

Citibank N.A.
State Life Building No. 1, I.I. Chundrigar Road, P.O. Box 4889, Karachi -74200.
Tel : (9221) 111-444-444 Fax : (9221) 3241-8993 Telex : (023) 6738737 CITIBA PK

Citibank N.A.
AWT Plaza, I.I. Chundrigar Road, P.O. Box 4889, Karachi - 74200.
Tel : (021) 111-999-999 Fax : (021) 32638208

Citibank N.A.
World Trade Centre, Plot # FL-10, Block-5, Khayaban-e-Roomi Clifton, Karachi.
Tel : (021) 35833001 Fax : (9221) 3536-1096

Citibank N.A.
Park Avenue Building, Sharah-e-Faisal, P.O. Box 20014, Karachi.
Tel : (9221) 111-444-444 Fax : (9221) 3454-9700

Citibank N.A.
Dewan Centre, Plot No. B-53, SITE, Karachi. Tel : (021) 32550107 Fax : (021) 32550108

Citibank N.A.
Plot # 18-C, Shahbaz Lane II, Khayaban-e-Shahbaz, DHA VI, Karachi.
Tel : (9221) 3535-0045 Fax : (021) 35345002

Citibank N.A.
Shop No. 1 & 2 Plot No. 16/156, Block 3 Bahaduryar Jung,
Co-operative Housing Society, The Square, Main Shaheed-e-Millat, Road, Karachi.
Tel : (021) 34140725 Fax : (021) 34140734

Citibank N.A.
96 C 11th Commercial Street, Phase II Extension, DHA Karachi.

Citibank N.A.
Al-Falah Building, The Mall, P.O. Box 612, Lahore.
Tel : 111-444-444 Fax : (9242) 3628-5369 Telex : (023) 36738738 CITIBA PK

Citibank N.A.
Block-19/A, New Garden Town Lahore. Tel : (042) 35887318 Fax : (042) 35887317

Citibank N.A.
28 Block-Z, Phase III, DHA, Lahore. Tel : (9242) 3569-2852 Fax : (042) 35692860

Citibank N.A.
Plot No. 130-E-1, Gulberg III, Lahore. Tel : (9242) 3575-2580 Fax : (042) 35752139

Citibank N.A.
168-D, Adamjee Road, P.O. Box 821, Rawalpindi - Pakistan
Tel : (9251) 111-444-444 Fax : (9251) 558-6687 Telex : 05691 CITI PK

Citibank N.A.
94, West, Aamir Plaza, Jinnah Avenue, Blue Area, P.O. Box 1815, Islamabad.
Tel : (9251) 207-2000 Fax : (9251) 282-1353

Citibank N.A.
5th Floor, EFU House, Jail Road, Lahore.
Tel: (042) 111-999-999

SCHEDULE OF BANK CHARGES PAKISTAN

For the Period
1st January 2012 to 30th June 2012

Citi never sleeps

The Citibank logo features the word "citibank" in a blue, lowercase, sans-serif font. A red arc is positioned above the letter "i", resembling a stylized globe or a rising sun.

SOC-GCG-V1-01-12

CITIPHONE BANKING 111 - 222 - 222



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Trade Services

Imports

A. LC OPENING COMMISSION

0.50% for first quarter or part thereof;
0.25% for each subsequent quarter or part thereof;
Min. Rs. 2500/-

B. LC AMENDMENTS Commission.

Rs. 1000/- per amendment
for amendments other
than increase in amount
or extension in period of
shipment, if amendment
involves: increase/
extension then charges
as per 'A'

C. BILLS UNDER LC'S

Bill under the above LCs to
be charged at the time of
retirement of bill (first retire-
ment free) Min. Rs. 1,000/- per bill

Note:

In the case of usance import bills, bank will charge
commission upto the rate of 0.20% per month with
minimum Rs. 500/- for the period beyond the validity of
the letter of credit. In other words, if the usance is covered
by a letter of credit period for which commission as per
(A) above has already been recovered no extra
commission upto the rate of 0.20% will be charged.



Trade Services

D. ENDORSEMENT/CERTIFICATION

Airway bill endorsement Rs. 2000/- Flat

E. IMPORT PAYMENT RETIREMENT SERVICE CHARGES

0.10% on Rupee value
Min. Rs. 800/-

F. IMPORTS ON CONSIGNMENT (CONTRACT) BASIS

a) Contract Registration Commission

0.20% Flat Min. Rs. 1,000/-

b) Contract Amendment Commission

Rs. 1000/- per amendment
for amendment other than
increase in amount if
amendment involve
increase then charges
as per 'a'

c) Document received against contract

Rs. 1000/- per document



Trade Services

- G. IMPORT DOCUMENT HANDLING
Against FCY Demand Draft/TT
without LC / Contract. 0.1%
Min Rs. 2,000/-
- H. BILLS UNDER INLAND LC : Min Rs. 1,000/- per bill
Bills under the above LCs
to be charged at the time
of retirement of bill (first
retirement free)
- i) Documents returned unpaid
under Inland letters of credit Rs. 500/-
- I. CONFIRMATION : Case to case basis
COMMISSION
- J. USANCE BILLS
In the case of Usance bills the bank may also charge
commission upto the rate of 0.10% per month for the period
beyond the validity of the letter of credit. In other words, if the
usance is covered by a letter of credit period for which
commission as per above has already been recovered no
extra commission upto the rate of 0.10% will be charged:
- K. LC CANCELLATION
CHARGES : Rs. 1,500/- Flat plus actual
telex charges
- L. CREDIT REPORT
CHARGES : Actual cost plus
Rs. 1,000/-
handling charges

Note:

- a) Collecting agent's charges, will be extra if the
collecting bank is another bank.
- b) Telex/Phone Call charges will be extra, if status of
the instrument is asked for by telex/Phone.



