

Schedule of Charges – Citi Rewards Domestic Credit Card

Description of charges	
Joining / Annual fees	Joining/ annual fees for primary and additional card(s) is 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Cash advance fees	2.5% on the billed amount withdrawn*, subject to a minimum of ₹500.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 / SI 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
Cash deposit at Citi branches	₹250 per deposit

#Over credit limit charge will not exceed the amount over the credit limit

^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.

Version: GCG/ Rewards Domestic-MITC/ 01-21