



INDIVIDUAL ACCOUNT OPENING FORM

MANDATORY FIELD (strike off if not applicable)

APPLICATION NO.:

Please complete all details in BLOCK LETTERS, tick (✓) where appropriate and enclose the required documents.

TYPE OF ACCOUNT

Please specify the type of account that you are applying for : Citigold Savings Citigold Individual Current Citi Priority Individual Current Citi Priority Savings Small Account BSBDA

HELP US KNOW YOU BETTER

MAIN APPLICANT DETAILS (Mandatory)

	Prefix	First Name	Middle Name	Last Name
Name (Same as ID Proof)				
Maiden Name (If any)				
Father / Spouse Name				
Mother Name				

(Please leave one space between each name)

KYC Number (If available) _____ Gender Male Female Transgender
 Nationality Indian Foreign National _____ Date of Birth _____
D D M M Y Y
 Marital Status Married Single Divorcee/Widow Others _____
 Education Graduate Post Graduate Professional Others _____
(Please specify)
 Residential Status Resident Individual Foreign National Person of Indian Origin
 Permanent Account Number _____
(Please fill Form 60 on Annexure 4, if you don't have PAN)
 Proof of Identity Type of Document (Eg. Passport) _____ Number _____
 Proof of Address Type of Document (Eg. Passport) _____ Number _____

PRIMARY APPLICANT

Please paste your passport sized colour photograph here. (Mandatory even if you have not applied for a Photocard)

Do not use pins, staples, tape to affix the photograph.

CONTACT DETAILS (Please do not sign before filling up this section)

Please note: We currently do not offer Account Opening to residents of the U.S. State of California. If you have any queries, please contact the hotline +1-833-971-1191 (United States) for more details
STD Code

Mobile Number +91 _____ Landline Number +91 _____
 Fax _____
 E-mail ID _____
 Current Residential Address _____
 City _____ District _____
 State _____ PIN _____ INDIA
 Permanent Address _____
 City _____ District _____
 State _____ Country _____ PIN _____

EMPLOYMENT DETAILS

Occupation Type Service (Private Sector Public Sector Government Sector) Others (Professional Retired Housewife Student If Self Employed _____) Business Not Categorized
 Company Name _____
 Designation _____ Gross Annual Income (₹) _____
 Office Address _____
 City _____ District _____
 State _____ PIN _____ INDIA
 Landline Number +91 _____
STD Code

TMLA - VER 4.0/BAN/INDV ACC FORM/WPC/06-23

I request you to update my Current residential address Office address as my mailing address for all correspondence from the Bank.

I am submitting an address proof for my permanent residential address as i do not have an address proof for the above mentioned mailing address in my name due to _____.

Senior Public Figure Declaration: Do you or your immediate family member / Joint Account Holder or their immediate family members currently hold / have held / are being considered for a position as a Senior Public Figure? Yes No

e.g. Heads of state of government, senior politicians, senior government, judicial or military officials, and senior executives of state owned corporations and important political party officials. (Refer to the Senior Public Figure Declaration).

Nomination: Do you wish to nominate anyone on your behalf? (If yes, kindly fill in details in Annexure page 1) Yes No

Customer Signature

Signature to confirm that all the above mentioned details including the mobile number, choice of mailing address, nomination choice and other details provided are correct.

INITIAL DEPOSIT DETAILS

Initial Deposit Amount (₹) _____ Cheque No. _____

Source of Funds Salary Business Inheritance Investments Savings Others _____ (Please specify)

Note: Please do not pay in cash. All cheques are to be made "Account Payee"

2nd APPLICANT DETAILS

Name (Same as ID Proof) Prefix _____ First Name _____ Middle Name _____ Last Name _____
Maiden Name (If any) _____
Father / Spouse Name _____
Mother Name _____

(Please leave one space between each name)

KYC Number (If available) _____

Account Number _____ (If 2nd applicant is Citibank Account holder)

Nationality Indian Foreign National (Please specify) _____

Gender Male Female Transgender Date of Birth _____
D D M M Y Y

Marital Status Married Single Divorce/Widow Others _____

Relationship with Primary Applicant _____

Education Graduate Post Graduate Professional Others (Please specify) _____

Residential Status Resident Individual Foreign National Person of Indian Origin

Permanent Account Number _____

(Please fill Form 60 on Annexure 4, if you don't have PAN)

Proof of Identity Type of Document (Eg. Passport) _____ Number _____

Proof of Address Type of Document (Eg. Passport) _____ Number _____

Mobile Number +91 _____ Landline Number +91 _____

E-mail ID _____

Please note: We currently do not offer Account Opening to residents of the U.S. State of California. If you have any queries, please contact the hotline +1-833-971-1191 (United States) for more details

Current Residential Address _____
(Identical to address proof)

City _____ District _____

State _____ PIN _____ INDIA

Permanent Address _____

City _____ District _____

State _____ Country _____ PIN _____

Occupation Type Service (Private Sector Public Sector Government Sector) Others (Professional Retired Housewife Student If Self Employed _____) Business Not Categorized

Company Name _____

Designation _____ Gross Annual Income (₹) _____

Source of Funds Salary Business Inheritance Investments Savings Others (Please specify) _____

Nature of Guardianship Natural Legal (please furnish copy of court order)

ACCOUNT OPERATION

Signature Requirements Single Joint - Signing Jointly Either or Survivor Others (Please specify) _____

Note: In case of Junior Account, guardian(s) shall be the signatory with signature requirements as 'Single'.

TMLA - VER 4.0/BAN/INDV ACC FORM/WPC/06-23

CITI CARDS

- A) Bank will issue a 16 digit Citi Card to all account-holders in the savings/Current account which will provide access to Citibank Online and Citi Mobile® App for all banking transactions and services.
- B) Account-holders can convert the Citi Card to Citi Debit Card by logging into Citibank Online and Citi Mobile® App under the 'Manage Card' section or visit the nearest branch to convert the same by providing his/her explicit consent.
- C) International limit will have to be separately set by submitting a request at the branch. Usage across channels will be allowed only up to USD 10,000 for a financial year for resident customers. Please note that without a specific consent for international* activation, cardholder will not be able to use the ATM/Debit card internationally. You can modify these limits at any time through our 24/7 CitiPhone® helpline.
- D) In case of Junior account debit card will be provided to minors only above 15 years of age.

*International transactions under Liberalized Remittance Scheme (LRS) are allowed only if a valid PAN has been submitted.

®CitiPhone will be available from 9 am to 9 pm for all your banking needs, and 24x7 for emergency services.

TRANSACTION YOU EXPECT TO PERFORM

Please check for both amount and number of transactions for deposits and withdrawals

Cash Withdrawals (in ₹L)						Cash Deposits (in ₹L)					
Transaction Type	0-5L	5-7.5L	7.5-10L	10-15L	>15L	Transaction Type	0-5L	5-7.5L	7.5-10L	10-15L	>15L
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expected Number of Withdrawals Per Month						Expected Number of Deposits Per Month					
	0-15	16-30	31-50	51-100	>100		0-15	16-30	31-50	51-100	>100
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

	Primary Applicant	Joint Applicant
1. City of Birth		
2. Country of Birth		
3. Are you a U.S. person?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If the answer to point (3) above is "Yes", then please fill in the details in point (4) below and provide a completed W-9 form		
	Primary Applicant	Joint Applicant
4. I certify that I am a U.S. Person for tax purposes as I am:	<input type="checkbox"/> A U.S. Citizen <input type="checkbox"/> A U.S. resident alien (Green card holder) <input type="checkbox"/> A person meeting the U.S. substantial presence test*	<input type="checkbox"/> A U.S. Citizen <input type="checkbox"/> A U.S. resident alien (Green card holder) <input type="checkbox"/> A person meeting the U.S. substantial presence test*
*You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least: <ol style="list-style-type: none"> 31 days during the current year, and 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: <ul style="list-style-type: none"> All the days you were present in the current year, and 1/3 of the days you were present in the first year before the current year, and 1/6 of the days you were present in the second year before the current year. 		
Declaration and Acknowledgement: I/We declare that the above information and the information in the submitted documents to be true, complete, correct and updated; and the submitted documents are genuine and duly executed.		

SIMPLIFIED CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

Instruction: Answer yes or no, as applicable, to the following two questions about your tax residence by placing an "X" in the appropriate space. If you are uncertain about whether you are a tax resident of a particular country, please consult your tax advisor or visit the OECD AEOI portal for country-by-country information on tax residence at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance.

- | | Primary Applicant | Joint Applicant |
|---|--|--|
| *1. Are you a resident for income tax purposes in the country of INDIA? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| *2. If you answered "yes" to question 1, is the above named country the only country in which you are a resident for income tax purposes? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If you answer "no" to either question above, you are not required to sign or affirm this Notice and Declaration, but must instead completed a stand-alone CRS Self-certification Form for Individuals.

CRS Notice and Declaration

- I declare that to the best of my knowledge and belief, all of the information and statements marked with an asterisk (*) on this form and the following information on the account opening document [name, current residence address, date of birth, place of birth] are correct and complete.
- If you are not the account holder but are signing this form on behalf of the account holder, you declare that you are authorized to provide the information and statements shown and to sign this form on behalf of the account holder.
- You are hereby notified that if there is a change in circumstances that affects the accuracy or completeness of the information or statements respecting tax residency provided on this form, you are obligated to inform Citi of the change in circumstances within 30 days of its occurrence and to provide a suitably updated CRS self-certification.

Primary Applicant

Joint Applicant

*Signature _____

*Print Name _____

*Date _____

Note: If you are not the Account Holder but are signing this form on behalf of the Account Holder, please indicate the capacity in which you are signing the form (e.g., power of attorney, executor or administrator, guardian) and provide any required documentation of your authority.

Capacity (*If applicable): _____

OTHER DETAILS

Will there be cross-border wire transfer into/from this account Yes No

If yes, please mention the countries from which you will receive inward wires (up to 5 countries)

If yes, please mention the countries to which you will send outward wires (up to 5 countries)

Do you expect to deposit money orders, cash letters or travelers' checks with combined value greater than INR 6.75L per month in this account Yes No

SPECIAL OFFERS

Citibank and its affiliates offer a wide range of products and services (such as loans, credit cards, wealth management services, etc.) to meet your financial needs. Do you wish Citibank and / or its affiliates to inform you from time to time, about products and services that are hand-picked for you? Yes No

I understand and accept that I will be receiving information pertaining to products & services that I already have or have applied for (including, but not limited to statements, alerts, product features and benefits / usage communication) even though I may be registered for "Do not Disturb" service of Citibank.

Signature to confirm that all the details provided above including FATCA declaration, consent on special offers, choice of ATM / Debit Card and other details provided are correct.

Date _____ Place _____

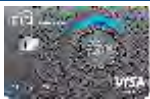




Primary Applicant

Secondary Applicant

CREDIT CARDS

Your name as you would like on your Credit Card (Restrict to 24 characters including spaces) _____

Choose your Credit Card

Citi PremierMiles	Citi Rewards	Citi Cash Back	IndianOil Citi	Citi Prestige
				
<input type="checkbox"/> Yes, I wish to apply Joining Fee : ₹ 3000/- Annual Fee : ₹ 3000/-	<input type="checkbox"/> Yes, I wish to apply Joining Fee : Nil Annual Fee : Nil	<input type="checkbox"/> Yes, I wish to apply Joining Fee : Nil Annual Fee* : ₹500 <small>* This fee will be billed in the 1st month statement of card issuance and incrementally every 12 months thereafter.</small>	<input type="checkbox"/> Yes, I wish to apply Joining Fee : Nil Annual Fee : Nil	<input type="checkbox"/> Yes, I wish to apply Joining Fee : ₹20000/+ Taxes Annual Fee : ₹20000/+ Taxes

I have read the relevant terms and conditions (including the Know Your Card section) and agree to be issued the credit card opted for by me.

Please note: Your credit card application will be processed only after the first eligible salary credit to your Citibank savings account

Standing instructions for Credit Card payment

This is to authorise you to debit my Citibank Account Number _____

and credit the credit card to be booked under this application every month for Total Amount Due or Minimum Amount Due

Customer Signature

INVESTMENT SERVICES ACCOUNT FOR CITIGOLD, CITI PRIORITY AND CITIBANKING CLIENTS

Get more than just a Savings Account. Open your Investment Services Account NOW! It is your opportunity to create wealth the smart way with the CitiChoice advantage.

I want to open a Citibank Investment Services Account* Yes No

CITIALERT AND STATEMENT ON E-mail (SOE)

Yes! I wish to sign-up for the Statement on e-mail (SOE)* and Go Green for Banking Account Credit Card None

*In lieu of physical statement / advice for Credit Card and Banking Products. *You will receive mandatory alerts pertaining to your product.

*Terms & Conditions apply. For details, please visit www.citi.co.in/premiermiles.htm

DECLARATION AND TERMS & CONDITIONS

I/We hereby confirm and accept that I/We have applied for the products, facilities and/or add-on services as indicated by me/us in this Application Form (collectively referred to as Products/Facilities). I/We accept that the approval of the Add-on Services applied for by me/us shall be subject to the approval of the primary Products/Facilities and that it shall automatically terminate with the primary Products/Facilities. I declare that I am an Indian Citizen/foreign national*(Not applicable in the case of Mortgage) working in India and a person resident in India under the extant FEMA guidelines. I/We authorise Citibank to contact me/us, in-person, by post, telephone, e-mail using short-messaging service (SMS)/text messaging with respect to Products/Facilities hereby applied for.

To help prevent money laundering and terrorist financing, our policies require us to obtain, record and verify the identity of each account applicant and will include a photo ID or other identifying documents. You acknowledge and hereby provide your consent that, during the application process, Citibank may verify your identity based on the information provided in the application form such as name, address, date of birth and other details, either against the original document(s) or by using information obtained from sources including but not limited to public records, other financial institutions, government authorities or credit reporting agencies. In the event that we are unable to complete such verification for any reason whatsoever including but not limited to case not verified against original document(s), we will request you to meet a Citibank India officer.

We will be unable to process your application without verification and reserve the right to reject the application in our sole discretion without any liability or responsibility. We appreciate your cooperation.

Acknowledgement and Acceptance: I/We understand, acknowledge, confirm and accept that Citibank N.A. ("Citibank") has absolute discretion to accept or reject this application in entirety or sum of the products/facilities as I/We may have hereby applied for, without assigning any reason for the same. Such rejection/approval may be in part or whole with respect to the products/facilities and that I/We will not dispute any such decisions of Citibank. If the products/facilities are made available to me/us, Citibank has an absolute discretion to withdraw/recall/terminate or suspend all or part of the same, with no liability to me/us for any consequences whatsoever. I/We accept that all the information, personal details, documents, photographs, etc. provided by me/us in and along with this application form and from time to time are and shall be genuine and correct and that I/We shall not, under any circumstances, hold Citibank liable for any losses, damages or difficulties or I/We may be

subjected to as a result of Citibank acting or relaying or any such information provided by me/us. I/We accept that Citibank may collect, store, use, transfer or disclose any information including sensitive personal data provided by me to any branches subsidiary, service providers, affiliates, group companies/entities, third parties whatsoever (including current employer/family members of the customer). So far as is deemed to be necessary at the sole discretion of the bank, or associated or affiliated corporations of the bank whenever located or to any government or regulatory agencies or authorities in India or elsewhere or any agents or contractors or third parties, which have entered in to an agreement to perform any service(s) to/for the bank, and any other person(s) whatsoever (including employers/family members of the Customer) or where the disclosure is required by law or otherwise and to whom the bank deems fit at its sole discretion to make such disclosure including, to any or all of the following purposes: (a) For provision, operation, processing or administration of any services provided to me; (b) For data processing, statistical or risk analysis; (c) For conducting credit or anti-money laundering checks; (d) For purposes of credit reporting, verification and risk management; (e) For assisting other financial institutions to conduct credit checks and collect debts; (f) To ensure my ongoing credit worthiness; (g) For determining the amount of indebtedness owed by me or to me; (h) To design financial services or related products for my use; (i) For marketing financial services or related products or opportunities from Citibank and its affiliates; (j) To collect the amounts outstanding from me for providing security for my obligations; (k) To meet the disclosure requirements of any law binding on Citibank; (l) To meet an obligation to disclose information to the public; (m) To enable an actual or proposed assignee of Citibank or transferee of Citibank's rights to evaluate the transactions intended to be the subject of assignment or transfer; (n) To manage Citibank's business and to offer an enhanced, personalised online experience on their website and third - party websites; (o) For recognising me when I return to their site to that they can personalise my experience; (p) For processing applications and transactions and respond to my requests; (q) For providing the relevant product and service offers; or (r) For all other incidental and associated purposes relating to the provision of services.