Trade Services

Exports

- A. LC ADVISING/AMENDMENT/CONFIRMATION
- 1) Advising: Rs. 2,000/-
2) Amendments: Rs. 1,000/-
3) Confirmation/Acceptance Case to case basis or as per
arrangement with correspo-
dent bank
- B. EXPORT LC TRANSFER/REIMBURSEMENT
PAYMENT
- 1) Transfer of export LC. Rs. 1500/- per trans-
fer plus applicable
telex/courier charges
- 2) Reimbursement Payment to
other banks from nonresi-
dent rupee account : Min. Rs. 500/-
- C. RESTRICTED LETTER OF CREDIT
If the documents are sent to
other local bank for negotiation
under restricted letter of credit: Rs. 750/-
- D. COLLECTION
- 1) Clean export collection Rs. 750/-
per collection
- 2) Documentary export collection Rs. 1,000/-
per collection
- 3) Handling of duty drawback claims 0.25% min
Rs. 200/-
- 4) Service charges for export
proceeds 0.13%
- E. NOC ISSUED/DOCS
TRANSFERRED Rs. 1,000/-
- F. FREIGHT-SUBSIDY
PROCESSING Rs. 80/- per case or
as per existing
regulations
- G. HANDLING OF OTHER
SUBSIDY APPLICATIONS 0.25% min Rs. 500/-
per application
- H. CREDIT REPORT CHARGES actual cost plus
Rs. 1,000/-
handling charges



Trade Services

INLAND BILL (Export)

Documentary bills (with or without LC's) within Pakistan.

- | | |
|--|---|
| 1) Sight Bill (Negotiation) | 0.30% flat, Commission min. Rs. 500/- for each bill and Mark-down on advance (Negotiation) @ as per arrangement with customer. |
| 2) Usance Bill (Discounting) | 0.30% Flat commission, Min. Rs. 1500/- for each Bill and Mark-down on advance (Discounting) @ as per arrangement with customer. |
| 3) Note
Mark-down if the bill is not paid on Maturity, for the overdue period @ as per arrangement with Customer. | |
| 4) Documentary Collection (Inland) | 0.30% Collection Commission Min. Rs. 1,500/- to be recovered upon realization of proceeds. |



Trade Services

Guarantees

- | | |
|---|--|
| A. SHIPPING GUARANTEES
Guarantees issued to shipping companies in lieu of Bills of Lading: | Rs. 2000/- Flat |
| B. OTHER GUARANTEES
1) Guarantee Issuance | 0.45% per quarter or part thereof Min. Rs. 2500/- p.a or part thereof |
| 2) Amendment other than increase in amount or extension in period | Rs. 1500/- per amendment |
| C. BACK TO BACK
a) Guarantee issuance: | 0.45% per quarter or part thereof Min USD 250/- p.a. or part thereof inclusive of correspondence charges or as per arrangement with correspondent bank |
| b) Amendment other than an increase in amount or extension in period | USD 40/- flat Inclusive of correspondence charges |
| D. LEGAL CHARGES | Actual |
| E. EXPIRED GUARANTEE
Guarantee charges will continue till original guarantee is returned to the bank (will be recovered quarterly basis) | |
| F. SERVICE CHARGES FOR CLAIMS BY BENEFICIARY | Rs. 1000/- flat plus out of pocket expenses |

NOTE:-

Citibank provides Electronic Banking, Investment Banking, Trade Finance, Customised Cash Management solutions, Financial Advisory Services, Commercial transactions and Consumer Banking Services. Fees and other charges may be recovered on a case to case basis. Charges for Global Cash Management Customer will be as per arrangement.

Telex / Postage Charge shall be Levied as per schedule. Banking Services and Financing facilities are subject to taxes, duties and levies as imposed by the government from time to time.



Cash Services¹

A. REMITTANCES (FCY)

1) Per Outward Remittance*

a) Demand Draft/T.T. ** others:

i) Corporate Customers	Rs. 500/- per item
ii) Citibank Customers	0.15% of the amount or Min:
For USD	\$ 10
For GBP	£ 6
For EURO	€ 10
For YEN	¥ 1200
	Max. Rs. 10,000 (or equivalent in foreign currencies)

iii) Citigold Customers	0.1% of the amount or Min:
For USD	\$ 8
For GBP	£ 5
For EURO	€ 8
For YEN	¥ 1000
	Max. Rs. 10,000 (or equivalent in foreign currencies)

*Telex charges also apply as per schedule on pg 30

**In case of foreign remittances, correspondent bank charges will be deducted as per actuals.

2) Inward Remittance:

a) If the proceeds are credit to an account with

i) Another bank:	5% of the amount or Min Rs.500/- Max. Rs. 10,000
------------------	--

ii) Citibank branches: Nil

b) Inward remittance for payment to non customers

c) Home remittance Nil

¹ Applicable for both Corporate and Consumer Banking



Cash Services

3) Travelers cheques (TCs):

Inward TCs:

Encashment of TCs/Drafts/Clean cheques:

i) Citi TCs Inclusive of AMEX TCs	No charges if encashment is in Rupees or deposited in Foreign Currency Account
ii) Non-Citi TCs	
Citibank Customers	2.0% of the amount
Citigold Customers	1.0% of the amount

B. REMITTANCES (LCY)

1) Payorder / Demand Draft

i) Corporate Customers	Rs. 200/- Flat
ii) Citibank Customers	0.15% of the amount or Min. Rs. 350/- Max. Rs. 800/-
iii) Citigold Customers	0.05% of the amount or Min. Rs. 150/- Max. Rs. 500/-

a) Per Draft & Inter Branch Transfer

i) Citibank Customers	0.15% of the amount or Min. Rs. 350/- Max. Rs. 800/-
ii) Citigold Customers	0.05% of the amount or Min. Rs. 150/- Max. Rs. 500/-

b) Drafts for Citibank location (Corporate Banking Customers)

c) Drafts for non Citibank Locations (Corporate Banking Customers)	0.30% of the amount or Min. Rs. 500/-
--	---------------------------------------

2) Postage on Drafts As per schedule on pg 30

C. STANDING INSTRUCTIONS

1) Standing instructions charges will be recovered in addition to usual charges on remittances etc, if any: (not applicable for Paylink, Speed Collect accounts and inter Branch accounts).

i) Corporate Customers	Product charges plus Rs. 250/- per transaction
------------------------	--



