

SCHEDULE OF CHARGES– IKEA FAMILY CREDIT CARD

The Most Important Terms and Conditions (MITC) are to be read and understood in conjunction with the Citi Credit Card Card Member Terms and Conditions (Card Member T&Cs) and Product-specific Terms and Conditions as communicated on www.citibank.com/india.

1. Fees and Charges

a. Schedule of Charges:

Description of charges	IKEA Family Credit Card
Joining / Annual fees	Joining/ annual fees for primary and additional card(s) is communicated at the time of sourcing.
Cash advance fees	2.5% on the billed amount withdrawn*, subject to a minimum of ₹ 500
Late payment charges Payment Charges (per month)	<ul style="list-style-type: none"> • NIL for statement balance up to ₹1000 • ₹450 for statement balance above ₹1000 and up to ₹5000 • ₹700 for statement balance above ₹5000 and up to ₹10000 • ₹950 for statement balance above ₹10000
Over credit limit charge#	2.5% of the amount (excluding fees, charges and taxes) over the credit limit, subject to a minimum of ₹500.
<i>Returned Payment Change (Cheque / ECS / ACH / SI bounce charge)</i>	₹500 per returned payment
Fuel transaction charge	1% (+GST) fuel transaction charge (or surcharge) is levied by the merchant's Bank. This will be reversed (1% + GST) at authorized IndianOil Corporation outlets only for transactions greater than ` 10^
Railway ticket booking surcharge	1.8% of the transaction value^.
Reissue of lost, stolen or damaged card	NIL
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</p>

	<p>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 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	₹ 250 per deposit

#Over credit limit charge will not exceed the amount over the credit limit

*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) and actual surcharge might vary across different acquirers. Fuel surcharge reversal for transactions at authorized IndianOil outlets will be done basis fuel outlet details shared by the partner only.

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.

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