• Citibank's affiliates are the family of companies controlled by Citi Group INC. Citibank may share my information with affiliates in several different lines of business including banking, credit cards, customer finance, securities & insurance - Non-affiliated 3rd parties are those not part of the family of companies controlled by Citi Group INC. Citibank may disclose my information to the following types of non-affiliated 3rd parties: Financial service providers, such as companies engaged in banking, credit cards, customer finance, securities and insurance; and • Non-financial organisations, such as companies engaged in direct marketing and the selling of consumer products and services • Any withdrawal of my consent in relation to usage, sharing, transfer and disclosure of personal or sensitive data/information may result in Citibank being unable to provide the products/facilities to me and that Citibank shall have the right to not provide or discontinue provision of such Products/Facilities to me • I have read and understood Citibank's privacy policy as available on www.citibank.co.in. such privacy policy may be amended from time to time at its sole discretion and shall be made available on the above-mentioned website for my view • I/We will keep Citibank promptly informed at all times about, and authorise Citibank, update in my/our address, communication address, e-mail address, telephone number including mobile phone number Citibank and/or its subsidiaries/affiliates/associates/service providers may verify any information provided by me/us at my office/residence and/or my family members and/or my Employer/Banker and/or any 3rd party as deemed necessary and/or to do any such acts towards dealing with my/our application and/or providing or continuing to provide banking products/facilities to me/us • The detailed terms & conditions and applicable MITC (along-with any amendments/provisions thereto as may be in force from time to time) for the products/facilities that I have hereby applied for, shall be provided to me/us and at the time of account opening and initial availing of the products/facilities and will also be available at www.citibank.co.in and Citibank branches. I/We understand and acknowledge that my/our availing and/or use of the Products/Facilities, shall be deemed to be my/our express, unconditional and firm acceptance of the said Terms and Conditions and MITC. I/We further understand that Citibank may debit my/our account for service and other applicable charges and levies for the Products/Facilities.

*Citibank may verify, share and disclose all or any information and date of relating to me/us and the Product/Facilities and my/our transactions, including but not limited to information relating to default, if any committed by me/us in relation to the Products/Facilities or transactions, as Citibank may deem appropriate and necessary from/to Reserve Bank of India ("RBI"), credit bureaus and/or to any other agency or body as authorised in this behalf by RBI. Citibank may also disclose and share information and data relating to me/us and the Products/Facilities and my/our transactions with other banks, financial institutions, lenders including assignees and potential assignees, to Citibank's professional advisors, consultants and service providers and/or as required under law or any applicable regulation, at the order of the court of law, or at the request or order of any statutory, regulatory, executive or supervisor authority with whom it customarily complies. I/We shall not hold Citibank liable for usage, processing and/or dissemination of my/our date/information by the RBI or any credit bureau and any other agency so authorised, any statutory, regulatory or supervisor authority or other banks, financial institutions and/or the lenders.

Senior Public Declaration: I/We have read the Terms and Condition governing Public Figure and declare that I/we, am/are not Senior Public Figure(s) (SPF) which is defined as an SPF is a current or former:

- senior official in the executive, legislative, administrative, military or judicial branches of a government, whether elected or appointed, or paid or not; or
- a senior official of a major political party; or
- a senior executive of a government-owned or government-funded corporation, institution or charity.

An SPF also includes an entity that has been informed by or on behalf of a senior public figure, in which the senior public figure is a beneficial owner of at least 25% of the entity. In addition, an SPF also includes the "close associates" and "immediate family members" of an SPF. A close associate is a person (i) who is widely and publicly known to have a close association with an SPF, or (ii) who is actually known by the business to be a close associate of the SPF, even if the association is not widely known. The immediate family members of an SPF include, for example, spouses, domestic partners, parents, siblings, children, step-children, the spouses of children, and a spouse's parents and siblings."

FEMA declaration: I/We hereby declare that any transaction hereunder will not involve, and will not be designed for the purpose of any contravention or evasion of the previous of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made thereunder. The customer also hereby agrees and undertakes to give such information/documents as will satisfy the Bank with regards to any transaction in terms of the above declaration. The customer also understands that if the customer refuses to comply with any such requirement or makes only unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake any transaction on the account and shall, if it has reason to believe that any contravention is contemplated by the customer, report the matter to Reserve Bank of India and/or such other authority as the Bank deems fit.

Photos: I/We agree that the attached photographs are the present true identity of myself/ourselves, which I/We authorise Citibank to use in any manner Citibank deems necessary for the purposes of the facilities availed by me herein and agree not to make any claim against Citibank in respect thereto. I/We declare that the Products/Facilities shall be used by me/us only for the declared purpose, strictly in accordance with the applicable laws (including without limitations, any orders, decrees, judgments, guidelines, rules and regulations and shall not be used for unlawful/speculative activities. In the event I/We do not comply with the above, I/We shall be liable for any action/prosecution or penalty as prescribed. I/We hereby voluntarily requisition, accept and expressly authorise Citibank N.A. and/or any of its affiliates and subsidiaries and their authorised service providers/subcontractors and agents to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me/us herein including but not limited to e-mail address, telephone number, mobile number and address that Citibank N.A. maybe informed of or as may be available with Citibank N.A. to offer and/or any of its affiliates or subsidiaries and their authorised service providers/subcontractors and agents. I expressly authorise Citibank N.A. to offer and/or sell to me/us any of their products or services or any enhancements/up graduation offered from time to time by Citibank N.A. and/or any of its affiliates and subsidiaries.

Statements: Citibank would be deemed to have delivered the Statement(s) to me/us, immediately on my/our receiving the e-mail containing the Statement(s) as an attachment. I/We will be obliged to open/print the Statement(s) after receiving the e-mails from Citibank. Should I/We experience any difficulty in accessing the electronically delivered Statement, I/We shall promptly advice Citibank to enable Citibank to make the delivery through alternate means. Failure to advice Citibank of any such difficulty within 24 hours after my/our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt and acceptance by me/our Statement.

Citibank's service providers: Without prejudice to any rights of Citibank, all acts/steps as are necessary for Citibank to take in order to monitor Products/Facilities and/or my/our obligations and/or to recover amounts due to Citibank or any part or portion thereof, shall and/or may be carried out by and/or through such other person (including a company/body corporate) as may be appointed by Citibank. Further, I/We expressly accept that Citibank shall, without prejudice to its rights to perform such activities either by itself or through its officers or servants, be absolutely entitled and have full power and authority to appoint one or more third parties of Citibank's choice and to transfer or delegate to such third parties the right and authority to collect on behalf of Citibank all unpaid amounts and to perform and execute all acts, deeds, matters and things connected therewith or incidental there to.

I/We hereby agree and undertake to hold Citibank harmless and indemnified from and against all actions, claims, demands, proceedings, loses, damages, costs, charges and expenses whatsoever which Citibank may at anytime incur, sustain, suffer or be put to as a consequence of or by reason of or by arising out of: a) Credit Card: Non-execution or delays in execution of my Standing Instruction either on account of non-availability of sufficient funds in my account or due to delays in the mail/courier services or for any other reason beyond the control of the bank.

Bank reserves the right and I/We hereby authorize reversal of any erroneous salary/ reimbursement credits into the Account. I/We shall abide with FEMA, the exchange control regulation and/or any and all the other applicable laws and regulations in force from time to time. I/We confirm to maintain strict confidentiality of my/our email id, password, user Id, account details, etc.

I agree to the below mentioned additional Terms and Conditions pertaining to specific products and services, if I have applied for the same.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/ email address.

Banking Account: I expressly authorise Citibank and give my unconditional and irrevocable consent to convert my Citibank Suvidha Account to a Citibanking Account and the relevant schedule of charges will be applicable in the event my Citibank Suvidha Salary Account is not credited with my salary for any consecutive period of three months. I/We agree that in any case I/We already have an existing Citibank Account in the same city, Citibank will update the existing account with the details mentioned in this form. I/We hereby apply for the Citibank Account ("Account") and declare that the information contained in this application is true and correct and that I and my Joint Applicants are residents of India. I/We accept that Citibank, N.A. ("Citibank") is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever. I/We hereby agree and undertake that I/We have obtained, read, understood and agreed to be bound by the account Terms and Conditions available on www.citibank.co.in and at the bank (as maybe in force from time to time) as applicable to the Account and provided at the time of account opening ("Account Terms and Conditions"), if the application is accepted. My/our use of the account and Citibank ATM/Debit Card shall be deemed to be my/our express and unconditional acceptance of the account Terms and Conditions and such Terms and Conditions and stipulations as laid down by Citibank for use of ATM/Debit Card. I/We agree that Citibank may debit my/our Account for Service charges as applicable from time to time. I/We the Account Holder(s) understand that I/We can get an additional Citibank "Family" ATM/Debit Card ("Add-on Debit Card") for my/our resident Indian parent/spouse/brother/sister Or child over 18 years of age ("Mandatee"). I/We have read and understand and are expressly bound by the Account Terms and Conditions and/or such other Terms and Conditions or which a mandatee will be permitted to use the Add-on Debit Card. I/We confirm that the Mandatee may avail of all the facilities (up to the specific limits set by me/us and as advised to Citibank). As provided/will be provided to me/us by Citibank and I/We authorise the mandatee to conduct all such transactions/receive information on my/our behalf. I/We accept that use of the Add-on Debit Card by the Mandatee is deemed acceptance of the Terms and Conditions as amended from time to time. I/We acknowledge that all charges incurred by Mandatee on the Add-on Debit Card will be deemed to be charges incurred by me/us and I/We acknowledge that I/We will be fully liable for discharge of all obligations in respect of all transactions performed by the Mandatee. I/We accept that the use of the Add-on Debit Card is subject to there being a minimum applicable credit balance in the account and use of the Add-on Debit Card will stand automatically terminated in

ACKNOWLEDGEMENT SLIP

Place

Application Number

Received an application from Mr./Ms./Mrs./Mx.

for the following Citibank products.

Savings Account Credit Card

I have shared all the necessary Terms and Conditions pertaining to the product(s) that the customer(s) has / have applied for.

Date

Name of the Citibanker

Signature

The detailed Terms & Conditions are available on www.citi.co.in/bank-tnc.htm. If you would like a physical copy of the same, please SMS 'TNC(space)(Last 4 digits of your debit card number)' and send it to 52484 or +91 9880752484 from your registered mobile number.

case of I/We ceasing to be Account Holder(s) of my/our account being rendered temporarily or permanently non-operational. I/We understand that, in the event of my/our death, the Bank shall not levy any penal interest for pre-mature withdrawal of Deposit (as defined in the Account Terms and Conditions) maintained by me/us. The Citigold status can be experienced by maintaining a Net Relationship Value (NRV) of ₹ 75 lakhs for Savings account holders and ₹ 75 lakhs for Current account holders. The account will be converted to Citi Priority/Citibanking in case the NRV is not maintained for 3 consecutive months and the Citi Priority/Citibanking Schedule of Charges will apply thereafter. The Citi Priority status can be experienced by maintaining a Net Relationship Value of ₹ 15 Lakhs. The account will be converted to Citibanking in case the NRV is not maintained for 3 consecutive months & the Citibanking Schedule of Charges will apply thereafter.

Video KYC: shall mean the process of KYC verification and authenticating the customers instantly, using live video conferencing with a Citibank official in accordance to RBI circular DOR.AML.BC.No.27/14.01.001/2019-20 dated January 9, 2020.

For non-US residents: For purposes of US Federal income tax, I represent and warrant that I/We are not acting on behalf of a US Person. If my/our tax status changes or I/We become a US citizen or a resident, I/We shall notify Citibank within 30 days from the date of such change. For new salary account/corporate movement applicants: If the Savings Account that I have applied for is under the Citibank Suvidha Corporate Salary Program, I expressly agree and understand that Citibank may disclose my Citibank Suvidha Salary Account number to my employer (or to such person as authorised by my employer) for facilitating banking transactions. I also understand that it may take up to 14 days from the date of salary credit for processing my Credit Card Application. If I have opted for a Corporate Movement, then I hereby authorise Citibank to transfer my existing Citibank Suvidha Salary Account under the corporate code of my current employer as indicated in the application form. For all applicants: I/We have read and understood the schedule of charges as applicable to the Banking Products applied by me/us in this application form and I/We agree to be bound by the same. I understand that a T-PIN would be issued by the bank, which would be required to transact with CitiPhone services. I also understand that the T-PIN may be obtained by calling CitiPhone services. For accounts with signature rule Either or Survivor: I/We hereby confirm that premature withdrawals of fixed/term & Multi deposits placed and/or proposed to be placed shall be paid by Citibank under the operation rule of 'Either or Survivor'. "I/We have read and understood the Terms and Conditions (a copy of which is in my possession) and also available at www.citibank.co.in, governing the opening of an account with the Bank and those relating to various services, including but not limited to [Nature of services provided to be written here]. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability, which may be amended by the Bank from time to time. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I agree, understand and accept that the Bank may debit my/our account for service charges as applicable from time to time."

FATCA Declaration: I certify that I am not a US person for tax purposes as I am not,

A US citizen; or

A US resident alien (green card holder); or

A person meeting the US substantial presence test

I will inform Citibank of any change in circumstances affecting my tax status within 30 days of such change.

CRS Declaration: I declare that all statements made in this online form are, to the best of my knowledge and belief, correct and complete. I acknowledge that the information provided in the online form, regarding the account holder, as well as the financial information (e.g., CRS, FATCA, account balance or value, the amount of income or gross proceeds received) respecting the Financial Account(s) to which the form is applied may be reported to tax authorities of the country in which this / these account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the account holder may be a tax resident pursuant to a legal agreement between the competent authorities of these countries on the automatic exchange of information on the Financial Accounts under the Common Reporting Standard. I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all account(s) to which this form relates. If there is a change in circumstances that affects the tax residence status of the Account Holder or causes the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform Citi of the change in circumstances within 30 days of its occurrence and to update a suitably updated CRS self-certification.

ATM/Debit Cards: For customers who do not want a ATM/Debit Card : I/We are aware that without an ATM/Debit card, I/We will not have access to the ATM or Internet/Mobile Banking facilities provided by the bank. I/We acknowledge that I/We do not wish to avail of this facility. For customers who wish to activate ATM/Debit cards for international use: I/We accept that Citibank has enabled my card for international transactions upon my/our specific request and the Bank shall not be held responsible under any circumstances for the same. I/We are aware that my/our international limit will be USD 10,000 for a financial year which is the current limit set under FEMA regulations, for usage of the debit card for personal purposes abroad. I/We undertake not to exceed the limits set forth under FEMA regulations for international use of ATM/Debit Cards. I/We accept that Citibank is permitting me/us to choose my/our ATM/Debit Card type and limits thereof, solely for my/our convenience. I/We understand the usage of my ATM/Debit card is subject to availability of a minimum applicable credit balance in my Savings/Current Account(s) or any other specific criteria/terms that may be imposed by Citibank in this regard from time to time. I/We understand that I/We must redeem all points accrued on the card within a maximum of one month from the date of closure of the card. I/We accept that Citibank shall not be liable under any circumstances whatsoever for implementing the above choices as indicated by me/us.

Investment Services Account: Investment Product including those invested under the Citibank Systematic Investment Plan are third party mutual funds not bank deposits or obligations of or guaranteed by Citibank, N.A. Citigroup, INC or any of its affiliates or subsidiaries, are not insured by any Governmental agency and are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future result, prices can go up or down. Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuation that may cause a loss of principal. This document does not constitute the distribution of any information or the making of any offer or solicitation by any one in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Investment products are not available to US persons and may not be available in jurisdictions. Mutual Funds are subject to market risk. Please read KIMs/SIDs carefully before investing.

