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Citigold Account - Schedule of Charges

Monthly fee, if avg. net monthly relationship value falls below ₹ 1 lakh [waived for corporate salary account customers]	1% of shortfall^ or ₹ 600, whichever is lower
Cheque bounce cases -Cheque deposited	₹ 100
-Issued cheque, Foreign currency cheque return, ECS bounce**	₹ 350
Outward foreign currency TT	₹ 250
International usage of debit card (ATM/Shopping)^* Debit card usage at petrol pump	2.5% mark up 2.5% surcharge subject to a minimum of ₹ 10 (Waived on Citibank EDCs at IOC pumps)
Overdraft Interest (in case account goes into negative balance)	17.5% p.a.

All below mentioned benefits are now free of charge

ATM withdrawals and balance enquiry at any ATM in India*^	Foreign currency draft issuance & cancellation
ATM withdrawal at any ATM worldwide®	Foreign currency conversion charge for FCY sale/purchase**
NEFT/RTGS†	Outstation and foreign currency^^ cheque collection
Demand drafts issuance and cancellation	Signature verification
Cheque book reorder	Account re-activation
Duplicate statement	Utility bill payment
Stop payment	Debit card for family members and Debit Card reissuance
Cash Delivery (min ₹ 5,000 and max ₹ 5,00,000 per day)	Rail ticket booking/cancellation through IRCTC
Account Closure	Speed Clearing

^Example: If your actual average NRV for a month is ₹ 80,000 you will be charged 1% of ₹ 20,000 i.e. ₹ 200; However, if your NRV is ₹ 30,000, you will be charged ₹ 600 (max. charge limit).

The following benefits will be applicable to all primary and joint holders of individual accounts who have attained senior citizen age (60 years and above)

- Dedicated counter at bank branches
- Issuance of cheque books free of cost
- Door Step Banking facilities [pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts and pick up of Know Your Customer (KYC) documents] free of cost;

Additionally, the following benefits will be applicable on accounts with primary account holder as senior citizen (60 years & above):

- Senior citizens will earn higher interest rates depending on the tenure chosen. Interest rates applicable will be as per the daily grid published by the Bank.
- For all savings accounts where primary holder is a senior citizen, no minimum average account relationship value will be required to avoid minimum account relationship charges. All other charges mentioned in this SOC will apply.

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned.

Your savings account interest will be calculated on daily balances maintained in your account. The savings account interest will be paid on quarterly basis.

Interest of 17.5% 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 limit for RTGS transactions is ₹ 2 lakhs. **This charge is levied only if the ECS transaction is not honored. ^^Other banks may charge FCY Cheque clearing fees, if applicable. These charges will need to be borne by the customer. ^^Other banks may charge fees for usage of their ATM for cash withdrawal overseas. These charges will need to be borne by the customer.

^^GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase. For Citibank's charges on any other product/transaction, please refer to www.citibank.com/india or contact your Relationship Manager. ^^Example: If you transact using your debit card internationally for USD 10 and the FX rate for conversion is ₹ 65 then you will be charged a mark-up of 2.5% on the transaction value i.e ₹ 65*10*2.5% = ₹ 16.25. This is only applicable when at the time of initiating the transaction, you have chosen the option to transact in foreign currency. Net Relationship Value is across all accounts under a household and is calculated by aggregating average monthly balances across Savings Account, Current Account, Deposits, Mutual Funds, Loans against Securities and Insurance Premium paid.

Working Example of Average Monthly Relationship Value.

Holdings	₹	Description
a) Current/Savings account	10,00,000	Average for the month, calculated based on total of daily end of day balance/total number of days
b) Fixed Deposit	30,00,000	Daily end of day balances of principal amount/total number of days
c) Mutual Funds	35,00,000	Daily end of day balances/total number of days
d) Insurance Premium	50,000	Sum of total Insurance paid
Average Monthly Relationship Value	75,50,000	a+b+c+d

^^Towards active individual life insurance policies with the account holder as proposer.

Net Relationship Value (NRV) is across all accounts under a Household and is calculated by aggregating average monthly balances across Savings Account, Current Account, Deposits, Mutual Funds and Insurance Premium paid.

Net Relationship Value (NRV) for Citigold Account is ₹75 lakhs.

Non-Maintenance of the required Net Relationship Value over a period of 3 consecutive months will result in the reclassification of the account to the next eligible segment.

Your account will be upgraded to Citigold Private Client status, if the monthly NRV of the account is more than ₹7.5 Cr.

The minimum average monthly relationship requirement or charges/fees may be revised by the bank, from time-to-time by giving prior notice to customer. The net relationship value (NRV) for a month is computed on the penultimate working day of that month.