

Schedule of Charges – Paytm First Card

Description of charges	
Annual fees	An annual fee of ₹500 is charged at the end of the membership year. This fee is waived off on spends of Rs.50,000 or more on your Card in a membership year.
Cash advance fees	2.5% on the billed amount withdrawn*, subject to a minimum of ₹500.
Late payment charges	<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.
Cheque / ECS / ACH bounce charge	₹500 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 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

Cash deposit at Citi ATMs	₹100 per deposit
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*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.

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