Credit Card: I hereby undertake to be bound by the detailed Citibank Cardmember Terms and Conditions and the Most Important Terms and Conditions ("Credit Cards MITC") (which is in my possession) along with any amendments/revisions thereto as may be in force from time to time and that my usage of the Credit Card shall also confirm such acceptance.

Standing instructions for credit card payment: I authorise the debit of my Citibank Account towards minimum/total amount due. Citibank shall have a lien on all credit balances in my Citibank Account and shall be entitled to adjust/appropriate all such credit balances towards setting off the balances outstanding in my Credit Card Account by debiting my Citibank Account. In case I desire to close my Citibank Account, Citibank may at its discretion close the Card Account, unless I provide to Citibank, adequate alternate security/other bank account (that shall be adequately funded) to secure the balance in my Card Account.

I/We have read and understood the Terms and Conditions (a copy of which is received by me from the Bank and is in my possession) and also available at www.citibank.co.in governing the opening of an account with the Bank and those relating to various services. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability, which may be amended by the Bank from time to time. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without notice to me/us. I agree, understand and accept that the Bank may debit my/our account for service charges as applicable from time to time.

Junior Account Declaration: I understand that in case of Junior Account, the minor shall be the primary holder of the account and the guardian(s) shall be the secondary holder.

I hereby declare that I shall represent the said minor in all transactions connected with this account until the said minor attains majority. I declare that the account will be operated for the benefit of the minor. I shall indemnify the Bank against the claim on the account of the minor for any withdrawal/transaction made by me in his/her account. I understand that Minor with joint holder(s) are not allowed in Demat Accounts.

ATM/Debit Card Declaration:

I expressly acknowledge that:

- (i) All cash withdrawals and purchases of goods and services made by the Beneficiary on the basis of the said ATM/ Debit Card shall be deemed to be withdrawals/purchases by me and shall be deemed to be an obligation liable to be discharged solely by me as if I had incurred such obligation directly.
- (ii) Citibank ATM / Debit Card can be issued to minors who are 15 years and above. Minors are not allowed to carry out any transaction independently hence, it is the parent's/guardian's obligation to monitor the transactions done on the Junior ATM/ Debit Card. The parent/guardian of the minor are solely liable for any transaction done on the ATM/Debit card or loss/misuse of card and the same must be reported to Citibank at the earliest. The customer shall not hold the bank liable for any loss or damage suffered by the customer as a result of the transaction done on the Junior ATM/ Debit Card. For loss/theft of card, please contact CitiPhone immediately and visit your nearest Citibank branch for replacement of the card.

Contact Particulars: You can contact Citibank in any of the following ways:

24 hour CitiPhone Numbers : 1860 210 2484 (Local call charges applicable); when calling from outside India, dial +91 22 4955 2484

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.

(iii) I/we agree that Citibank ATM/Debit Cards will be issued only if the signature requirement for account operation is Single or Either/Survivor and guardian(s) is/are the only authorized signatory(ies).

Mobile Declaration: I confirm that the said mobile number is held by me and is not in use by any other third party (including family members and close relatives) and if I change my mobile number, I undertake that I will duly and promptly inform the Bank and execute any document/process as required by Bank to change my mobile number on Bank's records. I understand that all transaction alerts, bank-initiated SMS communications and OTP will be sent on the mobile number submitted by me. I/We shall not, under any circumstances hold Citibank liable for any frauds, losses, damages or difficulties, whatsoever, I/we may be subjected to in case my mobile number as updated on Bank's records is incorrect or used by a third party.

Declaration on Bank director/ senior officer position or relative of such position holders

I do hereby solemnly declare and state I am not - a.) Directors/Senior officers of Citibank and/or their Relatives and b.) Directors of other banks and/or their Relatives
If answer to any of the above is a "Yes", please provide details of relationship, position of the officer etc below:

Name of the Director of Citibank NA or other bank / Senior officer of Citibank NA	Name of the other bank / Position with other bank	Relationship

"I declare that I am making the aforesaid declaration solemnly and sincerely believing the same to be true and in case of any change on the above I shall immediately inform the Bank of such change".

Note:

- "Director"** would include Director on Citibank NA's Board abroad or Member of Local Operations Management Committee (LOMC) of Citibank NA, India. (includes 'Nominee directors' and 'Chairman/Managing Director'). This would also include directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by Citibank or any other bank.
- "Senior Officer"** would include any officer in senior management level (Title 'Managing Director' and above).
- "Relative"** includes: (a) Spouse (b)Father (c) Mother (including step-mother) (d) Son (including step-son) (e) Son's Wife (f) Daughter (including step-daughter) (g) Daughter's Husband (h) Brother (including step-brother) (i) Brother's wife (j) Sister (including step-sister) (k) Sister's husband (l)Brother (including step-brother) of the spouse (m) Sister (including step-sister) of the spouse.

I/We hereby authorize Mr./Ms. _____, Officer of Citibank N.A. India to assist me in completing my application form and related documents, prior to my signing the Application Form. It is my responsibility to read, understand and satisfy myself that the contents mentioned on the Application form are filled as per my instructions as to the correctness and completeness in all respects, prior to signing and it is binding on me/us.

I consent to link my savings account with my existing Citibank relationships identified by the bank.

I understand that my demographic details will be captured across my Savings account /Home Loan /Personal Loan. Yes No

I understand that the detailed Terms & Conditions are available on www.citi.co.in/bank-tnc.htm and a physical copy of the same will be delivered by sending an SMS 'TNC(space) (Last 4 digits of your debit card number)' to 52484 or +91 9880752484 from my registered mobile number.

By submitting a copy of my/our Proof of Possession of Aadhaar Number, containing Aadhaar number, I/We confirm and agree that the Bank has duly explained to me/us that submission of Proof of Possession of Aadhaar number is no longer mandatory and I/We have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time) towards submission of KYC/proof of address documents. If I/We provide such Proof of Possession of Aadhaar number containing my/our Aadhaar number, I/We note that (i) I am/We are providing the same as an officially valid document voluntarily in accordance with extant rules and regulations; (ii) I am/We are required to redact/ blacken out the first eight digits of Aadhaar number such that only last four digits of the Aadhaar number are visible; and (iii) in case I/We do not redact/ blacken out the first eight digits of Aadhaar number, it shall be deemed that I/We have authorized Citibank to redact/blacken out the same on my/our behalf.

Citibank India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, UK and The Isle of Man. This application form is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, UK and The Isle of Man.

Signature to confirm that all the above mentioned details including choice of products and other details provided are correct and I have read all Terms and Conditions and agree to the same.

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Date _____ Place _____ Primary Applicant Secondary Applicant Third Applicant

FOR OFFICE USE ONLY

Name of the Citibanker _____ Application Number _____

Employee Code _____ Referral Employee Code _____

Employee Designation _____

City _____ DSR Code _____

Credit Card: Source Acquisition Code _____ DSA Code _____

Banking Account: Product Code _____ DMC _____ PAM Code _____

Company Code _____ Branch Code _____ Sub-branch Code _____

Sourcing Channel Branch Sales and Distribution Others _____

This is to certify that I have personally met the customer. (At his / her Home Office Others _____

and have spoken to him / her through the following telephone numbers Home Office Mobile phone)

He/She has responded by exercising his/her own discretion in choosing the product. He/She has filled up the application form and has provided the necessary information and documents for product he/she has taken.

I declare that the applicant/s are not my family members or my relatives (including domestic partner, cousins, wards & step-relatives).

Type of Account: Citigold Account Senior Citizen Expat Account Citi Priority Account Others

Sourcing Officer	Relationship Manager	Branch Manager/Sourcing Manager

This product/service is offered/issued by Axis Bank, using certain trademarks temporarily under license from Citigroup Inc. and related group entities. Citi India is providing services in this regard.



ANNEXURE

NOMINATION FORM (Form DA 1)

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.

I/We nominate the following person to whom in the event of my/our/minor's death the amount of the deposit/in the account may be returned by Citibank, N.A.

Nominee Name:

Address:

City: Pin:

Relationship with Depositor, if any: Age: Years Date of Birth:

As the nominee is a minor* on this date, I/We appoint:

Name:

Address:

City: Pin:

to receive the amount of the deposit/in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

I/We do hereby declare that what is stated above is true to the best of my knowledge and belief.

*Strike out if nominee is not minor. ** Where deposit is made/account is held in the name of the minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

#Required only if the applicants use thumb impression.

Is the passbook issued to you? Yes No

Date _____ Place _____ <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	Date _____ Place _____ <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	Date _____ Place _____ <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	Date _____ Place _____ <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
Primary Applicant Signature**	2nd Applicant Signature**	Witness 1 Signature #	Witness 2 Signature #

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Note : The information in this section is being collected because of enhancements to Citi's new account onboarding procedures in order to fully comply with Foreign Account Tax Compliance Act (FATCA) requirements.

#	Indicia of U.S. Status	Joint Applicant
1	Please list all countries for which you hold Citizenship/Nationality	<input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/> <input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/>
2	Please list all countries for which you hold Tax residency	<input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/> <input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/>
3(a)	What is your Country of birth?	<input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/>
3(b)	What is your City of birth?	<input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/>
4	Do you have a U.S. Green Card?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Do you meet substantial presence test (only for Non-US Citizens/ Green Card Holders)*	<input type="checkbox"/> Yes <input type="checkbox"/> No

*Generally, you will meet substantial present test in US if you were physically present in the United States on at least -

1. 31 days during the current calendar year, and
2. 183 days during current year and preceding two years, counting
 - o All the days you were present in the current year (+)
 - o 1/3 of the days you were present in the first year before the current year (+)
 - o 1/6 of the days you were present in the second year before the current year

For exemptions, as applicable, kindly refer <http://www.irs.gov/Individuals/International-Taxpayers/Substantial-Presence-Test>.

You will also be required to complete a Form W9 if you are a US National OR you are US Green Card Holder OR you are a U.S. Tax resident

Declaration and Acknowledgement

I/We declare that: The above information and the information in the submitted documents to be true, complete, correct and updated; and the submitted documents are genuine and duly executed.

Date _____	Place _____	<div style="border: 1px solid black; width: 100%; height: 30px; margin-bottom: 5px;"></div> Third Applicant
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TMLA - VER 4.0/BAN/INDV ACC FORM/WPC/06-23

FRONT OFFICE CHECKLIST: FATCA & CRS FOR INDIVIDUAL ACCOUNTS

FOR INTERNAL USE ONLY

To be collected as part of any offline account opening process, for both new and existing customers. This form is to be used for all account openings. For joint accounts, this checklist should be completed for each account holder.

SECTION A: US Indicia and Required Documentation - To be completed by Relationship Manager at time of account opening

1. **Is the customer an existing Account Holder?** Yes No
If a customer with existing financial accounts cannot proceed with account opening as they are unable to cure newly identified indicia, inform Operations for remediation
2. **Is the Account Holder a US citizen, permanent resident, or is there an indication that the account holder meets the substantial presence test?** Yes No
If yes, collect and check a W-9 and self-certification then continue to section B
If no, continue to question 3
3. **Are any of the following indicators of U.S. status present in any account opening information or documentation reviewed?**
 - a) Born in the U.S. (including U.S. Territories*)? Yes No
 - b) U.S. residence or mailing address (including P.O. Box) ? Yes No
 - c) U.S. telephone number(s) and no telephone numbers outside the U.S.? Yes No
 - d) U.S. telephone number(s) and telephone numbers outside the U.S.? Yes No
 - e) Classified as a US person in the customer files (existing customers only, including non-financial accounts)? Yes No or N/A
 - f) Has the account holder granted Power of Attorney (POA) or Signing Authority to a POA with a U.S address? Yes No

*US Territories include: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the US Virgin Islands

If a U.S. customer does not provide a W-9 with SSN; or cannot provide documentation to support non-US status, do not open the account.

SECTION B: CRS review and Required Documentation - To be completed by Relationship Manager

4. **Is the account holder claiming tax residency outside of India?** Yes No
If **No** - No further documentation required.
If **Yes** - Answer **4a** and **4b** below:
 - a) Did account holder provide a self-certification? Yes No
 - b) Does the country of permanent residence and mailing address match any one of the country tax residency claimed by the customer on the self-certification? Yes No

If the answer to 4b above is 'No', please request a new self-certification or documentary evidence to support the status as claimed on the self-certification.
If client can not provide documentation to support their status, the account should not be opened.

SECTION C: FATCA Account Holder Classification - To be completed by Relationship Manager based on documentation provided

- Customer is:** US Person Non-US Person (no indicia, with no US investments) Non-US Person (with indicia)
- Preliminary Tax Code**

SECTION D: Documentation - To be completed by Relationship Manager (please check all boxes that apply and perform preliminary check as required)

- Documents Collected:**
- | | | |
|--|--|--|
| <input type="checkbox"/> CRS Self-Certification | <input type="checkbox"/> Waiver (with Form W-9, if required under local law) | <input type="checkbox"/> Non-US Government Issued ID |
| <input type="checkbox"/> FATCA Self-Certification | <input type="checkbox"/> Form W-8BEN (for non-US persons) | <input type="checkbox"/> None |
| <input type="checkbox"/> Form W-9 (for US persons) | <input type="checkbox"/> Form W-8ECI (for non-US persons) | |
| <input type="checkbox"/> Other (e.g., Certificate of Loss of Nationality) _____ | | |
| <input type="checkbox"/> Required: Tax Forms collected are fully completed and signed by an authorized party. | | |

NOTE: The table below provides guidance on what documentation should be collected based on account holder type:

Account Holder Status	Documentation Required
U.S. Account Holder	Form W-9 and a CRS self-certification
Non-US Account Holder without US Indicia	Non-US Government Issued ID and a CRS self-certification
Non-US Account Holder with US Indicia	Form W-8 and a CRS self-certification

SECTION E: Documentation checks - To be completed by Relationship Manager

7. **Has a U.S. tax form (W-8 or W-9) or self-certification been submitted?** Yes No
If no, continue to Section G If yes, complete question 8
8. **Preliminary document validation**

<input type="checkbox"/> Is the name on the form(s) the same as the name on the account?	<input type="checkbox"/> Is there an address on the form?	<input type="checkbox"/> Has the form been signed and dated?
<input type="checkbox"/> Self-certification: Have foreign TINs been provided, if required, and checked?	<input type="checkbox"/> W-9 only: has the TIN or SSN has been provided and checked?	

(A full validation will be completed by the Back Office)

SECTION F: CRS Account Holder Classification - To be completed by Relationship Manager based on documentation provided

- Initial Classification :** Reportable Non-Reportable Unknown/Undocumented
- NOTE: This section may not be applicable depending on local processes. Should only be used if the RM is in charge of classifying the account holder.

SECTION G: Relationship Manager Declaration and Acknowledgement - To be completed before the account is opened

I declare that the required account opening checks have been performed for the customer(s) listed above; and that to the best of my knowledge, the information provided is consistent with other information and documentation provided and my understanding of the customer's circumstances

Citi employee name and Citi identification number	Citi employee Signature	Date

3rd APPLICANT DETAILS

Last Name

Prefix	First Name	Middle Name	Last Name
Name (Same as ID proof)			
Maiden Name (If any)			
Father / Spouse Name			
Mother Name			

(Please leave one space between each name)

KYC Number (If available) _____

Account Number _____ (If 3rd applicant is Citibank Account holder)

Nationality Indian Foreign National (Please specify) _____

Gender Male Female Transgender Date of Birth _____

Marital Status Married Single Divorce/Widow Others

Relationship with Primary Applicant _____

Education Graduate Post Graduate Professional Others (Please specify) _____

Residential Status Resident Individual Foreign National Person of Indian Origin

Permanent Account Number _____

(Please fill Form 60 in Annexure 4, if you don't have PAN)

Proof of Identity Type of Document (Eg. Passport) _____ Number _____

Proof of Address Type of Document (Eg. Passport) _____ Number _____

Mobile Number +91 _____ Landline Number +91 _____

E-mail ID _____

Current Residential Address _____

(identical to address proof)

City _____ District _____

State _____ PIN _____ INDIA

Permanent Address _____

City _____ District _____

State _____ Country _____ PIN _____

Occupation Type Service (Private Sector Public Sector Government Sector) Others (Professional Retired Housewife Student Self Employed _____) Business Not Categorized

Company Name _____

Designation _____ Gross Annual Income (₹) _____

Source of Funds Salary Business Inheritance Investments Savings Others (Please specify) _____

Nature of Guardianship Natural Legal (please furnish a copy of court order)

Declaration by the 3rd Applicant

As the 3rd Applicant, I declare my consent, for the application form and the specific products/services that I have applied for. (If Applicable)

BANKING ACCOUNT, ATM / DEBIT CARD, CITIBANK READY CREDIT

Signature of 3rd Applicant

Attestation by Primary Applicant

Attestation by Secondary Applicant

WOULD YOU LIKE AN ADDITIONAL CARD?

