Currency Transaction	<p>For international transactions effected in US Dollars, 3.5% on the INR equivalent of the US Dollars, at the conversion rates published by the card networks.</p> <p>For international transactions effected in non-US Dollar currency, the transaction would be first converted into US Dollars, at the conversion rates published by the card networks. On the converted US Dollars amount, 3.5% would be levied on the INR equivalent of the US Dollars, at the conversion rates published by the card networks.</p>
Cash deposit at Citibank branches towards credit card	Rs 250

repayment	
Cash deposit at Citibank ATMs towards credit card repayment	Rs 100
Goods and Services Tax (GST), as notified by the Government of India, is applicable on all fees, interest and other charges and is subject to change, as per relevant regulations of the Government of India.	

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