Cash Services

- | | |
|-------------------------|---|
| ii) Citiblu Customers | Product charges (Transfer/DD etc) & Rs. 500/- per transaction |
| iii) Citigold Customers | Product charges (Transfer/DD etc) & Rs. 400/- per transaction |
- 2) Educational Permit (from SBP) and their maintenance during the validity of permit (New Cases): Initial Rs. 6,000/- for first year; subsequently Rs. 4,000/- per year
- D. CHEQUE PURCHASE***
- 1) Local Currency Outstation Cheques
- | | |
|---|---------------------------------------|
| a) Annual Volume less than Rs. 15 million (per customer). | 1.1% of the amount or Min. Rs. 400/- |
| b) Annual Volume more than Rs. 15 million (per customer). | 0.25% of the amount or Min. Rs. 300/- |
- 2) For Cheques drawn on banks (other than Citibank) in cities where Citibank has branches:
- | | |
|-------------------------|---------------------------------------|
| i) Corporate Customer | 0.60% of the amount or Min. Rs. 500/- |
| ii) Citiblu Customers | 0.80% of the amount or Min. Rs. 500/- |
| iii) Citigold Customers | 0.50% of the amount or Min. Rs. 300/- |
- 3) For Cheques drawn on Citibank Branches in Pakistan
- | | |
|---|--------------------------------------|
| a) Drafts/Clean Cheques drawn on Citibank N.Y | 0.3% of the amount or Min. Rs. 300/- |
| i) Corporate Customer | 0.5% of the amount or Min Rs. 500/- |
| ii) Citiblu Customers (per instrument) | 0.7% of the amount or Min. Rs. 600/- |
| iii) Citigold Customers (per instrument) | 0.4% of the amount or Min. Rs. 400/- |
| b) Drafts/ Clean Cheques drawn on other than Citibank N.Y | |
| i) Corporate Customers | 1.0% of the amount or Min. Rs. 500/- |
| ii) Citiblu Customers (per instrument) | 1.5% of the amount or Min. Rs. 600/- |
| iii) Citigold Customers (per instrument) | 1.0% of the amount or Min. Rs. 400/- |

* Subject to internal credit approvals



Cash Services

- E. CLEARING**
- a) Cheque returned (Outgoing Clearing) or over the counter. No charge for cheques returned on the basis of signature difference and stop payment:
- | | |
|-------------------------|----------------------|
| i) Corporate Customers | Rs. 100/- Flat |
| ii) Citiblu Customers | Rs. 100/- per cheque |
| iii) Citigold Customers | Rs. 100/- per cheque |
- b) Return clearing charges (Incoming Clearing). No charges for cheques returned on the basis of signature difference and stop payment:
- | | |
|-------------------------|----------------------|
| i) Corporate Customers | Rs. 200/- Flat |
| ii) Citiblu Customers | Rs. 300/- per cheque |
| iii) Citigold Customers | Rs. 150/- per cheque |
- c) Cheque returned for Speed Collect accounts Rs. 200/-
- d) Same day Outgoing Clearing:
- | | |
|-------------------------|---|
| i) Corporate Customers | Rs. 120/- per cheque |
| ii) Citiblu Customers | Rs. 120/- per cheque (charges qualifying for same day clearing as per NIFT rules) |
| iii) Citigold Customers | Rs. 120/- per cheque (charges qualifying for same day clearing as per NIFT rules) |
- F. COLLECTION**
- 1) Foreign Currency
- a) Cheques deposited in account:
- | | |
|--|---|
| i) Corporate Customers | Rs. 500/- Flat plus postage/telex as per schedule |
| ii) Citiblu Customers (per instrument) | 0.1% of the amount or Min. Rs. 500/- |
| iii) Citigold Customers (per instrument) | Max. Rs. 5,000 (plus postage/telex as per schedule on pg. 30) |
- b) TCs sent for collection
- | | |
|------------------------|---|
| i) Citiblu Customers | 0.05% of the amount or Min. Rs. 300/- |
| ii) Citigold Customers | Max. Rs. 5,000 (plus postage/telex as per schedule on pg. 30) |
- 2) Local Currency
- a) Cheques deposited in account (Inland)
- | | |
|--|--------------------------------------|
| i) Corporate Customers | |
| Citibank/NIFT Locations | Rs. 200/- |
| Other Locations | 0.2% of the amount or Min. Rs. 200/- |
| ii) Citiblu Customers (per instrument) | |
| Saving Account | 0.4% of the amount or Min. Rs. 300/- |
| Current Account | Max. Rs. 5,000 |
| a) Non Citibank Branch Cities | Rs. 100/- + Rs. 25/- postage |
| b) Citibank Branch Cities | Nil |



Cash Services

iii) Citigold Customers (per instrument) Saving Account	0.2% of the amount or Min. Rs. 200/- Max. Rs. 5,000
Current Account	
a) Non Citibank Branch Cities	Rs. 75/- + Rs. 25/- postage
b) Citibank Branch Cities	Nil
3) Foreign Demand Draft/Cheque/PO sent for collection returned unpaid	Rs. 1,000/- + telex charges
4) Local Demand Draft/Cheque/PO sent for collection returned unpaid:	Rs. 300/- per collection
G. MISCELLANEOUS	
1) Hold Mail Corporate Customers	Rs. 1,000/- per quarter
2) Issuance of Counter Cheque	
i) Corporate Customers	Rs. 300/- per cheque
ii) Citiblu Customers	Rs. 600/- per cheque
iii) Citigold Customers	Rs. 400/- per cheque
3) Issuance of SBP Cheque only for Financial Institutions settlement transactions	Rs. 450/- per cheque
4) Issuance of duplicate Proceeds Certificate (with SBP approval)	Rs. 550/- per certificate
5) a) Cancellation of LCY DD and MC	
i) Corporate Customers	Rs. 300/-
ii) Citiblu Customers	Rs. 500/-
iii) Citigold Customers	Rs. 300/-
b) Cancellation of FCY DD:	
i) Corporate Customers	\$ 15 or equivalent PKR
ii) Citiblu Customers	\$ 25 or equivalent PKR
iii) Citigold Customers	\$15 or equivalent PKR
6) Stop Payment of Cheques Drawn on us:	
i) Corporate Customers	Rs. 400/- per each stop payment
ii) Citiblu Customers	Rs. 600/- per each stop payment
iii) Citigold Customers	Rs. 400/- per each stop payment
7) Cash Withdrawal:	
i) Deduction of withholding tax (WHT) on cash withdrawal transaction amounting to Rs. 25000/- and above.	0.3% WHT will apply
8) FCY DD Inquires / Copy request (with Drawee Bank)	
i) Corporate Customers	\$ 10 or equivalent PKR
ii) Citiblu Customers	\$ 35 or equivalent PKR
iii) Citigold Customers	\$ 25 or equivalent PKR
H. ELECTRONIC DISBURSEMENT	
1) Stop payment for Paylink MC and DD:	Rs. 100/- Flat



Cash Services

2) Cancellation of Pay link MC	Rs. 50/- Flat
3) Cancellation of Pay link DD	Rs. 100/- Flat
4) Local courier charges for Paylink charges	Actual courier
5) Old Records retrieval charges	Statement of a/c: For period earlier than 5 years, Rs. 800/- per month -For previous 5 years, Rs. 600/- per month - For Current year or previous 12 months, Rs. 300/- per month.
6) Duplicate Advices	Collected within: 3 months: Rs. 50/- per advice 3-12 months: Rs. 100/- per advice over 1 year: Rs. 300/- per advice

*The price per cheque excludes government taxes and duties.