Name of Additional Cardmember: _____

Date of Birth: PAN: _____ Sex: Male Female Third Gender

Relationship: Spouse Child Sister/Brother Parent Parent-in-law

I confirm that the additional card applicant resides at the same address as mine.

Do you wish to apply for a Photo Card? (not applicable for Citi PremierMiles Credit Card) Yes No

I understand that I am applying for an Additional Card for the person specified above and it will be my responsibility to honour all charges incurred on the Additional Card.

Date _____ Place _____ Primary Applicant _____ Secondary Applicant _____

CURRENT ACCOUNT DECLARATION (only applicable for Individual Current Account)

Account in the name of: _____

No, I/We do not have any credit facility with any other Bank Yes, I/We have a credit facility with the following Banks.*

Primary Holder:

Account Number: _____ Name of Bank: _____

Branch Name: _____ Fund-Based Non-Fund-Based

Address: _____

Secondary Holder:

Account Number: _____ Name of Bank: _____

Branch Name: _____ Fund-Based Non-Fund-Based

Address: _____

STANDING INSTRUCTIONS FOR JUNIOR ACCOUNT

Yes, I want an SI I do not want an SI

For transfer of funds from Primary Savings Account to Minor Savings Account

This is to authorize you to debit my Account No. _____ every month with the starting date of
[Parent/Guardian's Account]

_____ for an amount of ₹ _____ In words-Rupees _____

_____ and credit to Minor Savings Account.

Standing Instruction to be valid up to: _____
D D M M Y Y

Signature (Parent/ Guardian)

Get more than just a Savings Account. Open your Investments Services Account NOW! It's your opportunity to create wealth the smart way!

I want to open a Citibank Investment Services Account and opt for Voice Recording based Investment transactions for the contact numbers, as indicated in the 'Personal details' section of the form.

Primary / 1st holder: Mobile No.: Residence No.: Office No.:

2nd holder : Mobile No.: Residence No.: Office No.:

Date _____	Place _____	<input type="text"/>	<input type="text"/>
		Primary Applicant	Secondary Applicant

Important: We seek to send transactional alerts to our customers, on a best-efforts basis. Therefore, it is critical for the Bank to have customers' Mobile number and/or E-mail address in our records. Please provide your mobile number and/or e-mail address as designated in the 'Personal details' section of the account application form. We strongly discourage opening accounts without a mobile number and/or an e-mail address, and would not be able to process your Investment Services Account opening request without this information.

In case of any change in your contact details, you are obliged to immediately update the Bank in order to enable the Bank to update its records. The Bank will not be liable or responsible for any consequences due to non-receipt of your updated contact details. Also, the Bank cannot assure the timely delivery of such alerts, since the delivery of such alerts is dependent on technicalities of the mobile/internet service provider, which are beyond the control of Bank.

CITIBANK INVESTMENTS MOST IMPORTANT TERMS & CONDITIONS (MITC)

- Investment products are not issued by Citibank N.A. ('Bank'). The Bank distributes third party Investment Products and refers other Financial Products ("Referral Products") to its Customers. All transactions undertaken by the Bank will be at the express instructions of the Customer and strictly on a non-discretionary and on a non-risk participation basis.
- All investment holdings will be maintained in the Customer's Investment Services Account ("the Account"), and will be linked to the Customer's Current/Savings Account ("Bank Account") held with the Bank. The amount reflecting in the account is not a deposit with the Bank and is not insured by the Bank. The same is not endorsed or guaranteed and does not constitute obligations of the Bank, Citigroup Inc. or any of their subsidiaries, associates or affiliated companies. Investment Products purchased are subject to investment risks, including the possible loss of principal amount invested. Past results are not a guarantee of future performance, yield or performance fluctuates.
- The Bank shall execute investment transactions on a best endeavour basis. All instructions shall only be processed provided there is sufficient balance in the Bank Account to cover the purchase price and to cover all other costs, fees and charges which are payable in connection with such transactions and subject to complete/accurate documentation being provided by the Customer.
- Save and except in cases of gross negligence, or willful default of the Bank, the Bank shall be indemnified by the Customer for, any and all costs, charges, expenses, claims, losses or liabilities of any nature (direct or indirect) including reasonable legal fees and expenses incurred and/or suffered by the Bank resulting from any act of omission/commission (or any delay) being committed by the Customer. The Account will be maintained in the same holding pattern as the Bank Account. All terms and conditions so applicable to the Bank Account shall also apply to this Account. The Account is only a reflection of third party holdings which is periodically updated on the basis of information received from the third party product provider(s). Accordingly, the Bank shall not be responsible for ensuring accuracy of the holdings reflected in this Account. The Customer may consult the product provider for any further details.
- The Account shall be classified as a 'Recommended' Account. Within a Recommended Account, the Bank may recommend products to the Customer however the final investment decision rests with the Customer.
- Within the Recommended Account, the Customer will be able to perform two types of transactions i.e., Solicited & Unsolicited Transactions. All transactions concluded through the Citibank Online channel shall be deemed to be unsolicited in nature.
- The Customer will be required to complete his/her Risk Profile assessment for all Investment Products including Referral Products and shall be required to confirm his/her Knowledge and Experience (K&E) for Investment Products excluding Referral Products on a periodic basis. For investment and Referral Products, the Customer is required to confirm that he/she has requisite K&E prior to investing in the same. The ownership of any investment decision(s) shall exclusively vest with me/us after analyzing all possible risk factors and by exercise of my/our independent discretion and the Bank shall not be liable or held liable for any consequences thereof.
- With respect to Referral Products, the Bank shall not be responsible for any reason whatsoever and the Customer shall directly engage with the third party issuer(s) in this regard.
- The Bank shall be entitled to receive a transaction fee from the Customer. The Citibank Investments Transaction Fee Grid details the transaction fees applicable from time to time. Alternatively, for all clients under the Select One fee model, the Select One confirmation letter, would detail the applicable fees and Terms and Conditions agreed upon with the Customer. The Bank may also earn fees/commissions from the product provider which is not linked to the product's performance.
- All transactions so proposed to be concluded by the Customer are subject to the local laws and regulations and/or the Bank's Internal Policy requirements. The Bank shall be within its rights to refuse/reject any transactions which do not conform to the same.
- It is the duty of the Customer to acknowledge all relevant disclosures and to have fully read and understood the detailed Terms and Conditions of relevant offer documents prior to investing.
- Customers can transact directly with the AMCs. The Bank shall thus not be responsible for execution/rejection of such transactions, updating the Account with these transactions or for any mismatch in respect of such holdings.
- I/We am/are aware that Investment transactions are not allowed for
 - Residents of Canada
 - US Person(s)
 - Person not resident in India including a person who is a Non-Resident Indian (s) or a Person of Indian Origin
 If I/We become any of the above, the Bank shall be entitled to do all acts and things it deems necessary, including but not limited to (i) blocking of account through the Citibank Online Platform (CBOL); (ii) closure of my/our account, (iii) non-acceptance and/or rejection of any instructions provided by me to purchase any investment product, (iv) liquidation of the affected assets; (v) a transfer of my account to an alternate vehicle and (vi) desist from updating any incremental draw-downs, payments with respect to Referral Products; in order to ensure compliance with applicable local laws; applicable laws/rules and regulations of the customers country of residence and/or any internal policies and any execution of such transactions will be governed by the same. I/We shall at all times should keep the Bank informed for any change in my/our Country of Residence as updated in the Bank record. I/We am/are responsible to keep himself/herself updated of any local legal and/or regulatory requirements with regards to conducting investment transactions as applicable to my/our Country of Residence. Accordingly, I/We may contact any of the Bank's branches in India to place request for purchase of investment products. Further, execution of such transactions will be governed by rules and regulations applicable to the Customer's Country of Residence.
- In case the Bank Account is closed for any reason whatsoever, the Account shall also be terminated forthwith and the Bank shall transfer all such transactions to the AMC under Direct broker code.
- Information relating to the Account with the companies/entities/subsidiaries/affiliates of the Bank, Citigroup including its agents, other Banks/Financial Institutions/Statutory Bodies as may be required and the Customer hereby (i) consents to such disclosure of information and (ii) undertakes not to hold the Bank, and/or companies/entities/subsidiaries/affiliates under Citigroup and/or their agents liable or responsible for use of the aforesaid information.

For detailed Terms & Conditions, please refer to Section 3

MOST IMPORTANT TERMS AND CONDITIONS FOR VOICE RECORDING BASED INVESTMENT TRANSACTIONS

1. This form authorises the Bank to register the aforementioned telephone number(s) on their records for the purpose of conducting investment transactions.
 2. This form authorises the Bank to record, accept and execute telephone instructions in respect of any investment transactions pertaining to the Investment Services Account mentioned above. The account holder(s)/authorised signatory(ies) is (are) responsible for intimating the Bank of any change in the telephone number(s) recorded in the form.
 3. The Bank shall not be responsible for the verification/identification/due diligence as to the authority or identity of the person purporting to give telephonic instructions on the registered telephone number(s).
 4. The Bank will accept and process telephone instructions during normal banking hours on Business Days. The Bank will process the instructions received before the cut-off times (as determined by the Bank from time to time) and these cut-off times may be different for transactions concluded over the phone which may impact the NAV applicable for such transactions. The Bank reserves the right to change these cut-off times without any prior notice.
 5. In order to safeguard the customer interest, the Bank reserves the right to reject any telephone instructions, that the Bank, may in its sole discretion, opine/believe is/are unclear or conflicting or where the Bank suspects illegality/fraud/forgery/breach of law/regulation(s).
 6. The account holder(s)/authorised signatory(ies) must read and understand the KIM (Key Information Memorandum)/SID (Scheme Information Document) along with addenda of the relevant mutual fund schemes prior to investment. SID should be read in Conjunction with the Statement of Additional Information(SAI) at all times and not in isolation.
 7. The Bank shall not be liable for any act of omission or commission of any party involved in the transaction.
- For the detailed T&C applicable for Voice Based Investments Transactions, please visit www.citibank.com/india

Date _____ Place _____

Primary Applicant Secondary Applicant

NOMINATION DETAILS

Please note that the nomination section needs to be mandatorily completed for all first time transactions to an AMC. (Only for Individual Accounts with Single Holder & Sole Proprietor Accounts)

The Bank recommends that all Customers avail of the nomination facility. Nomination facility is intended only for individuals, including sole proprietary concern. It may be noted that in the case of a Joint Account, the nominee's right arises only after the death of all the holders.

I/We do hereby wish to: Nominate the under mentioned Nominee Not nominate anyone on my behalf for all the units held in all Asset Management Companies folios that may be opened by me post the date specified on this form and held through the Bank.

I/We do hereby nominate the under mentioned Nominee to receive the Units to my/our credit pertaining to all Asset Management Companies folios that I may open and hold through Citibank post the date specified in this form, in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMCs.

In case you do not receive a confirmation of the updation of the nomination stated below, kindly contact the branch/relationship manager for clarification.

	Nominee Name & Address	Signature of Nominee**	Relationship	Date of Birth	Name & Address of Guardian	Signature of Guardian	Proportion*(%) by which the units will be shared by each nominee (should aggregate to 100%)
				To be furnished in case the nominee is a minor			
Nominee 1							
Nominee 2							
Nominee 3							
							100%

Witness Name: _____ (Please note that Bank employee cannot sign as witness)

Witness Address: _____

Signature of Witness

(Witness name, address and signature only required if customer's thumb impression has been used)

Kindly note that signature of Nominee is not mandatory.

NOMINATION FACILITY TERMS AND CONDITIONS

*In case of multiple nominees, the percentage of allocation/share in favour of each of the nominee should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent. If the aggregate is less than 100% then the balance will be re-balanced to the first Account Holder. If the aggregate is greater than 100%, then nomination would be rejected. In the event of the Account Holders not indicating the percentage of allocation/share for each of the nominees, Mutual Fund / Asset Management Company, by invoking default option shall settle the claim equally amongst all the nominees.

The Nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. The Nomination being made in terms hereof shall supercede all previous nominations so made and/or effected by me. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the Units are held jointly, all joint holders will sign the form. Nomination can be made for maximum number of three nominees. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or religious or charitable trust. The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time. Nomination in respect of the Units stands rescinded upon the transfer of Units. Transfer of Units in favour of a Nominee shall be valid discharge by the AMC against the legal heir. Nomination will not be allowed for minor accounts.**Kindly note that signature of Nominee is not mandatory.

Date _____ Place _____

Signature Signature

All holders need to sign

**Know Your Client (KYC)
Application Form (For Individuals Only)**



Place for
Intermediary Logo

Application No. :

Please fill in ENGLISH and in BLOCK LETTERS

A. Identity Details (please see guidelines overleaf)

1. Name of Applicant (As appearing in supporting identification document).

Name

Father's/Spouse Name

2. Gender Male Female Third Gender B. Marital status Single Married C. Date of Birth

 /

 /

3. Nationality **Indian** Other (Please specify) _____

4. Status Please tick (✓) Resident Individual Non Resident Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN

 Please enclose a duly attested copy of your PAN Card
Aadhaar Number, if any: _____

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)
UID (Aadhaar) Passport Voter ID Driving Licence Others _____ (Please see guideline 'D' overleaf)

PHOTOGRAPH

Please affix
the recent passport
size photograph and
sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village		Pin Code
State	Country	

2. Contact Details

Tel. (Off.)	(ISD)	(STD)	Tel. (Res.)	(ISD)	(STD)
Mobile	(ISD)	(STD)	Fax	(ISD)	(STD)
E-Mail Id. _____					

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.
Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
*Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____
*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

 /

 /

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village		Pin Code
State	Country	

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.
Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
*Latest Telephone Bill (only Landline) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____
*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

 /

 /

6. Any other information: _____

DECLARATION	SIGNATURE OF APPLICANT
I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.	<div style="border: 1px solid black; width: 100%; height: 40px;"></div>
Place: <table border="1" style="width: 100px; height: 20px;"></table> Date: <table border="1" style="width: 100px; height: 20px;"></table>	

FOR OFFICE USE ONLY	IPV Done on <table border="1" style="width: 100px; height: 20px;"></table> / <table border="1" style="width: 100px; height: 20px;"></table> / <table border="1" style="width: 100px; height: 20px;"></table>	
AMC/Intermediary name OR code <input type="checkbox"/> (Originals Verified) Self-Certified Document copies received <input type="checkbox"/> (Attested) True copies of documents received Main Intermediary	Seal/Stamp of the intermediary should contain Staff Name Designation Name of the Organization Signature Date	Seal/Stamp of the intermediary should contain Staff Name Designation Name of the Organization Signature Date



KYC Details Change form (For Individuals Only)



Place for
Intermediary Logo

Application No. :

Please fill this update / modification form in **ENGLISH** and in **BLOCK LETTERS** (Please strike off sections that are not used).

A. Name of Applicant (Mandatory as per original KYC records)

Title Mr. Ms. Other (Please specify) Aadhaar Number, if any: _____ PAN _____

Name _____

Date of Birth | d | d | / | m | m | / | y | y | y | y |

Please Provide the new KYC details which should be updated in your KYC records.

B. Mandatory fields for KYCs done before 1st January 2012

1. Father's/Spouse Name _____

2. Current Marital status Single Married

3. Current Nationality Indian Other (Please specify) _____

Note "FOR OFFICE USE ONLY": The IPV Column should be mandatorily filled for all KYCs registered before 1st January 2012. Originals Seen and Verified should be mandatorily filled for changes to Identity and Address details.

