

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	Your rate of interest initially is 2.75% per month (i.e.33% annualized). This change periodically based on your spend, payback and utilization patterns. rate of interest can increase upto 3.25% per month (i.e.39.0% annualized), in of default. The default interest rate will apply till the time the account is regular plus 3 months of performance review period.
Cash Advance fee	2.0% on advanced amount (subject to a minimum of Rs.300 and US\$7.5 at International ATMs)
Late Payment Charge (per month)	<ul style="list-style-type: none"> ▪ Rs.300 for bills upto Rs.10000 ▪ Rs.600 for bills from Rs.10001 – 25000 ▪ Rs. 700 for bills 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.250 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	Mark up of 3.5% (service taxes as applicable)

Service tax, 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.