

Schedule of Charge - Citi International Corporate Card

Description of charges	
Joining / Annual fees	Joining/ annual fees is communicated at the time of sourcing.
Cash advance fees	2% on the billed amount withdrawn*, subject to a minimum of ₹300.
Late payment charges	<ul style="list-style-type: none"> • 2.75% - payments overdue by up to 29 days (applicable from Payment Due Date & minimum of ₹ 200) • 4.50% - payments overdue by 30 days or more (applicable from Payment Due Date & minimum of ₹ 200)
Over credit limit charge	NIL
Cheque / ECS / ACH bounce charge	₹ 350 per returned cheque/ECS/ACH
Fuel transaction charge	1% of the transaction amount, subject to a minimum of ₹10 [^] . Waived at Indian Oil Corporation outlets for transactions on Citi EDCs (electronic data capture terminals).
Railway ticket booking surcharge	1.8% of the transaction value [^] .
Statement Request (beyond 3 months)	₹100
Reissue of lost, stolen or damaged card	₹100
Outstation Cheque Charge (based on the value of the cheque)	<ul style="list-style-type: none"> • Upto ₹10000 - ₹50 per cheque • ₹10001 to ₹100000 - ₹100 per cheque • Above ₹100001 - ₹150 per cheque
Foreign currency transactions*	<p>For international transactions in US Dollars, 3.5% mark-up on the INR equivalent of the US Dollars, at the conversion rates published by the card networks.</p> <p>For international transactions effected in currencies other than the US Dollar, the transaction would first be converted into US Dollars, at the conversion rates published by the card networks. On the US Dollars amount, 3.5% mark-up would be levied on the INR equivalent of the US Dollars, at the conversion rates</p>

	<p>published by the card networks.</p> <p>Foreign currency transactions will be billed in Indian Rupees, using exchange rates published by Card networks, as of the date of settlement of transaction and not on the date of the transaction. The billed amount will include the INR equivalent transaction amount, mark-up levied by Citibank and applicable Goods and Services Tax (GST).</p>
Cash deposit at Citi branches	₹100 per deposit
Cash deposit at Citi ATMs	₹ 50 per deposit

*International cash withdrawal amount billed post conversion to INR via DCC viz dynamic currency conversion (i.e. a service offered at certain international ATMs which allows a Card Member to convert a transaction denominated in a foreign currency to local currency i.e. Indian Rupees at the point of withdrawal/sale) may include any fees / charges levied by the ATM acquiring bank or ATM service provider.

^The Fuel transaction surcharge and Railway ticket booking surcharge are indicative only. These surcharges are levied by the acquirer (merchant's bank providing terminal / payment gateway).

Goods and Services Tax (GST) at rates as notified by the Government of India is applicable on all fees, interest and other charges and is subject to change. GST will be applicable basis the Location of Supplier (LOS) & Place of Supply (POS) of services. POS will be determined basis corporate's registered address provided during corporate onboarding. If the POS & LOS are in the same state, CGST & SGST will be charged, else IGST will be charged as per applicable rates. For Corporates located in Special Economic Zone (SEZ), GST will be exempted as per section 16 of the Integrated Goods and Services Tax Act, 2017 (IGST Act).

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