C. Identity Details (please see guidelines overleaf)

1. New Name (As appearing in supporting identification document).
Name _____

2. New Status Please tick Resident Individual Non Resident (Passport Copy Mandatory for NRIs & Foreign Nationals)

3. PAN _____ Please enclose a duly attested copy of your PAN Card

4. Proof of Identity submitted for PAN exempt cases Please Tick
 Aadhaar Card Passport Voter ID Driving Licence Others _____ (Please see guideline 'D' overleaf)

D. Address Details (please see guidelines overleaf)

1. New Address for Correspondence

City / Town / Village _____ Pin Code _____
State _____ Country _____

2. Contact Details

Tel. (Off.)	(ISD)	(STD)	Tel. (Res.)	(ISD)	(STD)
Mobile	(ISD)	(STD)	Fax	(ISD)	(STD)
E-Mail Id. _____					

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick against the document attached.
 Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____
 *Not more than 3 Months old. Validity/Expiry date of proof of address submitted | d | d | / | m | m | / | y | y | y | y |

4. New Permanent Address of Resident Applicant, if different from above C1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village _____ Pin Code _____
State _____ Country _____

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick against the document attached.
 Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Landline) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____
 *Not more than 3 Months old. Validity/Expiry date of proof of address submitted | d | d | / | m | m | / | y | y | y | y |

6. Any other information: _____

SIGNATURE OF APPLICANT

Old signature as per original KYC
wherever applicable

DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place: _____ Date: | d | d | / | m | m | / | y | y | y | y |

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done on | d | d | / | m | m | / | y | y | y | y |

AMC/Intermediary name OR code

- (Originals Verified) Self-Certified Document copies received
- (Attested) True copies of documents received
Main Intermediary

Seal/Stamp of the intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date

Seal/Stamp of the intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date

CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

INSTRUCTIONS

Please read these instructions carefully before completing the form.

Citi offices located in countries that have adopted the Common Reporting Standard (CRS) are required to collect and report certain information about an account holder's tax residence status. Please note that Citi may be legally required to report certain information provided in this form and other financial information with respect to your financial accounts to the tax authorities of the country where your account is maintained. In turn, the local tax authorities will exchange the reported information with the tax authorities in the country or countries in which you are a tax resident. Please complete this form only if the account holder is an individual (including a sole proprietor or a decedent).

Definitions of an account holder and other terms are included in the Appendix.

Items that are marked with an asterisk (*) are required to be completed.

For joint or multiple account holders, use a separate form for each individual.

Please note that this self-certification form is for CRS purposes only. Its completion is not a substitute for the completion of any IRS Form W-9, Form W-8 or FATCA Self-certification that may otherwise be required for U.S. tax purposes.

If you are completing this form on behalf of someone else, please indicate the capacity (custodian, nominee, executor, under power of attorney, etc.) in which you are signing in Part 4. A parent or legal guardian should complete the form on behalf of an account holder who is a minor.

Do not use this form for an entity account holder. Trusts (but not sole proprietors or decedents) are considered entities for this purpose. Instead use the CRS Self-certification Form for Entities.

This Form will remain valid unless there is a change in circumstances that makes this Form incorrect or incomplete. In that case, you must notify Citi within 30 days of any such change and provide us with an updated CRS self-certification.

As a financial institution, Citi does not provide tax advice to its customers. If you have any questions about whether you are a tax resident in any particular country, please contact your tax advisor or visit the OECD AEOI portal for country-by-country information on tax residence at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>.

CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

(Please complete Parts 1-3 in BLOCK CAPITALS)

PART I - IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER

A Name of Account Holder

Family Name or Surname(s)*:

Title:

First or Given Name*:

Middle Name(s) or initial:

Business Name of a sole proprietorship:

B Current Residence Address

Address 1:
(e.g. House/Apt/Suite Name, Number, Street)*

Address 2:
(e.g. Town/City/Province/County/State)*

Country*:

Postal Code/ZIP Code*:

C Mailing Address (please only complete if different to the address shown in Section B)

Address 1:
(e.g. House/Apt/Suite Name, Number, Street)

Address 2:
(e.g. Town/City/Province/County/State)

Country:

Postal Code/ZIP Code:

D Date of Birth*

E Place of Birth¹

Town or City of Birth:

Country of Birth:

¹Complete section E (Place of birth) if required under the domestic law of the country where the account is maintained.

CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

PART II - COUNTRY OF TAX RESIDENCE AND RELATED TAXPAYER IDENTIFICATION NUMBER (TIN) OR EQUIVALENT

Please complete the following table indicating the Account Holder's tax residence country or countries (i.e. where you are treated as a resident of the country for purposes of its income tax) and the Account Holder's TIN (if any) for each country indicated. If the Account Holder is tax resident in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason A, B or C as indicated below:

Reason A: The country where the Account Holder is subject to income tax as a resident does not issue TINs

Reason B: The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C: No TIN is required because the tax residence jurisdiction that issued the TIN does not require a Financial Institution to collect and report the TIN.

	Country of tax residence	TIN	If no TIN is shown enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

PART III - DUE DILIGENCE FOR CITIZENSHIP/RESIDENCY BY INVESTMENT

Complete Part 3 if you have listed only one "Country of residence" in Part 2 AND that country is included in the list below¹

Citizenship by Investment (CBI) and Residence by Investment (RBI) programs are being offered by a substantial number of jurisdictions and allow foreign individuals to obtain citizenship or temporary or permanent residence rights based on a local investment for a flat fee.

Under Section VII of the CRS, financial institutions are required to perform additional due diligence for any individual or controlling person(s) opening an account in a participating CRS jurisdiction where the sole tax residence on the CRS self-certification form is a CBI or RBI jurisdiction (per the OECD list)¹.

¹Jurisdictions as of 3Q 2020: Antigua and Barbuda, Bahamas, Bahrain, Barbados, Cyprus, Dominica, Grenada, Malta, Qatar, Saint Kitts and Nevis, Saint Lucia, Seychelles, Turks and Caicos Islands, United Arab Emirates (UAE), and Vanuatu.

1. Did you obtain residence rights under a CBI / RBI scheme? Yes No
2. Do you hold residence rights in any other jurisdiction(s)? Yes No
3. Have you spent more than 90 days in any other jurisdiction(s) during the previous year? Yes No
4. Have you filed income tax returns in any other jurisdiction(s) during the previous year? Yes No

If you answered "Yes" to any of the above questions, please update Part 2 - Country of Tax Residence and related Taxpayer Identification Number (TIN) or equivalent reflecting the above resulting jurisdictions or provide a reasonable explanation of why the jurisdiction is not a tax residency.

CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

PART IV - DECLARATIONS AND SIGNATURE*

1. I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.
2. I acknowledge that the information provided on this Form regarding the Account Holder, as well as financial information (e.g., account balance or value, the amount of income or gross proceeds received) respecting the Financial Account(s) to which the Form is applied may be reported to the tax authorities of the country in which this/these account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be a tax resident pursuant to a legal agreement between the competent authorities of these countries on the automatic exchange information on Financial Accounts under the Common Reporting Standard (CRS).
3. I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.
4. If there is a change in circumstances that affects the tax residence status of the Account Holder or causes the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform Citi of the change in circumstances within 30 days of its occurrence and to provide a suitably updated CRS self-certification.

Signature*:

Print name*:

Date*:

Customer Account Number:

Note: If you are not the Account Holder but are signing this form on behalf of the Account Holder, please indicate the capacity in which you are signing the form (e.g., power of attorney, executor or administrator, parent or guardian) and provide any required documentation of your authority.

Capacity: (*If applicable)

VER. 1.4/SCSC FORM INDV/WPC/01-23

CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

APPENDIX OF DEFINED TERMS

Note: The following selected definitions are provided to assist you with the completion of this form. If you have any questions about these definitions or require further detail, please contact your tax adviser.

“Account Holder” - The person listed or identified as the holder of a Financial Account. A person holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder. In the case of an estate, the decedent should be identified as the Account Holder.

“Controlling Person” - A natural person who exercise control over an entity. This definition corresponds to the term “beneficial owner” of an entity, as described in Recommendation 10 (and the Interpretative Note) of the Financial Action Task Force Recommendations (as adopted in February 2012). Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”), a Financial Institution must determine whether such Controlling Persons are Reportable Jurisdiction Persons. If you are a Controlling Person of a Passive NFE, you should complete a CRS self-certification for Controlling Persons instead of this Form.

“Entity” - A legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Financial Account” - An account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; an equity or debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Participating Jurisdiction” - A jurisdiction (i) with which an agreement is in place pursuant to which it will provide the information set out in the Common Reporting Standard and required for the automatic exchange of financial account information, and (ii) which is identified in a published list.

“Reportable Jurisdiction” - A jurisdiction (i) with which an agreement is in place pursuant to which there is an obligation to provide financial account information set forth in the Common Reporting Standard, and (ii) which is identified in a published list.

“Reportable Jurisdiction Person” - An individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction.

“TIN” - The Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number and resident registration number.



NAME OF THE ACCOUNT HOLDER

ANTICIPATED TRANSACTIONS
 Do you expect to deposit cash with a combined total value of greater than INR 600,000 per month? Yes No
 (if yes, please answer the below questions)

No. of cash deposits expected each month
 0-15 15-30 30-50 >50

Approximate value of each cash deposit (INR)
 600,000 to 750,000 750,000 to 10,00,000 10,00,000 to 15,00,000 >15,00,000

No. of cash withdrawals expected each month
 0-15 15-30 30-50 >50

Approximate value of each cash withdrawal (INR)
 600,000 to 750,000 750,000 to 10,00,000 10,00,000 to 15,00,000 >15,00,000

Do you expect to deposit paper products other than cheques (eg. Money orders, traveler's cheques etc.) with a combined total value of greater than INR 600,000 per month? Yes No

Will you be performing cross border transfers (incoming or outgoing) with this account? Yes No
 (if yes, please answer the below questions)
 Mention up to 5 countries you will use this account to get incoming transactions from

Mention up to 5 countries you will use this account to send outgoing transactions to

EMPLOYMENT

Employer Name

Employer Country

Nature of Business

Employer country of HQ

Years in above employment

Is this a primary contributor to source of wealth? Yes No
 Annual Compensation
 Currency _____ Annual compensation _____

Are you receiving pension or retirement payments from a former employer? Yes No
 Most recent total pension or retirement payment
 Currency _____ Annual pension _____

PROFESSIONAL INCOME / SELF EMPLOYMENT

Countries of primary business operations

Nature of Business

Commencement date of business - Calendar

Details of self employment activity

Is this a primary contributor to source of wealth? Yes No
 Most recent total income generated from self employment
 Currency _____ Annual compensation _____

PLEASE CHOOSE YOUR SOURCE OF WEALTH (select all that apply)

Business Ownership Employment Government Support

Parental/Spouse/partner Professional income /Self Employment Inheritance

Loans/Grants/Scholarships Investments (excluding retirement account)

Personal Trust Fund Personal real Estate

GOVERNMENT SUPPORT

Country of government support

Yearly income from government support
 Currency _____ Annual compensation _____

BUSINESS OWNERSHIP

Business Name

Countries of primary business operations

Country of incorporation

Is this a primary contributor to source of wealth? Yes No
 Annual Personal Income from Business
 Currency _____ Annual personal income _____

LOANS/GRANTS/SCHOLARSHIPS

Provider of loan/grant/scholarship Individual person Entity
 First name of the individual providing loan/grant/scholarship

Last name of the individual providing loan/grant/scholarship

Relationship with the individual providing loan/grant/scholarship

Name of the entity providing loan/grant/scholarship

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Country of domicile of the individual providing loan/grant/scholarship

Country of incorporation of the entity providing loan/grant/scholarship

Value of the loan/grant/scholarship

Currency Value

INHERITANCE

Provider of wealth Individual person Entity

First name of the individual who provided wealth

Last name of the individual who provided the wealth

Relationship with the individual who provided wealth

Legal name of the entity that provided wealth

Country of domicile of the individual who provided wealth

Country of incorporation of the entity that provided wealth

Approximate value of wealth upon receipt

Currency Value

INVESTMENTS EXCLUDING RETIREMENT ACCOUNTS

Start year of investments - Calendar

Do you still own the investments? Yes No

Current value of investments (if yes above)

Currency Value

Value of investments at the time of sale (if no above)

Currency Value

PERSONAL REAL ESTATE

Year of real estate purchase - Calendar

Have you sold any real estate that generated capital gain? Yes No

Value of real estate at the time of sale (if yes above)

Currency Value

Do you generate rent income from the personal real estate? Yes No

Annual net rental income(if yes above)

Currency Value

PERSONAL TRUST FUND

Current value of the trust

Provider of wealth: Individual person Entity

Currency Value

First name of the grantor/settler

Last name of the grantor/settler

Relationship with the grantor/settler

Legal name of the grantor/settler entity

Country of the grantor/settler

SPOUSE/PARENT/PARTNER

First Name Last Name

Relationship to Client Relationship to Client

Approximate annual amount received

Currency of approx. amount received

What is the SOW of the Beneficial Owner providing the funds?

Please choose your Source of Wealth (select all that apply)

Business ownership

Business Name

Employment

Employer Name

Government Support

Name of the Government Agency

Self Employment

Nature of Business

Details of the Self-Employment activity

Inheritance

Provider of wealth: Individual person Entity

First Name Middle Name Last Name

Relationship to Client

Full Legal Name of the entity who gifted the wealth

Loans/Grants/Scholarships

Provider of wealth: Individual person Entity

First Name _____ Last Name _____

Relationship to Client _____

Entity Name _____

Investments (excluding retirement account)

Identify the source(s) of wealth for investment portfolio and personal real estate

Provider of wealth: Individual person Entity

Does the Client still own investments? _____

Current Value of the investments _____

Currency of the current value of investments _____

Value of the investment at the time of sale _____

Currency of the investment at the time of sale _____

What is the employer's name _____

Business Name _____

First Name _____ Middle Name _____ Last Name _____

Relationship to Client _____

Full Legal Name of the entity who gifted the wealth _____

Personal Trust Fund

Provider of wealth: Individual person Entity

First Name _____ Last Name _____

Relationship to Client _____

Entity Name _____

Personal real Estate

Has the Client sold any real estate that generated Capital Gain? _____

Value of personal real estate at the time of sale _____

Currency of the Value of personal real estate at the time of sale _____

Does the client own personal real estate that generate rental income? _____

Annual net Rental Income _____

Annual net Rental Income Currency _____

Individual or Entity _____

What is the employer's name _____

Business Name _____

First Name _____ Middle Name _____

Full Legal Name of the entity who gifted the wealth _____

Relationship Manager Name _____

Relationship Manager signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

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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 -Issued cheque, Foreign currency cheque return, ECS bounce**	₹ 100 ₹ 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 USD10 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.

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Citi Priority

What's next?

SCHEDULE OF CHARGES

All these benefits are FREE of charge

ATM withdrawals and balance enquiry at any ATM in India^{^^}
ATM withdrawal at any ATM worldwide[®]
NEFT/RTGS[#]
Demand drafts issuance and cancellation
Cheque book reorder
Duplicate statement
Stop payment
Foreign currency draft issuance & cancellation
Foreign currency conversion charge for FCY sale/purchase
Outstation and foreign currency^{^^} cheque collection
Signature verification
Account re-activation
Utility bill payment
Debit Card for family members and Debit Card reissuance
Account Closure
Speed Clearing

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.

Charges are applicable only in the following scenerios

Monthly fee* [if avg. net monthly relationship value goes below ₹1 lakh]	1% of shortfall or ₹600*, whichever is lower
Cheque bounces: - Cheques deposited - Issued cheques, foreign currency cheque return, ECS bounce'	₹100 ₹350
Outward foreign currency TT	₹250
Debit Card usage at petrol pump	2.5% surcharge subject to a minimum of ₹10 [waived on Citibank EDCs at IOC pumps]
International usage of Debit Card (ATM or Shoppingy) ^{##}	3.5% mark-up
Rail ticket booking/cancellation through IRCTC	₹10 or 1.8% of the transaction amount [whichever is higher]

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Size : 195mm (h) x 100mm (w)

Goods and Services Tax (GST):

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned. GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase.

Fees & Charges

[^]As per RBI communication, cash limit of ₹ 10,000 per withdrawal will be permitted at non Citibank ATMs.

[®]Other banks may charge fees for usage of their ATM for cash withdrawal overseas. These charges will need to be borne by the customer.

