

Citi Private Bank Schedule of Charges - Applicable to all Individual Accounts

Types of Transaction	Charges
Demand Draft payable at Citibank Branch Locations	Nil
Demand Draft payable at non Citibank Branch Locations	Nil
Duplicate account statement	Nil
Stop Payment	Nil
Monthly fee if NRV not maintained	Nil
Electronic Fund Transfer (outward) / RTGS#	Nil
Outward Foreign currency TT	Nil
Foreign currency draft	Nil
DD cancellation charge (for DD issued on non-Citibank location)	Nil
Cheque return inward	Nil
Cheque return outward	Nil
Outstation & Intercity cheque return - outward	Nil
Outstation cheque collection	Nil
Speed clearing	Nil
Foreign currency cheque collection*	Nil
Foreign currency cheque return	Nil

Other Charges

Foreign currency draft cancellation	Nil
Foreign currency conversion charge for FCY Sale or purchase**	Goods and Service Tax (GST) as applicable on the transaction
Overdraft interest (incase account goes into negative balance)	24% p.a.
Signature verification	Nil
ECS return charges	Nil
Account Closure	Nil
Account re-activation	Nil
Debit card for family members and Debit Card Reissuance	Nil

ATM Withdrawal Charges

Citibank ATM	Nil
Non-Citibank ATM^*	Nil
International ATM Usage**	Nil

ATM / Debit card charges

Charges on debit card use at petrol pump	2.5% Surcharge subject to a minimum of ₹10 (Not applicable when used on Citibank EDC at IOC Pump)
International usage of debit card^*	1.5% per INR value of transaction
Rail ticket booking through IRCTC	Nil
ATM card reissuance	Nil

Example: Goods and Services Tax(GST) as applicable would be levied on all charges mentioned. For Citibank's charges on any other product/transaction, please refer to www.Citibank.com/india or contact your Private Banker. *Other banks may charge FCY cheque clearing fees, if applicable. These charges will need to be borne by the customer. The daily cash withdrawals/spend limit on your Citibank ATM/Debit card is ₹2.5 Lakhs. **GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase. Your savings account interest will be calculated on daily balance maintained in your account. The savings account interest will be paid on quarterly basis. Interest of 24%p.a. will be applicable if account moves in negative balance. ^*As per RBI communication, cash limit of ₹10,000 per withdrawal will be permitted at Non Citibank ATMs. # The minimum threshold value for RTGS transactions is ₹2 Lakhs. ## Other Banks may charge fees for usage of their ATM for cash withdrawal overseas. These charges will need to be borne by the customer. ^#Example: If you transact using your debit card internationally for USD10 and the FX rate for conversion is ₹65 then you will be charged a mark-up of 1.5% on the transaction value i.e. ₹65*10*1.5%=₹9.75. This is only applicable when at the time of initiating the transaction, you have chosen the option to transact in foreign currency. Glossary: 1) DD- Demand Draft 2) TT-Telex Transfer.