THE ABOVE PAYLINK INSTRUMENT CHARGES EXCLUDE ALL
APPLICABLE GOVERNMENT TAXES AND DUTIES.

I. EASYPAY CORPORATE SERVICES:

Annual Charges:	Rs. 2,400/- to 25,000/- (Depending on number of telephone lines)
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J. THIRD PARTY PAYMENT

FOR WORLDBANK CUSTOMER / OTHER BANK

i) Pay Order	Rs. 200/: Flat
ii) Draft for Citibank locations	0.20% of the amount or Min. Rs. 500/-
iii) Draft for non- Citibank locations	0.30% of the amount or Min. Rs. 500/-

Note: For cancellation, duplicate advice, stop payment and old record
retrieval, the charges mentioned in section 'H Electronic
Disbursement' would apply.

A) Note:

Citibank provides Electronic Banking, Investment Banking, Trade Finance,
Customised Cash Management solutions, Financial Advisory Services,
Commercial transactions and Consumer Banking Services. Fees and
other charges may be recovered on a case to case basis.
Charges for Global Cash Management Customer will be as per
arrangement.

Telex / Postage Charge shall be Levied as per schedule.
Banking Services and Financing facilities are subject to taxes, duties
and levies as imposed by the government from time to time.



Consumer Banking

A. CITIPHONE BANKING

The bank provides phone banking service to facilitate customer transactions.

- 1 LCY Payorder/Demand Draft/Managers Cheque Issuance
 - i) Citiblu Customers 0.15% of the amount
 or Min. Rs. 350/-
 Max. Rs. 800/-
 - ii) Citigold Customers 0.05% of the amount
 or Min. Rs. 150/-
 Max. Rs. 500/-

- 2 FCY Payorder/Demand Draft Issuance
 - i) Citiblu Customers 0.15% of the amount or Min:

For USD	\$ 10
For GBP	£ 6
For EURO	€ 10
For YEN	¥ 1200

Max. Rs. 10,000 (or equivalent in foreign currencies)
 - ii) Citigold Customers 0.1% of the amount or Min:

For USD	\$ 8
For GBP	£ 5
For EURO	€ 8
For YEN	¥ 1000

Max. Rs. 10,000 (or equivalent in foreign currencies)

- 3 Instruction to stop payment of cheques drawn on Citibank Pakistan
 - i) Citiblu Customers Rs. 600/- per each stop payment
 - ii) Citigold Customers Rs. 400/- per each stop payment

- 4 Pre-authorized transfer to third party accounts in Citibank Free of Charge

- 5 Statement of Account Rs. 35/- per statement

- 6 Additional Account Opening Charges
 - i) Citiblu Customers No Charge
 - ii) Citigold Customers No Charge

7. Balance Certificates /Reference Letters
 - i) Citiblu Customers Rs. 400/- per certificate
 - ii) Citigold Customers Rs. 200/- per certificate



Consumer Banking

8. Utility Bill Payment
 - i) Citiblu Customers No Charge
 - ii) Citigold Customers No Charge

- B. DEBIT CARD
 1. Debit Card Issuance No Charge
 2. Debit Card Re-issuance/Replacement
 - i) Citigold No Charge
 - ii) Citiblu Rs. 500/- per card
 3. Annual Fee
 - i) Citigold No Charge
 - ii) Citiblu Rs. 300/-
 4. Document retrieval charges

Local transaction	Rs. 350/- per document
Foreign transaction	Rs. 900/- per document
 5. Reactivation charges : Rs. 1,000/- per reactivation
 6. Foreign transactions : 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard.
 7. Visa/MasterCard Arbitration Charges for Disputed Transactions : US\$ 500/- or equivalent per transaction
 8. Card Conversion Fee : Upto Rs. 1,000 per conversion
 9. SMS/E-mail alerts service
 - (i) Service Charges : Upto Rs. 200 (or equiv. in FCY) per month
 - (ii) Charge per SMS/E-mail : Rs. 10 per message/on over and above 20 messages per month
 10. Citiphone charges
 - (i) Account Details/Activity : Rs. 25/- per inquiry
 - (ii) Foreign exchange rate inquiry : Rs. 50/- per inquiry
 - (iii) Order rewards : Rs. 50/- per order

- C. INSURANCE CHARGE / PREMIUM
 - i) Secure Wallet Plan : Rs. 199/- per month
 - ii) Family Protection Plan : Rs. 165/- per month or Rs. 1650/- annually
 - iii) Life Plus Plan : Rs. 250/- (Life only) per month
 Rs. 325/- (Life & PTD) per month
 - iv) Saving Plan : Rs. 8000/annum (minimum)
 - v) Health Forever : Rs. 3,000/annum

All insurance charges/premiums are paid/remitted to the concerned underwriter(s) / insurance company(ies)



Consumer Banking

D. TIME DEPOSIT

Any premature encashment of a term deposit shall be subject to the following:

The basis for calculation would be as follows:

Pre encashment Penalty = Replacement Cost of funds + Cash Reserve Requirement (CRR) Cost (Applicable only for term deposits originally placed for one year or above)

- 1) Replacement Cost of fund will be calculated on Citi internal money market rates basis.
- 2) CRR Cost will be calculated on the basis of Cash Reserve Requirements as set by the State Bank of Pakistan at the time of pre encashment. This is only applicable for term deposits which are booked for a year or above but are pre encashed before one year.
- 3) There will not be any profit adjustment for the period your deposit stays with us. You will get your profit on the same rate that your term deposit was placed with us. Only the pre-encashment charge will be deducted from the accumulated profit (net of taxes)

B) For foreign currency time deposit:

- Zero or CTGL*** (Offer side) whichever is higher, on the date of early termination minus the Applicable Rate whichever is higher. The applicable CTGL*** will be that of the remaining tenure (nearest quoted tenure) on the date of such early termination.