[#]The minimum threshold value limit for RTGS transactions is ₹ 2 Lakhs. ^{^^}Other banks may charge FCY Cheque clearing fees, if applicable. These charges will need to be borne by the customer.

^{*}The minimum balance charges are not applicable for Citibank Corporate Salary Account holders. In case you move to company that does not have a tie-up with Citibank Suvidha or if you do not receive salary credit for 3 continuous months, the minimum monthly net relationship value requirement will be applicable. Interest of 17.5% p.a. will be applicable if account moves in negative balance.

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

[#]This charge is levied only if the ECS transaction is not honoured.

Your savings account interest will be calculated on daily balances maintained in your account. The savings account interest will be paid at quarterly intervals on 30th June, 30th September, 31st December and 31st March.

Your account will be upgraded to Citigold status, if the Net Relationship Value (NRV) of your account is ₹ 50 lakhs or more. The daily cash withdrawal/spend limit on your Citibank ATM/Debit Card will automatically increase to ₹ 2.5 lakhs. 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 3.5% on the transaction value i.e ₹ 65*10*3.5% = ₹ 22.75. This is only applicable when at the time of initiating the transaction, you have chosen the option to transact in foreign currency.

Working Example of Average Monthly Relationship Value

Holdings	₹	Description
a) Current/Savings Account	75,000	Average for the Month, calculated based on total of daily end of day balances/total number of days
b) Fixed Deposit	75,000	Daily end of day balances of principal amount/total number of days
c) Mutual Funds	120,000	Daily end of day balances/total number of days
d) Insurance Premium	30,000	Sum of total premium paid**
Average Monthly Relationship Value	3,00,000	a + b + c + d

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.

Non-Maintenance of the required NRV 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 status, if the monthly NRV of the account is more than ₹75 lakhs.

** Towards active individual policies with the account holder as proposer. 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.



Size : 195mm (h) x 100mm (w)

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Schedule of Charges



Citigold Private Client

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Schedule of Charges - Citigold Private Client Account

	Citibank Online	CitiPhone	Branch
Demand Drafts payable at Citibank branch locations	Nil	Nil	Nil
Demand Drafts payable at non-Citibank branch locations	Nil	Nil	Nil
Duplicate account statement	Nil	Nil	Nil
Stop payment	Nil	Nil	Nil
Re-order cheque book	Nil	Nil	Nil
Utility bill payment	Nil	Nil	N/A
Other 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		
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		
Other charges			
Foreign currency cheque collection [*]	Nil		
Foreign Currency Cheque Return	Nil		
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)	17.5% p.a.		

Signature verification	Nil
ECS Return charges	Nil
Cash Delivery	Nil - max. ₹ 10,00,000 limit per day
ATM withdrawals charges	
Citibank ATM	Nil
Non Citibank ATM ^{^^}	Nil
International ATM withdrawal [®]	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

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.

Terms & Conditions apply.

[^]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).

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 Private Client is ₹7.5 Cr.

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

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

Citibank Online charges pertain only to banking transactions mentioned in this schedule. For Citibank's charges on any other product/transaction, please refer to www.citibank.com/india or contact your Relationship Manager.

^{*}Other banks may charge FCY cheque clearing fees, if applicable. These charges will need to be borne by the customer. The daily cash withdrawal/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 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.

[®]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 USD 10 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 3) FIRC-Foreign Inward Remittance Certificate

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SCHEDULE OF CHARGES CITIBANK BASIC SAVINGS BANK DEPOSIT ACCOUNT / SMALL ACCOUNT

SAVINGS BANK ACCOUNT FACILITIES	
Minimum Balance	Nil
Charges for non-maintenance thereof	Nil
Annual Fee	Nil
ECS bounce	₹ 250. These charges are levied only if the ECS instruction is not honoured due to inadequate funds in the Account.
REMITTANCE FACILITIES THROUGH OWN/ OTHER BANK	
DD-Issue	Nil
DD-Cancellation	Nil
TT - Issuance/ Cancellation	Nil
NEFT/ RTGS/ IMPS Charges - Inward	Nil
NEFT/ RTGS/ IMPS/ Cash withdrawals/ ATM Transactions - Outward	Nil
CHEQUE COLLECTION/RETURN	
Local	Nil
Outstation and Intercity Cheque return	Nil
Inward Cheque return	₹ 50
Outward Cheque return	₹ 50
Outstation Cheque Collection	Up to ₹ 5,000: ₹ 25 per cheque, ₹ 5,001 - ₹ 10,000 : ₹ 50 per cheque, Above ₹ 10,000: ₹ 100 per cheque
Foreign Currency Cheque Collection	Nil
FCY Cheque return & draft cancellation (per instrument)	₹ 500
Speed Clearing	Nil
ATM / DEBIT CARD	
Membership fee	Nil
Annual Fee	Nil. Other cards not applicable
Renewal Fee	Nil
Re-issuance Charges	Nil
International ATM usage ^{^*}	US \$ 2.5 / transaction + 3.5% cross-country mark-up
Daily Withdrawal Limit - ATM + Point of Sale (POS)	₹ 10,000
Daily Withdrawal Limit - Payment Gateway (PG)	₹ 10,000
OTHER CHARGES	
FCY Draft (per instrument)	₹ 100
FCY TT	₹ 250
Foreign Currency Sale/Purchase	Nil + GST ^{***}
Signature Attestation	₹ 50
Stop Payment Charges	Nil
Re-order Cheque book	₹ 1/leaf
Duplicate Statement	Nil
Overdraft Interest (If the account goes into negative balance)	17.5% p.a.
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.	

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

^{*} The minimum threshold value limit for RTGS transactions is ₹ 2 lakhs.

^{***}GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase.

[^]As per RBI communication, cash limit of ₹ 10,000/- per withdrawal will be permitted on account on Non Citibank ATMs.

^{^*}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 3.5% on the transaction value i.e ₹ 65*10*3.5% = ₹ 22.75. This is only applicable when at the time of initiating the transaction, you have chosen the option to transact in foreign currency.

ANNEXURE - BSBDA & Small Accounts

Please specify the type of account: BSBDA Small Account

Declaration: I/We hereby apply for the Citibank Account and declare that the information included in this application is true and correct. I/We hereby agree and undertake that I/we have received, read, understood and also agree to be bound by the Account Terms and Conditions available on www.citibank.co.in and at the bank (as may be amended from time to time). In addition to the said Terms and Conditions, I/we also declare that I/we have read, understood and agree to be bound by the following:

Single Account Declaration: I/We hereby declare that I/we am/are not holding nor I/we have applied for, any other account with Citibank N.A. In the event if the existence of any other account (either singly or jointly with other person) is noticed by Citibank N.A after opening this account, I/we hereby authorize Citibank N.A. to take necessary steps to automatically close non-Basic Savings Bank Deposit Account (BSBDA) within thirty(30) days of opening BSBDA account without requirement of issuance of further notice to me. I/We also confirm that I/we are neither holding nor have applied for a BSBDA account with any other bank.

I/we understand that an account opened as Small Account will remain operational initially for a period of twelve months, and thereafter for a further period of twelve months if the holder provides evidence of having applied for any of the officially valid KYC documents. If no such documents are provided by the customer by the 24th month of the account opening, account will be considered as KYC deficient and will be blocked. Account will be subject to transaction limits/ other conditions such as:

- the aggregate of all credits in a financial year does not exceed Rupees one lakh only.
- the aggregate of all withdrawals and transfers in a month does not exceed Rupees ten thousand only.
- the balance at any point of time does not exceed Rupees fifty thousand only.
- No foreign remittances transactions will be permitted in the account unless the identity of the client is fully established through the production of officially valid documents.

I hereby declare that what is stated above is true to the best of my knowledge and belief:

Date :

Primary Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

FRONT OFFICE CHECKLIST: FATCA & CRS FOR INDIVIDUAL ACCOUNTS

FOR INTERNAL USE ONLY

To be collected as part of any offline account opening process, for both new and existing customers. This form is to be used for all account openings. For joint accounts, this checklist should be completed for each account holder.

SECTION A: US Indicia and Required Documentation - To be completed by Relationship Manager at time of account opening

1. **Is the customer an existing Account Holder?** Yes No
If a customer with existing financial accounts cannot proceed with account opening as they are unable to cure newly identified indicia, inform Operations for remediation
2. **Is the Account Holder a US citizen, permanent resident, or is there an indication that the account holder meets the substantial presence test?** Yes No
If yes, collect and check a W-9 and self-certification then continue to section B
If no, continue to question 3
3. **Are any of the following indicators of U.S. status present in any account opening information or documentation reviewed?**
 - a) Born in the U.S. (including U.S. Territories*)? Yes No
 - b) U.S. residence or mailing address (including P.O. Box) ? Yes No
 - c) U.S. telephone number(s) and no telephone numbers outside the U.S.? Yes No
 - d) U.S. telephone number(s) and telephone numbers outside the U.S.? Yes No
 - e) Classified as a US person in the customer files (existing customers only, including non-financial accounts)? Yes No or N/A
 - f) Has the account holder granted Power of Attorney (POA) or Signing Authority to a POA with a U.S address? Yes No

*US Territories include: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the US Virgin Islands

If a U.S. customer does not provide a W-9 with SSN; or cannot provide documentation to support non-US status, do not open the account.

SECTION B: CRS review and Required Documentation - To be completed by Relationship Manager

4. **Is the account holder claiming tax residency outside of India?** Yes No
If **No** - No further documentation required.
If **Yes** - Answer 4a and 4b below:
 - a) Did account holder provide a self-certification? Yes No
 - b) Does the country of permanent residence and mailing address match any one of the country tax residency claimed by the customer on the self-certification? Yes No

If the answer to 4b above is 'No', please request a new self-certification or documentary evidence to support the status as claimed on the self-certification.
If client can not provide documentation to support their status, the account should not be opened.

SECTION C: FATCA Account Holder Classification - To be completed by Relationship Manager based on documentation provided

- Customer is:** US Person Non-US Person (no indicia, with no US investments) Non-US Person (with indicia)
- Preliminary Tax Code**

SECTION D: Documentation - To be completed by Relationship Manager (please check all boxes that apply and perform preliminary check as required)

- Documents Collected:**
- | | | |
|--|--|--|
| <input type="checkbox"/> CRS Self-Certification | <input type="checkbox"/> Waiver (with Form W-9, if required under local law) | <input type="checkbox"/> Non-US Government Issued ID |
| <input type="checkbox"/> FATCA Self-Certification | <input type="checkbox"/> Form W-8BEN (for non-US persons) | <input type="checkbox"/> None |
| <input type="checkbox"/> Form W-9 (for US persons) | <input type="checkbox"/> Form W-8ECI (for non-US persons) | |
| <input type="checkbox"/> Other (e.g., Certificate of Loss of Nationality) _____ | | |
| <input type="checkbox"/> Required: Tax Forms collected are fully completed and signed by an authorized party. | | |

NOTE: The table below provides guidance on what documentation should be collected based on account holder type:

Account Holder Status	Documentation Required
U.S. Account Holder	Form W-9 and a CRS self-certification
Non-US Account Holder without US Indicia	Non-US Government Issued ID and a CRS self-certification
Non-US Account Holder with US Indicia	Form W-8 and a CRS self-certification

SECTION E: Documentation checks - To be completed by Relationship Manager

7. **Has a U.S. tax form (W-8 or W-9) or self-certification been submitted?** Yes No
If no, continue to Section G If yes, complete question 8
8. **Preliminary document validation**

<input type="checkbox"/> Is the name on the form(s) the same as the name on the account?	<input type="checkbox"/> Is there an address on the form?	<input type="checkbox"/> Has the form been signed and dated?
<input type="checkbox"/> Self-certification: Have foreign TINs been provided, if required, and checked?	<input type="checkbox"/> W-9 only: has the TIN or SSN has been provided and checked?	

(A full validation will be completed by the Back Office)

SECTION F: CRS Account Holder Classification - To be completed by Relationship Manager based on documentation provided

- Initial Classification :** Reportable Non-Reportable Unknown/Undocumented
- NOTE: This section may not be applicable depending on local processes. Should only be used if the RM is in charge of classifying the account holder.

SECTION G: Relationship Manager Declaration and Acknowledgement - To be completed before the account is opened

I declare that the required account opening checks have been performed for the customer(s) listed above; and that to the best of my knowledge, the information provided is consistent with other information and documentation provided and my understanding of the customer's circumstances

Citi employee name and Citi identification number

Citi employee Signature

Date

*MOST IMPORTANT TERMS AND CONDITIONS (MITC) - SAVINGS BANK ACCOUNT

What is a Savings Bank Account?

- “Savings deposit” means a form of interest bearing demand deposit which is subject to restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank during any specified period;
- A Savings Bank account should be used only to route transactions which are non-business/non-commercial in nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to take action as it deems fit.

Who can open a Savings Bank Account?

- Savings Bank account can be opened by an individual in his own name (status: known as account in single name) or by more than one individual in their own names (status: known as Joint Account). Savings Bank Account can also be opened by a minor jointly with natural guardian or with mother as the guardian (Status: known as Minor's Account).

Account Opening Procedures

- The Bank before opening any deposit account will carry out due diligence as required under “Know Your Customer” (KYC) guidelines issued by the RBI and/ or such other norms or procedures adopted by the Bank.
- The due diligence process by the Bank, while opening a deposit account will involve satisfying itself about the KYC documents i.e., relating to identity of the person, verification of address, satisfying itself about the occupation and source of income of the applicant. Bank will also obtain recent photograph of the person/s opening/operating the account as may be necessary.
- Fresh documents may be required to be updated periodically as part of KYC monitoring & compliance activity. In addition to the due diligence requirements, under KYC norms the Bank is required by law to obtain Permanent Account Number (PAN), or alternatively declaration in Form No. 60 or 61 as specified under the Income Tax Act / Rules.

Nomination

- Nomination facility is available on all deposit accounts opened by the individuals. Nomination can be made in favour of one individual only. Nomination so made can be canceled or changed by the account holder/s any time.

Interest

- Interest shall be calculated on daily product basis and paid at the specified rate as decided by bank from time-to-time.
- At present, interest is paid on quarterly basis.

Terms and Conditions

- Customer is required to maintain a minimum net relationship value ('NRV') as part of terms and conditions governing operation of savings accounts. The method for computation of NRV is provided in schedule of charges
- Failure to maintain minimum NRV will attract charges as specified by the Bank from time-to-time. The detailed schedule of charges will be provided at the time of account opening. Also, in case of any amendment to the schedule of charges, the same shall be communicated by the Bank through (i) notice board displayed in the branch and (ii) Bank's website or (iii) through a leaflet made available at the branch. Such communication shall constitute sufficient notice of any amendments that may be applicable from time-to-time.
- A statement of account will be provided by the Bank to Savings Bank Account holders periodically as per the terms and conditions related to the account. Alternatively, the customer can ask for a Pass Book for the account.
- There will be restrictions on the number of ATM withdrawals from a Non Citi ATM and beyond

the permitted number of withdrawals, the same will be chargeable. Services and their corresponding charges are mentioned in the schedule of charges.

