

Schedule of Charges – Paytm First Card

Description of charges	
Joining and Annual Fees	Joining and Annual fees are 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Cash advance fees	2.5% on the billed amount withdrawn*, subject to a minimum of ₹500.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 (Effective 25 th Jan 2021)	<ul style="list-style-type: none"> • NIL for statement balance up to ₹2000 • ₹600 for statement balance above ₹2000 and up to ₹7500 • ₹950 for statement balance above ₹7500 and up to ₹15000 • ₹1300 for statement balance above ₹15000.
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 Charge (Cheque / ECS / ACH 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% markup 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</p>

	<p>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

#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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