*** CTGL (Citibank London Rates)

Please note that the terms and condition stated above are applicable to all time deposits accepted under the said conditions.

The premature encashment cost/charge is levied to recover the fund replacement cost incurred by the Bank due to early encashment of time deposit.



Consumer Banking

E. ADVANCES

- | | |
|---|--|
| i) Facility Processing Fee | Rs. 2500/- one time |
| ii) Monthly Line (Loan) Utilization Fee | Rs. 600/- per month (whenever line utilized is 50% less than line disbursed) |

F. ACCOUNT OPENING CHARGES

- | | |
|----------------------------|-----------|
| Additional Account Opening | |
| i) Citiblu Customers | No Charge |
| ii) Citigold Customers | No Charge |

G. ACCOUNT CLOSING CHARGES

- | | |
|-------------------------------|-----------|
| Involuntary/Voluntary Account | |
| i) Citiblu Customers | No Charge |
| ii) Citigold Customers | No Charge |

H. STATEMENT OF ACCOUNT

- | | |
|--|------------------------|
| | Rs. 35/- per statement |
|--|------------------------|

I. CHEQUE BOOK ISSUANCE

- | | |
|---|---|
| 1 New Cheque Book issuance | |
| i) Citiblu Customers | Rs. 5/- per leaf + Govt. taxes |
| ii) Citigold Customers | Rs. 4/- per leaf + Govt. taxes |
| 2 Starter Cheque Book containing five leaves free of charge at the time of account opening, otherwise | |
| i) Citiblu Customers | Rs. 550/- + Govt. taxes (where applicable) |
| ii) Citigold Customers | Rs. 350/- + Govt. taxes (where applicable) |
| 3. Cheque leaf charges for payroll account | Rs. 5/- per leaf + Govt. taxes |
| 4. First Cheque book issuance (containing 25 leaves) | Free of charge |
| J. MAILING OF CHEQUE BOOK | Courier Charges + Rs. 10/- |
| K. SMS/EMAIL ALERT SERVICE | |
| Subscription Charges | Upto Rs. 200/- (or equiv. in FCY) per month |
| L. Inter-Bank Funds Transfer | |
| Inter-Bank Funds Transfer (through Internet Banking and ATM) | Rs. 50 per transaction + Govt taxes |
| M. CITIGROUP GLOBAL TRANSFERS | |
| Transaction Fee | USD 20 (equiv. in LCY) |



Consumer Banking

N. CITIBANK ONLINE

The bank provides the following banking services through CITIBANK ON-LINE to facilitate customer transactions.

1) LCY Payorder/Demand Draft/Managers Cheque Issuance

- | | |
|------------------------|--|
| i) Citiblu Customers | 0.05% of the amount
or Min. Rs. 100/-
Max. Rs. 500/- |
| ii) Citigold Customers | No Charge |
| iii) Citi At Work | No Charge |

2) FCY Payorder/Demand Draft Issuance

- | | |
|------------------------|---|
| i) Citiblu Customers | 0.05% of the amount or Min: |
| For USD | \$ 5 |
| For GBP | £ 3 |
| For EURO | € 5 |
| For YEN | ¥ 600 |
| | Max. Rs. 5,000 (or equivalent
in foreign currencies) |
| ii) Citigold Customers | No Charge |
| For USD | No Charge |
| For GBP | No Charge |
| For EURO | No Charge |
| For YEN | No Charge |

3) Utility Bill Payment

- | | |
|------------------------|-----------|
| i) Citiblu Customers | No Charge |
| ii) Citigold Customers | No Charge |

4) CBOL Merchant Accounts

- | | |
|--------------------------|-----------|
| i) Standing Instructions | No Charge |
| ii) Pay order | No Charge |

5) Cheque Book Issuance

- | | |
|------------------------|--------------------------------|
| i) Citiblu Customers | Rs. 5/- per leaf + Govt. taxes |
| ii) Citigold Customers | Rs. 4/- per leaf + Govt. taxes |

6) Cheque leaf charges for payroll account

Rs. 5/- per leaf

7) Mailing of Cheque Book

Courier Charges + Rs. 10/-

O. ATM USAGE

Shared ATMs of Participating Banks

- | | |
|-----------------|-------------------------|
| Balance Inquiry | Rs. 5/- per inquiry |
| Cash withdrawal | Rs. 15/- per withdrawal |



Consumer Banking

P. TRANSACTION CHARGES

(Over the Counter)

LCY Current A/C

- | | |
|------------------------|--|
| i) Citiblu Customers | Free cash deposits and
50 Free cash
withdrawals, Rs. 50 per
withdrawal after 50th
withdrawal per month |
| ii) Citigold Customers | Free cash deposits and
100 Free cash withdrawals,
Rs. 50 per withdrawal
after 100th withdrawal |

LCY SAVINGS A/C

- | | |
|------------------------|--|
| i) Citiblu Customers | Free cash deposits and
15 Free cash
withdrawals, Rs. 50 per
withdrawal after 15th
withdrawal per month |
| ii) Citigold Customers | Free cash deposits and
25 Free cash withdrawals,
Rs. 50 per withdrawal
after 25th withdrawal
per month |

FCY SAVINGS A/C

- | | |
|--|---|
| i) Foreign Currency Deposits
Over the counter charges | 0.1% of the deposit amount,
Minimum USD 3/- EUR 2/-,
GBP 2/-. |
|--|---|

Q. MONTHLY CHARGES

a) Monthly Service Charges

Min. Relationship Balance (MRB) No Charge
Charge

- | | |
|---------------------|---|
| b) Citigold Charges | Rs. 4,000 per month
Free of Charge Services ¹ |
|---------------------|---|

i) Citigold status is based on the following criteria:

Current Account - PKR 1.5 Million or (or its equivalent
in any of the foreign currencies offered by us).