- The schedule of charges which forms part of the account opening kit provides details of interest calculation and frequency of credit of interest; details of free services; cheque return charges, charges for duplicate passbook, number of past entries provided in the duplicate passbook/ statement by default, charges for previous period entries, charges on issuance of cheque book etc.
- CitiAlert facility is made available to the customer at the sole discretion of the Bank and may be discontinued by the Bank at any time, without prior notice. The facility is available to Customers holding account/s with the Bank. The customer understands and accepts that this facility is being provided by the Bank to the customer at no additional costs and only on a reasonable efforts basis. Detailed Terms and Conditions related to Citi Alert facility form part of Citibank Account Terms and Conditions.
- Cash withdrawal using withdrawal slip is allowed at home branch and non-home branch for amount upto INR.10 Lakhs along with proof of identity and purpose letter. Withdrawal of cash by a third party based on withdrawal slip is not allowed.
- All relevant policies including Code of Commitments to Customers and Grievance Redressal Policy are available at the branches.
- The bank will notify the customer, 30 days in advance, for any changes in Terms and Conditions/ Fees and charges. Changes made to the Terms and Condition will be binding post intimation of change and after 30 days.
- Deposits at any branch in India are insured in accordance with the terms prescribed by Deposit Insurance and Credit Guarantee Corporation (DICGC) or such other agencies as mandated by law or regulation, from time-to-time. For further details on the deposit insurance provided by DICGC, please visit / log on to www.dicgc.org.in.
- Customer agrees that in case of purchase transactions on the debit card, the amount would be earmarked and not deducted from the account. However, the use of the earmarked limit would be restricted subject to the merchant settling it with the bank.
- Customer hereby acknowledges and understands that the posting of the transaction on the account shall be basis the settlement file but with the value as on the transaction date. This is also applicable for transactions in foreign currency.
- Customer agrees to pay Citibank any additional charges incurred, in case of some merchants, for the availability of the facility (e.g. petrol transaction charge, railway booking or cancellation surcharge, etc.).
- Should the Customer choose to disagree with a charge indicated in his Statement, the same should be communicated so as to reach Citibank within 14 (fourteen) days from receipt of the statement, failing which it would be construed that all charges and the Statement are entirely in order and accepted by the Customer. Customer can submit his queries by log in to www.citibank.com/india.
- In case Card member wants the account to be closed with earmarking, the same will not be possible till the time the outstanding is settled by the merchant. If after a lapse of 10 working days, the amount is not settled then the earmarking will be released and the customer can close the account.

Mobile Banking

- Bank offers the Mobile Banking Facility to the Customer for obtaining and giving Information from/to Bank through Citalerts, Instructions through Phones, making Payments towards Utilities/Services or any other services as may be offered by Bank from time-to-time in terms of and subject to acceptance by the Customer of the Specific Terms and Conditions for Mobile Banking Facility.
- Bank shall not be liable for any loss, damage whether direct or indirect, costs, charges or expenses incurred by the Customer due to a delay/inability in providing the Mobile Banking Facility.

Internet Banking

- On customer's request Bank at its sole discretion agree to provide Citibank Online Internet Banking Facility.

- The Customer would be required to use the Citi Debit or Credit Card number or the Account number and a password (H-PIN/I-PIN/Q-PIN) as advised by the Bank and/or as subsequently changed by the Customer/Authorized Signatory/ Account Representative of the Customer, or as self-selected by the Customer/Authorized Signatory/Account Representative of the Customer on Citibank Online.
- The Citibank Online Internet Banking Facility may cover and be applicable to all the Accounts now existing or which may hereafter be opened by the Customer with the Bank.

Operational Guidelines

- Bank expects the customers to ensure safe custody of cheque books issued. Customers should not leave blank cheques (signed/unsigned) unattended. The customer should take care to ensure that his/her cheque book is compliant with CTS-2010 standards. The customer should ensure that the account has enough funds to honor cheques issued/ ECS mandate given. Return of cheques in clearing will attract penalty as specified by Bank from time-to-time.
- Customers should not share their Login ID and passwords (Internet PIN, ATM PIN or TPIN) with anyone including close family and relatives.
- The Bank collects cheques, drafts etc. drawn in favor of the account holder for the credit into the Savings Bank account.
- The Bank also remit funds from the Savings Bank account to any other accounts maintained with the Bank or to any other bank in the country.
- The Bank encourages customers to use electronic channels like ATMs, net banking, phone banking, mobile banking etc.
- ATM/debit card will facilitate withdrawal of cash anytime, anywhere in the country from ATMs installed by the Bank or any other bank. However, please note that transactions (withdrawals and balance enquiries) exceeding five per calendar month will attract charges as specified by the Bank from time-to-time. In the event a cash deposit is made at an ATM, the same will be validated by the Bank's authorized persons and in case of any discrepancy between the customer input at ATM and the Bank's validation, the latter will prevail. Facility of cash deposit is available at home branch and non-home branch without any charges.

International Usage of Debit Card

- Citi Debit Card is available for international usage if the Basic Travel Quota limit is enabled on your card. Usage of Debit Card outside India will entail some charges . At the time of initiating the transaction, customer may get an option to complete the transaction in foreign currency or Indian Rupees. Depending on the customer's choice, the charges applicable will differ. Following are the details of the two charging methods:
 1. Debit in Foreign currency: If the transaction is not in USD, the amount will be first converted to USD. USD will then be converted to INR for settlement. Exchange rates will be determined by MasterCard/Visa as per the market prevailing rate. Citibank will levy a standard markup fee of 1.5%-3.5% depending on the account category.
 2. Debit in Indian rupees: The billed amount is converted to INR based on the exchange rate and/or markup determined by the merchant/ acquiring bank/ service provider abroad and not by Citibank. Additional charges can be levied by the merchant/ acquiring bank/ service provider abroad. Customers are advised to verify before confirming the amount. The final amount in INR as confirmed by the customer at the time of transaction will be billed by Citibank, without any liability or responsibility on the same.

Standing Instruction

- The bank provides facility for customers to set up standing instruction for direct debit to the Savings Bank account to make payment to registered payees. Standing instruction form, customer instruction letter and identity proof is required to set up this facility. The Bank will be held harmless from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of Standing Instructions either on account of non-availability of sufficient funds in the account or delays in the mail/courier service or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason and from all costs, charges and expenses that the Bank may be put to incur in

that behalf. The Bank shall be in no way responsible for non-execution or delay in execution of the Standing Instructions either on account of non-availability of sufficient funds in the Account or delays in the mail/courier services or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason.

Dormant/Inoperative Account

- In the event that the Account is not operated for a period of 12 (Twelve) months, it shall be marked as an "Inactive Account". As per RBI regulations, the Bank shall flag the Account as "Dormant" if the Account remains inoperative for a consecutive period of 2 (two) years. If the Account is categorized as Dormant, then the Customer shall be allowed to carry out transactions on the Account only through Citibank branches and no internet banking or ATM transactions shall be permitted on such an Account. The Bank shall make reasonable endeavors to inform the Customer (including any joint holder/s) at least three months before the Account is classified as an Inactive/Dormant Account. Further the Bank shall also make reasonable endeavors to inform the Customer (including any joint holder/s) of the procedure to be followed to activate the Account. No charges shall accrue for activating an Inactive/Dormant Account.

Disclosure of Information

- The Customer hereby expressly consents and permits the Bank to Disclose at any time and for any purpose, any information whatsoever relating to the Customer or the Account or transactions or dealings with the Bank, to any branches, subsidiaries, service providers, affiliates, group companies, third parties whatsoever (including employers/family members of the Customer) so far as is deemed to be necessary at the sole discretion of the Bank, or associated or affiliated corporations of the Bank wherever located or to any Authorities in India or elsewhere or any agents or contractors or third parties which have entered into an agreement to performing service(s) for the Bank's benefit, and any other person(s) whatsoever (including employers/family members of the Customer) or where the disclosure is required by law or otherwise and to whom the Bank deems fit at its sole discretion to make such disclosure.

Account closure

- If not satisfied with the account, the customer can opt for a different account or close the account and seek refund of balances lying in the account upto 14 days from the date of first payment in the account without any penalty. After that, upto a period of one year from the date of first transaction, bank will charge a closure charge as specified by the Bank from time-to-time.
- Bank would be entitled to close the account by issuing 30 day's notice, without assigning any reason. However, the Bank may also close the Account under certain conditions (including without limitation) the improper conduct of the Account, without giving any prior notice to the Customer. The Bank shall not be liable for any consequences arising out of such closure of an Account. The Customer would be required to make alternate arrangements for cheques already issued and shall desist from issuing fresh cheques on the Account in such a situation. The Bank may at any time at its sole discretion, without liability, refuse to accept any deposit or limit the amount that may be deposited and return all or part of the deposit and discharge all liability.
- In the event of closure of an Account, the Bank will refund the monies (including balance) lying to the credit of the Account to the Customer subject to payment of applicable standard service/processing charges.

***NOTE: The above are only the Most Important Terms and Conditions (MITCs) applicable to your Savings Bank Account. To get a complete version of the Banking terms and conditions that govern your savings account, please visit <http://www.citibank.com/india> (Resident Indian) & <http://www.citinri.com> (Non Resident Indian)**

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MOST IMPORTANT TERMS AND CONDITIONS - Citi Credit Cards

The Most Important Terms and Conditions (MITC) are to be read and understood in conjunction with the Citi Credit Card Member Terms and Conditions (Card Member T&Cs) and Product-specific Terms and Conditions as communicated on www.citibank.com/india. This card is issued by Citibank, N.A, India.

1. Fees and Charges

a. Schedule of Charges:

Annual Fees [#] for Primary and Add on Cards		
Cards Applicable	Details	
All Citi Credit Cards: Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card, Paytm Credit Card, IKEA Family Credit Card by Citi, Citi PremierMiles Credit Card, Citi Prestige Credit Card, Citi Corporate Card	Annual fees and joining fee for primary and additional card(s) are communicated at the time of sourcing.	
Other Fees and Charges		
Description of Charges	Cards Applicable	Details
Cash Advance Fees	Citi PremierMiles Credit Card, Citi Prestige Credit Card, Citi Corporate Card	2.0% on the billed amount withdrawn* ¹ , subject to a minimum of ₹300.
	Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card, Paytm Credit Card, IKEA Family Credit Card by Citi	2.5% on the billed amount withdrawn* ¹ , subject to a minimum of ₹500.
Late Payment Charges	Citi PremierMiles Credit Card, Citi Prestige Credit Card	NIL for outstanding balance (after the due date) up to ₹2000
		₹100 for outstanding balance (after the due date) above ₹2000
	Citi Corporate Card	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)
	Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card, Paytm Credit Card, IKEA Family Credit Card by Citi (Till 31st July)	NIL for outstanding balance (after the due date) up to ₹2000
		₹600 for outstanding balance (after the due date) above ₹2000 and up to ₹7500
		₹950 for outstanding balance (after the due date) above ₹7500 and up to ₹15000
		₹1300 for outstanding balance (after the due date) above ₹ 15000
	Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card, IKEA Family Credit Card by Citi (applicable from 1st August 2023)	NIL for outstanding balance (after the due date) up to ₹500
		₹500 for outstanding balance (after the due date) above ₹500 and up to ₹5000
₹750 for outstanding balance (after the due date) above ₹5000 and up to ₹10000		
₹1200 for outstanding balance (after the due date) above ₹10000		
Over Credit Limit Charge* ²	Citi Corporate Card	NIL
	Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card, Paytm Credit Card, IKEA Family Credit Card by Citi, Citi PremierMiles Credit Card, Citi Prestige Credit Card	2.5% of the amount (excluding fees, charges and taxes) over the credit limit, subject to a minimum of ₹500.

Returned Payment Charge (Cheque/ ECS/ ACH/ SI bounce charge)	Citi PremierMiles Credit Card, Citi Prestige Credit Card, Citi Corporate Card	₹350 per returned payment
	Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card, Paytm Credit Card, IKEA Family Credit Card by Citi	₹500 per returned payment
Fuel Transaction Charge	All Citi Credit Cards	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	All Citi Credit Cards	1.8% of the transaction value^.
Reissue of lost, stolen or damaged card	All Citi Credit Cards	NIL
Foreign Currency Transaction Charges	All Citi Credit Cards except Citi Rewards Domestic Credit Card	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.* ³
		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.
Cash Deposit Charges	Citi PremierMiles Credit Card, Citi Prestige Credit Card, Citi Corporate Card	₹100 per deposit
	Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card, Paytm Credit Card, IKEA Family Credit Card by Citi	₹250 per deposit
Statement Request beyond 3 months	All Citi Credit Cards	NIL
Rent Transaction Fee ⁴ (Applicable from 1st Aug 2023)	Citi Prestige Credit Card, Citi Corporate Card, CitiBusiness IOC Credit Card, CitiBusiness Credit Card	NIL
	Citi PremierMiles Credit Card, Citi Cash Back Credit Card, Citi Rewards Domestic Credit Card, Citi Rewards International Credit Card, First Citizen Citi Credit Card, IndianOil Citi Credit Card, IKEA Family Credit Card by Citi	1% fee capped at ₹ 1,500 per transaction will be applicable on each rental transaction

Annual fees will be charged on cards that have been activated or exhibited intent to use.

Following activation events are considered as intent to use:

1. ATM PIN Generation
2. Manage Cards (quick lock setup/ daily limit set up/ transaction limit set up)
3. Viewing of CVV via Mobile App
4. Usage of Card for purchase transaction
5. Linking of Credit card with Citi Bank account
(Not considered in case of auto linking with existing Citi account)

*¹ 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.

*² 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.

³Foreign currency transactions will be billed in Indian 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). Mark up charges levied on foreign transactions will be billed in cardholders statement as a separate entry.

⁴Rent Transaction fee: For each rent payment identified through MCC 6513, a rent surcharge fee of 1% capped at INR 1500 per transaction will be levied on the transaction amount. Taxes will be applicable as notified by Government of India. For example - If you pay INR 20,000 on a third-party rent payment platform using your Citi Bank Credit Card, 1% of transaction amount i.e. INR 200 plus taxes will be charged as surcharge fee. In case you pay INR 200,000 on a third-party rent payment platform using your Citi Bank Credit Card, rent surcharge fee will be capped at INR 1,500 plus taxes. 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.

*For Citi Corporate Card: 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).

b. Finance Charges*

*Not applicable for Citi Corporate Cards

- i. Interest will be charged if the Card Member does not pay back the previous bill in full, by the payment due date (as per the card statement), and on cash advances (incl. cash advance fees) from the day of advance. Interest is charged from the date of transaction until the date of full settlement of the dues.
- ii. The interest rate on the Citi credit card of the Card Member will be 3.75% per month (i.e., 45.00% annualized), with the exception of Citi Ultima & Corporate cards.
- iii. If the Card Member is using revolving credit facility, the closing balance as per the previous statement will accrue interest till the date of full payment of the total amount due, inclusive of any billed EMIs for loans on credit card.
All new purchases before final payment date will be charged interest from the transaction date till date of final payment and the interest post final payment date will be deferred and billed/waived depending on payment in subsequent cycles. All new purchases post final payment will continue to have interest deferred and billed/waived depending on payment in subsequent cycles.
- iv. In the event the Card or loan is closed by the customer, prior to all the instalments being charged, the loan principal outstanding, interest accrued till the date of such closure of loan along with the pre-closure charges shall be debited to the Card account and appear in the monthly statement. As a part of the Credit Card Account, this balance will now attract all the charges including finance charges at the credit card rate of interest of 3.75% per month (i.e., 45.00% annualized). Citibank shall be entitled to demand immediate repayment of such outstanding amounts.
- v. Effective 1st October 2022, Interest will not be accrued on the fees, charges, and GST. Interest will continue to accrue on customer initiated spends, interest and EMIs. Charges which are part of the transaction amount like Fuel surcharge, IRCTC surcharge will continue to accrue interest.

Illustrative example 1 for interest calculation:

Assuming, that a Card Member has paid only partially for the February outstanding, and the statement is generated on 17th March for ₹5000 (including interest from the date of transaction). Card Member makes a payment of ₹2000 on 25th March, and a purchase for ₹1000 on 30th March. No further payment is made on the card till 17th April (i.e., next statement date). Assuming an interest rate of 45.00% per annum on the Card, interest will be levied as follows:

Balance (₹)	Period	No. of days	Calculation	Interest (₹)
5000	18 Mar – 24 Mar	7	$45.00 \times 7 / 365 \times 5000 / 100$	43.15
3000	25 Mar – 29 Mar	5	$45.00 \times 5 / 365 \times 3000 / 100$	18.49
4000	30 Mar – 17 Apr	19	$45.00 \times 19 / 365 \times 4000 / 100$	93.70
Interest charged				155.34

NOTE: If a Card Member spends ₹5000/- and pays back exactly the minimum amount due every month, then it may result in repayment stretching up to 12* years with consequent interest payment on the outstanding amount. Therefore, a Card Member should, whenever possible, pay back substantially more than the minimum due. This will also help to free up the spending limit and improve credit rating.

