

Description of Charges	
Joining & Annual Fees	Fees applicable for both Primary and Additional Cardmembers will be communicated at the time of sourcing
Interest Rate/Service Charge	<ul style="list-style-type: none"> • Boarding Rate: i.e. in the first 12 months of Card issuance is fixed at 3.15% (monthly) or 37.8% (annual). This can change periodically based on your spend, payback and utilization patterns • The maximum interest rate, in the event of default, is 3.5% (monthly) or 42% (annually)
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 up to Rs. 10000 • Rs. 600 for bills from Rs. 10001 - 25000 • Rs. 700 for bills above Rs. 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 IndianOil 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"> • Up to 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)
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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.