Saving Account - PKR 3 Million or (or its equivalent
in any of the foreign currencies offered by us)

Total Relationship Balance - PKR 5 Million (or its
equivalent in any of the foreign currencies offered by us)



Consumer Banking

- c) Free of Charge Services¹
- a. Citigold customers are eligible for the following charge waivers
- Issuance of local & foreign currency Managers Cheque(MC)/Demand Draft(DD) & Pay order(PO)
 - Telegraphic Transfers (Telex charges will apply)
 - Cancellation of MC/DD/ PO
 - Balance certificates/reference letters
 - Additional account opening charges
 - Standing Instructions (Product charges will apply)
 - Debit Card Annual Fee
 - SMS/Email Alert Service subscription charges
 - Local Currency Collection Charges on Saving Accounts
 - Bank Statements
 - Balance Inquiry and Cash Withdrawal Charges on using shared ATMs of participating banks.
- b. Citiblu Customer with a TRB of Rs. 2 million and above are eligible for the following waivers:
- Issuance of Local Currency MC / DD / PO
 - Balance Certificates / Reference Letters
 - Additional Account Opening Charges
- c. Service charges from the Schedule of Charges are waived on Salary accounts of Citibank employees

Note:

- Citigold & Citiblu: All customers that meet the minimum monthly average balance for Citigold which is stated in Citigold charges (Section P b) will be classified as Citigold customers. All other customers will be categorized as Citiblu customers.
- The following accounts will be exempted from the minimum relationship balance charges
 - Students
 - Mustahiqeen of Zakat
 - Employees of Government/Semi Govt. Institutions drawing for salary/pension purposes. This include widows/children of deceased employees eligible for family pension/benevolent grant.
 - Basic Banking Account holder
 - Citiblu Accounts
- Wherever the charge/ fee is stated as a percentage (%) ranging from a minimum (Min) to maximum (Max) the higher of the two will apply
- Incase of insufficient funds in the customer account, the applicable charges will be deducted from other account(s) of that customer
- All insurance charges/premiums are paid/remitted to the concerned underwriter(s)/insurance Company(ies)



Consumer Banking

- Bank will provide 6 monthly statements free of charge for regular accounts any additional request for statement issuance shall be subject to charges
- No service fee shall be charged from the student depositing the amount of fee directly in the fee collecting account of the educational institution
- The charges for making pay order/DD/any other related instrument for payment of fee/dues in favor of educational institution, HEC/Board etc may not exceed 0.50% of fee/dues or Rs. 25 per instrument whichever is less

R. BASIC BANKING LOCAL CURRENCY ACCOUNT

No Minimum initial deposit required
No Minimum Relationship Balance Charges
Unlimited deposits and checking withdrawals are allowed through cash/clearing per month.
Unlimited free withdrawals from Citibank ATMs. In case of withdrawals from ATM machines of other banks, Relevant Switch charges will be recovered.

Statement of account will be issued once a year without charges
First cheque book of 25 leaves will be given free of charge.
All other services other than the above shall be charged as per the normal Citiblu charges. Clearing charges will be levied as per SOC.

S. CITI ONE *

- | | |
|--|--|
| a) Monthly Service Charge: | No Charge |
| b) Cheque Book Issuance | Rs. 2/- per leaf + Govt. Taxes
First Cheque Book free |
| c) LCY Payorder/Demand Draft/Managers Cheque | |
| i) Customer with a MRB of Rs. 50,000/- & above | First 5 issuances per month free |
| ii) Citiblu Customers | 0.15% of the amount or
Min. Rs. 350/- Max Rs. 800/- |
| d) Transaction Charges: | |
| Customer with a MRB of Rs. 50,000 & above | No Transaction Charges |
| e) Debit Card Issuance | Free |
| i) Debit Card Re-issuance/ Replacements | Rs. 500/- per card |
| ii) Annual Fee | Rs. 300/- |
| f) Bank Statement Charges | No Charge |

* CitiOne is a product that is only for Citiblu Customers. To open a CitiOne account a customer cannot have any other account in the relationship apart from CitiOne. If the customer wishes to open another account in the same relationship, then the TRB requirement will be Rs. 100,000 and CitiOne will be treated as a normal Current Account and all charges applicable to a normal current account will apply.



Consumer Banking

T. Citi At Work (Payroll Account)*

- 1) Minimum Balance Requirement (MBR)
 - i) Citiblue No MBR
 - ii) Citigold No MBR
- 2) Cheque Book Issuance Free first cheque book of 25 leafs
 - i) Citiblue Customer Rs. 5/- per leaf + Govt. taxes
 - ii) Citigold Customer Rs. 4/- per leaf + Govt. taxes
 - iii) First Cheque book mailing charges No Charge
- 3) First time Debit Card Issuance No Charge
 - a) Replacement of Debit Card Rs. 300/- per card
 - b) Annual Fee
 - i) Citiblue No Fee
 - ii) Citigold No Fee
 - iii) Secondary Debit Card (Joint Account) No Fee
 - iv) First Debit Card Issuance mailing charges No Charge
- 4) Access to Citibank Online No Charge
- 5) Access to 24 hour Citiphone Banking No Charge
- 6) Pay-orders and demand drafts No Charge
- 7) Bank Certificate & Reference Letters No Charge
- 8) Reference Letters No Charge
- 9) ATM Usage

Shared ATMs of Participating Banks

 - i) Balance Inquiry Rs. 5/- per inquiry
 - ii) Cash withdrawal No Charge
- 10) Standing Instruction Charges No Charge
- 11) Remittances No Charge*

*Local/Foreign Postal Charges Apply
- 12) SMS/Email Alert Service No Charge
- 13) Email Statement No Charge
- 14) Additional Account Opening No Charge
- 15) Account Closing Charges No Charge



Consumer Banking

All other charges are the same as for Normal Account Holders

*Citi At Work (Payroll Accounts) are available to employees of corporate entities subject to Citi at Work relationship with corporate entity.

U. Investor Portfolio Securities (IPS) Accounts

- 1) IPS Account Opening : Rs. 1,000 Charges
- 2) Transaction Charges : Rs. 200 / transaction
- 3) Safekeeping Charges/ Stamp Duty Legal Fee : Rs. 1000 annually

V. CREDIT CARDS

- | | Gold | Silver |
|-----------------------------|---|---|
| a) Annual Fee | : Rs. 4,000 | Rs. 2,000 |
| b) E-Card Annual Fee | : Free | Free |
| c) Supplementary Annual Fee | : No Fee | Rs. 250 |
| d) Service Fee | : Upto 3.5% of outstanding amount per month translated into an APR of 42% p.a. or minimum of Rs. 200 per month (whichever is higher). | |
| e) Cash Advance Fee | : | |
| | For Citibank Credit Card holders | Upto 3.5% of cash advance transaction amount or Rs. 450/- (whichever is higher) |
| f) Late payment fee | : 10% of minimum payment due or Rs. 900/- (whichever is higher). | |
| g) Overlimit fee | : Rs. 1,000/- each time | |
| i) Insurance charge | : | |
| | i) Credit shield Plus | : 0.79% of total outstanding balance per month |
| | ii) Secure Wallet Plan | : Rs. 199/- per month |
| | iii) Family Protection Plan | : Rs. 165/- per month or Rs. 1650/- annually |
| | iv) Life Plus Plan | : Rs. 250- (Life only) per month or Rs. 325/- (Life & PTD) per month |
| | v) Savings Plan | : Rs. 8000/- per annum (minimum) |



