

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

<b>Description of Charges - Click An EMI (Citi PayLite)</b>	
Rate of Interest	The Rate of Interest is arrived by the Bank by taking into account various factors. This will be at 21% reducing per annum.
Processing Fee	Processing Fee charged on Click An EMI is 2.5% of the purchase conversion amount or Rs. 200 (whichever is higher).
Preclosure Penalty	Any Preclosure of Click An EMI shall attract penalty charge of 3% on the outstanding purchase amount.
Goods and Services Tax	Goods and Services Tax (GST), as notified by the Government of India, will be levied on the initial interest amount, interest component of the EMI, all fees and other charges and is subject to change as per relevant regulations of the Government of India.

<b>Interest rate range of Click An EMI offered to customers during the period 01<sup>st</sup> Jan'24 to 31<sup>st</sup> Mar'24</b>	
Minimum Interest Rate	21% per annum
Maximum Interest Rate	21% per annum
Average (Simple) Interest Rate	21.00% per annum