*In such a scenario, repayment for Prestige credit card would stretch up to 4 years only due to higher Minimum Amount Due (10% instead of 5%)

Illustrative example 2 for interest calculation: Assuming, that a Card Member has paid only partially for the November outstanding, and the statement is generated on 17th December for ₹5000 (including interest from the date of transaction). Card Member makes a purchase of ₹1000 on 20th December, full payment of ₹5000 on 25th December, and a purchase for ₹1000 on 30th December. No further payment is made on the card till 17th January (i.e., next statement date). Assuming an interest rate of 45.00% per annum on the Card, interest will be levied as follows:

Balance (₹)	Period	No. of days	Calculation	Interest (₹)
5000	18 – 19 Dec	2	$45.00 \times 2 / 365 \times 5000 / 100$	12.33
6000	20 – 24 Dec	5	$45.00 \times 5 / 365 \times 6000 / 100$	36.99
Interest charged				49.32

Interest accrued post full payment date, i.e., 25th December will be deferred and billed/ waived depending on payment in subsequent cycles.

c. Late payment charges*: Late payment charges will be applicable if the Minimum Amount Due on the card is unpaid for more than 3 days from the Payment Due Date. Late payment charges are levied based on the total amount due on the card after the due date.

***For Corporate Cards**: Late Payment charges will be applicable if the Total Amount Due is unpaid after the Payment Due Date. If the payments are overdue by up to 29 days, the late payment charges will be 2.75% (i.e., 33% annualized) and if the payments are overdue by 30 days or more, the Late payment charges will be 4.50% (i.e., 54% annualized) applicable from Payment Due Date & subject to a minimum of ₹ 200.

Illustrative Example for Calculation of Late Payment Charges for Corporate Cards:

Assume you (the word 'you' refers to the Cardmember) receive a statement for the period 16th Oct – 15th Nov with a payment due date of 3rd Dec to pay the outstanding balance of ₹ 5000. You need to pay the total amount due of ₹5000 to ensure that no late payment charges are levied. If you fail to do so, then late payment charges would be levied per the Card outstanding as per the following bands:

- 2.75% - payments overdue by up to 29 days (applicable from the Payment Due Date & subject to a minimum of ₹ 200)
- 4.50% - payments overdue by 30 days or more (applicable from the Payment Due Date & subject to a minimum of ₹ 200)

In the example detailed above, if you make a payment only on 7th Dec (payment due date of 3rd Dec), a Late Payment Charge of ₹ 200 will be levied

d. Payment due date (PDD): The payment due date can vary between 17 and 23 days from the statement date depending on the outstanding dues repayment history. This period is at the discretion of the Bank and may change. For example, if the statement period is from 16th May to 15th June, the payment due date can vary from 2nd July to 8th July.

e. Interest free (Grace) period: Interest free (grace) period depends on the date of the transaction and the statement date, as illustrated below:

Illustrative example for interest free credit period*: For the example given in the PDD section, assuming that the payment due date falls on 2nd July, and if the previous month's dues have been paid in full, the grace period would be:

- For a purchase dated 16 May, interest free grace period would be 16th May to 2nd July = 47 days.
- For a purchase dated 15th June, interest free grace period is 15th June to 2nd July = 17 days.

If a part payment is made, there would be no interest free period and interest charges would be applicable (including on fresh purchases, if any) using average daily balance method.

2. Limits*

The Credit limit and Cash withdrawal limit are communicated to the Card Member at the time of delivery of the card and also in the monthly statements. 'Available Credit Limit' or 'available Cash Limit' is the limit up to which a Card Member can make purchases or withdraw cash from an ATM, respectively. The Cash limit is included within the overall Credit limit assigned.

***For Citi Corporate Cards**: The Citibank Corporate card has been issued to you by virtue of your employment with the corporate/employer as per a specific arrangement between the employer and the Bank. The Cardmember authorizes his/her employer, through its duly authorized signatories to revise the credit limit during the course of the credit card relationship, request for outstanding, transaction summary - including billed and unbilled, and/or initiate blocking/closure of his/her Citibank corporate credit card. The Cardmember also authorizes the Bank to accept transactional requests from his/her employer, through the authorized signatories, and deem them as being made on his/her behalf.

The card member also agrees, understands, and accepts that the card member and his/her employer are jointly and severally liable for all charges to his/her credit card account resulting from use of the card. He agrees and understands that the card issued will be an internationally valid charge card to support only the bonafide official expenses, both domestic and international.

3. Billing

a. Statement: Card Member will be sent a monthly statement on the statement date showing payments, transactions, and charges, if any, for the month, provided the card has been used during the said period. The statement would be dispatched by physical mail or email to the mailing address as per bank's records. Customers have a one-time option to reach out to Citiphones to have the statement generation date updated, subject to payment of dues

b. Minimum Amount Due (MAD)*: The monthly payment should cover at least the MAD. Any unpaid MAD from the previous statements will also be added to the current MAD to arrive at the MAD payable in the current statement.

The MAD will be higher of the following, subject to a minimum of ₹100:

1. the sum of all instalments, the amount utilized over the credit limit (if any) and 5%# of remaining balance outstanding, OR
2. the sum of all instalments, annual fees, transaction fees for loans / EMI facilities linked to credit card, interest / other bank charges (excluding insurance), the amount utilized over the credit limit (if any) and 1% of remaining balance outstanding.

***For Citi Corporate Cards**: Minimum Amount Due (MAD)=Total Amount Due (TAD)

#This can vary for specific card types, is subject to change from time to time and will be notified accordingly. For Prestige, 10% of remaining balance outstanding is applicable here.

If the Total Amount Due (TAD) is less than ₹ 100, the MAD would be equal to TAD.

c. Payments received against the Card will be adjusted against the various categories in

the following order: taxes, fees, other charges, interest charges, insurance charges and principal. Within a category, the payment will be adjusted in the following order: loan above card limit, other EMI plans, cash-withdrawals, and retail purchases. Billed outstanding dues will be prioritized over unbilled outstanding dues for payment application; with the order of payment application remaining same as above. For payments exceeding billed outstanding dues, the application will be done on unbilled transactions posted in the card account till the date of payment application.

d. Methods of payments: Payments towards the card account may be made in any of the following ways:

i. **Online**: Payment from a Citibank account can be made using the Citibank website, Citibank Mobile® App or Citibank Interactive Voice Response (IVR). Online payment from non- Citibank banking account can also be made using Epay option on the Citibank website.

ii. **Standing Instruction**: Standing instruction for TAD or MAD from a Citibank account.

- iii. **ECS / NACH:** Standing instruction for TAD or MAD from a non-Citi bank account.
- iv. **NEFT/ IMPS:** Online payment from a non-Citibank banking account using IFSC code CITI0000003 and Chennai as branch address.
- v. **Cheque / Demand draft:** drawn in favour of the 16-digit Citibank credit card number i.e. "Citibank Card XXXXXXXXXXXXXXXX". The cheque / DD can be dropped in the drop boxes at Citibank ATMs.
- e. **Billing disputes:** In the event of a billing dispute, Card Member must inform Citibank within 30 days of receipt of the statement and not later than 60 days from the date of transaction. For billing disputes, Bank will investigate and confirm the liability for such transactions. For certain disputes the Bank may, at its discretion, give a temporary credit during the period of investigation, which may be reversed subject to outcome of investigation.
- f. **Contact details:** Card Member can contact Citibank in any of the following ways:
 - i. Call us on the CitiPhone helpline. Please refer to the 'Contact Us' tab on the Citi home page www.citibank.com/india.
 - ii. Login to www.citibank.com/india using IPIN (Internet password), click on the 'Your Queries' link to send us the query.
 - iii. Citibank, N.A. Mail Room, Acropolis, 9th Floor, No. 148, Dr Radhakrishnan Salai, Mylapore, Chennai – 600 004
- g. **Grievance redressal:** If you are not satisfied with the response received from access channels- CitiPhone/ Your query in CBOL, you may escalate your concern to the **Head Customer Care** by sending an Email to head.customer@citibank.com

For any further escalation, you can reach our Principal Nodal Officer Hema Venkatesh to examine issues and provide an impartial resolution, you may escalate to her by sending an email @ principal.nodal.officer@citibank.com or call her @ 1800 266 2400 (India Toll Free) / 022 4955 2400 (Local Dialing) between 10:00 AM and 6:00 PM IST (Monday to Saturday) except on National Holidays

For more information on the compensation framework for unsuccessful/failed transactions, delay in redressal of grievance, delay in closing of account/blocking of lost or stolen cards, etc., please refer to:

<https://www.online.citibank.co.in/portal/pdf/Customer-Compensation-policy.pdf>

For other key policies and commitments, please refer: <https://www.online.citibank.co.in/policies/key-policies-and-commitments.htm>

In an event that the Card Member does not receive any response within one month from the date of complaint lodged at the above-mentioned channels, or if the Card Member is dissatisfied with the response given, he/she may write to the Banking Ombudsman for an independent review. Further details are available on the Grievance Redressal webpage on www.citibank.com/india on the Banking Ombudsman scheme.

4. Default and Circumstances

If the Card Member does not pay at least the MAD (or TAD in case of Citi Corporate Cards) by the payment due date plus 3 days, the card will be reported as delinquent in the monthly submissions to the Credit Information Companies (CICs), authorized by the Reserve Bank of India (RBI). Nonpayment of at least the MAD may lead to discontinuation of the credit card services. If any dues or outstanding payable by the Card Member to the Bank hereunder remains due and payable, the Card Member shall be reported to the Reserve Bank of India or any other authority, as required under the applicable regulations/laws. If requisite payment is made, the record will be updated as 'current' in the subsequent monthly refresh to the CICs.

The Card member has understood the following illustrative example of Special Mention Account (SMA)/ Non-Performing Asset (NPA) classification methodology.

Illustrative example: If due date of a credit card account is March 31, 2021, and full dues are not received before the Bank runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this card account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that card account shall be April 30, 2021.

Similarly, if the card account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021, and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.

Due Date: March 31, 2021

Overdue Days	Date of Classification	Classification Status*
NA	March 30, 2021	Standard
1	March 31, 2021	SMA0
31	Apr 30, 2021	SMA1
61	May 30, 2021	SMA2
91	June 29, 2021	NPA

*Classification status tracking will depend on the type of facility being extended, for e.g., SMA 0 classification is not applicable for revolving facilities, and will be tracked for SMA 1 onwards.

If the payment is overdue, the Card Member may be contacted through visits, post, fax, telephone, e-mail, SMS messaging and / or by engaging third parties to remind, follow up and collect dues. Bank's customer assistance specialists, engaged through the authorized agencies may contact the Card Member to remind on the outstanding dues. The complete list of authorized agencies is available on www.citibank.com/india. If the Bank is unable to contact the Card Member, a message may be left with third parties such as spouse / parent / other direct adult family member / secretary / accountant) available at the residence / office / phone.

Citibank may at any time combine and consolidate any of the Card Member's accounts and any other facilities availed by the Card Member, including any outstanding dues with respect to credit cards held with the Bank. Bank shall be authorized to set-off, adjust or transfer any sums standing to the credit of any of such accounts in or towards satisfaction of any of the liabilities of the Card Member to the Bank on any account or in any other respect.

In case of deceased/permanently incapacitated Card Member, the Bank will request the heirs/executors/administrators /family members to repay the dues.

Card Member may visit www.citibank.com/india or call at the CitiPhone helpline for information on insurance covers available with Citibank.

5. Termination / revocation of the Card membership

A Card Member may terminate the Card membership with Citibank at any time by writing to the Bank or by calling the CitiPhone helpline at 1860 210 2484 (Local call charges apply) or +91 22 4955 2484 for calling from outside of India, from 9 am to 9 pm for all your banking needs, and 24*7 for emergency services.

- i. The entire card outstanding dues and loans / EMI facilities linked to credit card (if availed) will immediately become due. Citibank will temporarily block the credit card if the card has not been activated by the customer within 30 days from the date of issuance. Customers will be given 7 additional days to generate ATM PIN and revoke the temporary block. In case of no ATM PIN generation, credit card account shall be permanently closed.
- ii. In a scenario where primary and add-on cards are temporarily blocked due to inactivity and only add-on cardholder revokes the block by generating APIN while primary doesn't then on 37th day the account (primary as well as add on cards) will be permanently closed as primary card is inactive.
- iii. The activation needs to be done at card level. Applicable for all Primary and Add-on Credit Cards. Any of the activation events mentioned in section 1 (a) will be considered for card activation and continuation of services.
- iv. Citibank may also cancel the use of the card at any time without prior notice, if it considers it necessary for business or security reasons, which may include but not limited to 13 months inactivity, delay in payments, returned cheque, improper use of credit card (for Foreign Exchange trading, business use, etc.), misleading or incorrect information/documents given along with card application or otherwise, failure to furnish information or documents as required by relevant laws/regulations (including identification documents) as may be required under the Bank's/ RBI's Know Your Customer (KYC)/ Anti Money Laundering (AML)/ Combating of Financing Terrorism (CFT) guidelines, if the Card Member is involved in any civil litigation or criminal offence / proceedings by any authority, court of law or professional body or association, etc. For details on card termination/cancellation, please refer to 'Events of Default' in the Card Member Terms & Conditions given on www.citibank.com/india. The Card Member may continue to receive monthly statements, reflecting the actual outstanding, even after closure of the card account.

6. Loss / Theft / Misuse of the Card

- i. In case the card is lost, stolen, misplaced, or if someone else knows the PIN or other security information the Card Member should contact Citibank immediately by calling 24hour CitiPhone at 1800 267 2425. Card member can also block the card by logging in to Citibank Online or Citi Mobile App. Card Member must report the theft of the Card(s) to the Police and lodge an FIR.
- ii. Card Member will not be liable for any misuse on a card or PIN after informing Citibank of the loss unless the Card Member has acted with gross negligence.
- iii. Card Member will be liable for all losses owing to any misuse that happened with his/her consent or knowledge or prior to intimation to Bank about loss of card.
- iv. The card cannot be used for any purpose prohibited by regulations or applicable law.

7. DISCLOSURE

- i. Citibank has tied up with Credit Information Companies (CICs) authorized by the RBI and will share credit information including but not limited to the current balance, loans / EMI facilities linked to credit card (if availed), balance outstanding on credit card/ loan, payment history etc. along with the demographic details with these organizations on a monthly basis, as per the Credit Information Companies (Regulation) Act, 2005. The CICs only provide factual credit information and do not provide any opinion, indication or comment pertaining to whether credit should or should not be granted. It is in the best interest of Card Member to maintain a good credit history by paying the necessary dues in a timely manner. Details of default would also be available with the CICs, which in turn could impact the credit worthiness of Card Members.
- ii. Citibank reserves its right to report a delinquent customer to the CICs even in an instance of Card Member raising a billing dispute which the Bank had clarified as an invalid dispute earlier or the dispute being raised by Card Member after the cut-off date, as defined by the Bank, and/or the dispute is in relation to secured transactions where a PIN or a One Time Password was used.
- iii. Citibank will provide the particulars of the card account to the statutory authorities, as may be required. If the Card Member has availed a co-brand card, offered by Citibank and its partner, the necessary information including but not limited to that which is required for execution of the rewards programs, portfolio statistical analysis, etc. will be provided to the co-brand partner.
- iv. Transaction alerts received may not be assumed as a confirmation of transaction completion.
- v. Residents of the U.S. State of California have certain rights with respect to their Personal Information under the California Consumer Privacy Act ("CCPA") as of January 1, 2020. (For more information about what this means to you, please visit <https://www.citigroup.com/citi/privacy>. To access your rights under CCPA, please call U.S. +1 833-399-0014 or visit (https://online.citi.com/CCPA_non-US_Request.pdf) CCPA non-US Request to print a form and mail it to us.

If the Card Member does not wish to receive any direct marketing or telecalling / telesales calls from Citibank for other products, the Card Member may call CitiPhone and inform the Bank. Alternatively, Card Member could log on to the Bank's website and register for the 'Do Not Disturb' service. The Card Member will continue to receive communication pertaining to the core features of the credit card.

A soft copy of this MITC document, Card Member Terms and Conditions, relevant credit card guidelines and local regulations are available on www.citibank.com/india.

Important Regulatory information

- i. The Credit Card is valid for use both in India as well as abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.
- ii. **Foreign exchange trading through internet trading portals is not permitted. In the event of any violations or failure to comply, Card Member may be liable for penal action and /or closure of card.**

All Information in this communication is correct at the time of printing/publishing (Version: GCG/CONSOLIDATED MITC AND SOC/08-23).