Consumer Banking

vi) Health Forever : Rs. 3,000/annum

All insurance charges/premiums are paid/remitted to the concerned Underwriter(s)/Insurance Company(ies)

- j) Returned Cheque : Rs. 700/-
- k) Cash payment over the counter at Citibank branches or at the Habib Metropolitan Bank branches in Multan, Hyderabad Sialkot and Gujranwala Faisalabad : Upto Rs. 250 per statement
- l) Foreign transactions : Upto 5% over the prevailing market rate or as per SBP directives. For all foregion currency transactions, the conversion from foregion currency amount to a US Dollar amount is billed by Visa/masterCard at the prevalent Visa/MasterCard exchange rate. The rate charged for conversion from the US Dollor amount to Pakistani Rupees is the Prevailing open market rate quoted to us at the particular time. Citibank also charge a handling fee of minimum 0.40 rupees per converted US Dollor. The above fees are within the scope of the overall charges of 5% over the prevailing market rate.
- m) Visa/MasterCard Arbitration Charges for Disputed Transactions : US\$ 500/- or equivalent in Rupees per transaction
- n) i) Cash On Call(COC) (within the credit limit) : 39% per annum*
- ii) Cash On Call(COC) (additional credit limit) : 36% per annum*
- iii) Processing Charges : Rs. 1,000 per transaction
- iv) Prepayment Charges : 4% of outstanding ACOC Amount
- o) i) Smart Installment Plan : 39% per annum*
- ii) Processing Charges : Rs. 250/- per transaction
- iii) Prepayment Charges : 4% of outstanding SIP Amount
- p) Balance Transfer Facility : 39% per annum*
 - i) Processing Charges : Rs. 500/- per transaction
 - ii) Prepayment Charges : 4% of outstanding Balance Transfer Facility Amount



Consumer Banking

* May vary by tenure and subject to bank's credit policies (For all new bookings)

In case of pre-payments, card-member is required to submit a written request along with payment cheque

- q) Card Conversion Fee : No Fee
- r) SMS/E-mail alerts service
- (i) Service Charges : Upto Rs. 200/- per month
- s) Credit Card direct debit (Standing payment instruction)
 - (i) Enrollment fee : Rs. 500/-
 - (ii) E-mail Statement : No Fee
 - t) Card Clubbing fee : No Fee
 - u) Card Replacement Fee : Rs. 500/-
- 2 Merchant Services
 - a) Annual Internet Merchant Account fee for existing & renewals : Rs. 50,000/-
 - b) Internet Merchant discount charges : 5% or Rs. 25/- per transaction (whichever is higher)
 - c) POS discount charges : 2.5% of transaction amount
- W. PERSONAL LOANS
 - a) Non end use defined loans
 - i) Mark-up rate¹ : Upto 30% per annum
 - ii) Returned Cheque : Upto Rs. 800/- per cheque
 - iii) Prepayment charges : Upto Rs. 5,000/- or 10% of outstanding whichever is higher
 - iv) Credit Shield Premium² : Upto 5% of loan amount
 - v) Cash payment over the counter at Citibank branches or at the Habib Metropolitan Bank branches in Multan, Hyderabad Sialkot and Gujranwala : Upto Rs. 250 / installment



Consumer Banking

- b) End use defined loans
- i) Mark up Rate¹ : Upto 30% per annum
- ii) Late Payment Charges : Upto Rs. 700/-
- iii) Prepayment charges : Rs. 5,000/- or 10% of outstanding whichever is higher

¹Mark-up rate may vary for different customer segments / loan tenure.

²Insurance charges may vary depending on the tenure of the loan. All insurance charges/premiums are paid/remitted to the concerned underwriter(s)/insurance company(ies). The purchase of insurance is optional and not required to obtain or maintain the credit.

³Remittance of excess amount to customers shall be subject to Manager's Cheque issuance charge.

X. CITIBANK CAR FINANCING

- a) Mark-up rate : 16-21.5% per annum¹
- b) Unpaid / Returned Cheque : upto Rs. 800/-
- c) Late Payment Charges : upto Rs. 700/-
- d) Pre-payment Charges : upto 10% of the loan outstanding.
- e) Vehicle repossession charges : upto 25,000 - Rs. 50,000
- f) Credit Shield : upto 7% of the disbursed amount³
- g) Vehicle Insurance : As per the rate quoted by the insurance company
- h) Cash payment over the counter at Citibank branches or at the Habib Metropolitan Bank branches in Multan, Hyderabad Sialkot and Gujranwala : Upto Rs. 250 / installment

¹Mark-up rate may vary for different customer segments / tenors

²May change in different circumstances related to re-possession of vehicle

³Insurance Charges may vary depending on the tenor of the loan. All Insurance Charges/Premiums are paid/remitted to the concerned underwriter(s) / insurance company(ies).

The purchase of credit insurance is optional and is not required to obtain or maintain credit.



Consumer Banking

Y. MORTGAGE LOANS

- 1) Mark-up rate : Adjustable Rate Mortgage: Upto 7.5%¹ + the weighted average of last three 1-year T-bill auctions²
: Flexi Fixed Rate Mortgage: Upto 7.5%¹ + first 25 calendar days' average of the average PKRV rate
- 2) Liquidated Damages : 24% of the overdue amount as genuine pre-estimate of liquidated damages.
- 3) Partial or Full Prepayment Charges : Upto 5% of the prepayment amount³
- 4) Step Up Charges : Upto Rs. 2,000/- per transaction
- 5) Step Down Charges : Upto Rs. 2,000/- per transaction



Consumer Banking

6) Switching Fee	Upto 5 % of the outstanding amount
7) Special Payment Plans	Rs. 2,000/- in addition to normal application fees
8) Appraisal Fee	Upto Rs. 4,500/-
9) Legal Fee	Upto Rs. 4,000/-
10) Late Payment Fee	Upto 20% of monthly installment over due
11) Property & Life Insurance premium	As per the rate quoted by the Insurance Company
12) Repayment Through Post Dated Cheques	Rs. 2,000/- in addition to normal Application Fees
13) Unpaid/Returned Cheques	Upto Rs. 800/-
14) Cash payment over the counter at Citibank branches or at the Habib Metropolitan Bank branches in Multan, Hyderabad Sialkot and Gujranwala	Upto Rs. 250 / installment

¹Mark-up rate may vary for different customer segments.

