

Schedule of Charges- Citi Corporate Card

Description of charges	Corporate Cards
Joining / Annual fees	Joining/ annual fees is communicated at the time of sourcing.
Cash advance fees	2% on the billed amount withdrawn*, subject to a minimum of `300.
Late payment charges	<ul style="list-style-type: none"> • 2.75% - payments overdue by up to 29 days (applicable from Payment Due Date & minimum of ₹200) • 4.50% - payments overdue by 30 days or more (applicable from Payment Due Date & minimum of ₹200)
Over credit limit charge	NIL
<i>Returned Payment Charge (Cheque / ECS / ACH / SI bounce charge)</i>	₹350 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 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</p>

	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).
Cash deposit at Citi branches	` 100 per deposit

*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. GST will be applicable basis the Location of Supplier (LOS) & Place of Supply (POS) of services. POS will be determined basis corporate's registered address provided during corporate onboarding. If the POS & LOS are in the same state, CGST & SGST will be charged, else IGST will be charged as per applicable rates. For Corporates located in Special economic Zone (SEZ), GST will be exempted as per section 16 of the Integrated Goods and Services Tax Act, 2017 (IGST Act).

All Information in this communication is correct at the time of printing/publishing (Version: GCG/VC-MITC/ 01-21).