²An alternative rate (reflective of market conditions) will be taken as benchmark in the event that auction of T-bills is suspended by SBP

³There are no charges on prepayments of upto 18 Total Monthly Payment once a year

* Charges may vary depending on customer segment.



Other Services

A. TERM FINANCE CERTIFICATE	
1) Safekeeping charges	1% p.a.
2) Registration charges	0.25% p.a. Min. Rs. 1,250/-
3) For registration outside Karachi the courier and insurance charges	Actuals
4) Stamp Money	Actuals
B. SALE AND PURCHASE OF SECURITIES AND SAFE CUSTODY.	
1) Sales and Purchase of Securities	0.125% on the First Rs. 10,000/- of Purchase Price of Cost thereof 0.0626% on amount exceeding Rs. 10,000/-
Floatation A/c of Shares for Customers:	Rs. 20,000/- or 0.5% of the subscription amount whichever is higher
Note:	
i) These charges are in addition to brokerage.	
ii) Commission is not to be recovered on Purchase on newly Floated Securities, where it is payable by the government, Government Agencies, and from the Subscribers to new Share Floatation.	
iii) When Order for Purchase or Sales of Securities are executed through the Bank's other Offices, all incidental Expenses such as Postage, Insurance Charges, etc. Incurred will be recovered in addition to the commission/Brokerage Charged.	
C. SECURITIES SERVICES	
Custodial Services offered to local and non-resident Customers include the following, as appropriate:	
i) Settlement.	
ii) Safekeeping.	
iii) Income collection and distribution.	
iv) Corporate action.	
v) Registration.	
vi) Foreign Exchange (in conformance with local regulations).	
a) Transaction fee:	Based on value/volume
Safekeeping charges	Based on asset value.
Stamp duty, legal fees, Central depository company	Based on actuals
Charges and other expenses:	
Outward funds transfer (Securities Related transaction)	Rs. 500/-
b) GDR / ADR Conversion Fee	\$ 0.15 per 100 Shares Payable in Pak Rupees



Other Services

C. MISCELLANEOUS

- | | |
|---|--|
| 1) Stock Inspection of Customers: | Actuals per inspection |
| 2) Market/Trade Checking done on behalf of Customers | Actuals |
| 3) Cash access from bank via third party | Rs. 100/- per transaction for bank account |
| 4) Miscellaneous
Balance Certificate/
Reference Letters
(for consumer Customers) | |
| ii) Citiblu Customers | Rs. 400/- Flat |
| iii) Citigold Customers | Rs. 200/- Flat |
| 5a) Retrieval of Documents for Corporate Customers | |
| (a) Paid cheque | |
| i) Within 1 year | Rs. 300/- per cheque |
| ii) Between 1-3 years | Rs. 400/- per cheque |
| iii) More than 3 years | Rs. 500/- per cheque |
| (b) Funds Transfer Documents | |
| i) Within 1 year | Rs. 200/- |
| ii) Other than 1 year | Rs. 300/- |
| 5b) Retrieval of Documents for Consumer Customers | |
| (a) Paid Cheque | |
| i) Within 1 year | Rs. 400/- per cheque |
| ii) Between 1-3 years | Rs. 800/- per cheque |
| iii) More than 3 years | Rs. 1500/- per cheque |
| (b) Funds Transfer Documents/
Time Deposit Application | |
| i) Within 1 year | Rs. 500/- |
| ii) Other than 1 year | Rs. 1000/- |
| 6) Trust Receipt/LC Application/Counter Shipping guarantee | Actual |

GLOSSARY

- LC = Letter of Credit
MC = Managers Cheque
PO = Pay Order
MT = Mail Transfer
TC = Travellers Cheques
DD = Demand Draft
FCY = Foreign Currency
LCY = Local Currency
TT = Telegraphic Transfer
PIB = Pakistan Investment Bond
TRB = Total Relationship Balance
Equiv. = Equivalent



Other Services

A. LOCAL MAIL (ORDINARY) WITHIN PAKISTAN

Rs. 8.00	upto	20gm	Letters
Rs. 15.00	upto	50gm	"
Rs. 20.00	upto	100gm	"
Rs. 30.00	upto	250gm	"
Rs. 40.00	upto	500gm	"

(For over please contact us)

Domestic Registered Mail for General Users Rs: 20.00

B. FOREIGN MAIL (ORDINARY) THROUGH POST OFFICE

Weight up to	For all countries Rs.	For India Rs.	For Indonesia Rs.	For Bangladesh Rs.
20gm	55.00	28.00	38.00	23.00
50gm	100.00	44.00	60.00	35.00
100gm	170.00	69.00	94.00	55.00
250gm	390.00	158.00	213.00	125.00
500gm	740.00	269.00	400.00	235.00
1000gm	1350.00	523.00	706.00	415.00
2000gm	2470.00	914.00	1233.00	725.00

International Registered Mail

- (1) For every Letter mail article Rs. 100.00

e.g. If an envelope of 20gm sent through registered mail following would be the applicable charges. Rs. 155.00 per 20gm envelope

C. PRODUCT WISE LOCAL/FOREIGN/POSTAL CHARGES

Manager Cheques	Rs. 20.00
DD and Advice	Rs. 20.00
ICs LCY	Rs. 50.00
IBs	Rs. 20.00
Any Bank Instrument	
- For USA	Rs. 50.00
- Other than USA	Rs. 25.00
Telegram Inland	Rs. 30.00
Short Telex Charges	Rs. 1000.00
Full telex Charges/LC's	Rs. 2000.00

D. INTERNATIONAL COURIER SERVICE*

- Int'l Courier Charges Rs. 1500/- per document upto 500 gm

The above charges are inclusive of Sales Tax.

E. COURIER SERVICE WITHIN PAKISTAN*

- Domestic (Nationwide)
(Next Day Delivery) Rs. 100/- 500 gms Envlp

- Local (Within City)
(Next Day Delivery) Rs. 30/- 500 gms Envlp

* Subject to revisions by courier companies.

