



## **WELCOME EXPERIENCE**

### **Lifestyle Gift Voucher**

- Each voucher will be of Rs 500 denomination. Cardmember will receive three such vouchers amounting to a total of Rs 1,500.
- The vouchers will be sent to the customer's mailing address along with the credit card in the Welcome Kit.
- Citibank will not be liable to replace the Lifestyle vouchers that are lost / stolen or damaged and no credit will be given for the same.
- Each Lifestyle voucher can be redeemed at one time only and part of its value cannot be either carried forward or refunded in cash.
- Usage terms and validity details of the Lifestyle voucher will be provided on the reverse of the voucher.
- The Lifestyle voucher must be presented at the store while settling the bills.

### **Shoppers Stop Gift Voucher**

- Each voucher will be of Rs 250 denomination. Cardmember will receive six such vouchers amounting to a total of Rs 1,500.
- The vouchers will be sent to the customer's mailing address along with the credit card in the Welcome kit.
- Citibank will not be liable to replace the Shoppers Stop vouchers that are lost/ stolen or damaged and no credit will be given for the same.
- Each Shoppers Stop voucher can be redeemed at one time only and part of its value cannot be either carried forward or refunded in cash.
- Usage terms and validity details of the Shoppers Stop voucher will be provided on the reverse of the voucher.
- The Shoppers Stop voucher must be presented at the store while settling the bills.

### **Movie Tickets**

- The movie vouchers will be sent to the customer's mailing address along with the credit card in the Welcome Kit.
- Citibank will not be liable to replace the movie vouchers that are lost / stolen or damaged and no credit will be given for the same.
- Each movie voucher can be redeemed at one time only and part of its value cannot be either carried forward or refunded in cash.
- Usage terms and validity details of the movie voucher will be provided on the reverse of the voucher.

## **RENEWAL EXPERIENCE**

### **Forbes Package**

- Complimentary annual magazine subscription will start within 45 days of payment of the subsequent card renewal fee of Rs 2,000. This is a one time gift and will only be available on customers first year card renewal.
- If the Forbes Membership Card (Forbes India Preferred Club) is not received within 45 days of subscription enrollment or if any problem is faced while redeeming the discount, please write to [preferred@forbesindiamagazine.com](mailto:preferred@forbesindiamagazine.com) or SMS PUF to 51818 and the Forbes customer care centre will get in touch with the customer.
- James Bond movie DVDs will reach the customer within 45 days of him receiving his first magazine as part of the annual subscription. These movies (James Bond Series) have been pre decided by Forbes India and Citibank; customers do not have an option to change the complimentary DVD selection.
- Citibank reserves the right to extend or terminate this offer without prior notice.
- Citibank reserves the right at any time, without prior notice, to add/alter/modify/change or vary all of these terms & conditions or to replace wholly, or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.



## **Rewards**

- 5X rewards will be awarded only on spends made in the specified industry categories viz a) Apparel outlets b) Bookshops c) Restaurants (excluding those located within hotels) and d) Leather good stores .  
**IMPORTANT:** The industry category of purchase will be decided on the basis of industry code for the merchant establishment, as defined by Mastercard, where the purchase is made. Citibank reserves the sole right to decide whether a purchase meet the eligibility criterion
- 5X rewards on select categories of products/services will be awarded only on outlets, which provide that product on stand-alone basis. For eg; a) 5X rewards benefit will be given on dining at stand –alone restaurants & not on spends at restaurants located within hotels b) similarly 5X rewards on apparel would be awarded only for spends in dedicated apparel stores
- 5X rewards will be awarded purely on a best –effort basis.
- Citibank reserves the right to extend or terminate this offer without prior notice.
- Citibank reserves the right at any time, without prior notice, to add/alter/modify/change or vary all of these terms & conditions or to replace wholly, or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- All disputes if any, arising out of or in conjunction with or as a result of this offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- Payment of fees/service charges/all other amounts due from the Cardmember to Citibank from usage of the Citibank Platinum Select Credit Card by the Cardmember under this offer and/or otherwise will be governed by Citibank Cardmember Terms & Conditions.
- This scheme shall remain in force till such time as terminated by Citibank
- Reward Points will be awarded to a Citibank Platinum Select Cardmember for valid charges incurred on a valid Card. No Reward Points will be awarded to a Citibank Cardmember towards fees & charges, cash advance, any advance on Cash Line, Loan on Phone or any Equated Monthly Installment (EMI) products. Further, only such Cardmembers who are not delinquent on their Card payments shall be eligible for Reward Points
- Reward Points shall not accrue on charges that are subsequently reversed.
- Citibank Platinum Select Cardmember needs to accumulate a minimum of 500 Reward Points to redeem them. On redemption, the Reward Points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Platinum Select Cardmember's Account.
- No accumulation or redemption of Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Citibank Platinum Select Cardmember is a delinquent account or if there is any breach of any clause of the Cardmember Terms and Conditions.
- Citibank's computation of Reward Points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
- A Cardmember cannot transfer any Reward Points to another person or combine the Reward Points of his / her other Credit Cards except for Additional Cards.
- Citibank accepts no liability in respect of any income or other tax liability of Card Members arising from the redemption of Reward Points.
- Reward Points once exchanged for any other partner loyalty programs cannot be transferred back.

## **SELECT PRIVILEGES**

### **1. Hospitality and Travel Privileges**

- Call Platinum Assist at **1800114999** or **011-41898875** during any time of the day to make reservations at Imperial Palace and Le Royal Meridien.
- Reservations must be made atleast 7 days in advance.
- Reservations under this Offer are subject to availability, and this offer is available only on a first-come-first-serve basis.
- Offer is valid till 31<sup>st</sup> March, 2011.

### **Imperial Palace**

- Room rates are not inclusive of taxes



- Dining discount of 20% is not available on alcoholic drinks
- Complimentary airport transfer is not available with Standard King Room
- Club rules at The Royal Palms Golf and Country Club apply for the complimentary golf session
- Spa session (Foot Massage) is complimentary for 10 Minutes only. Post the time limit normal charges will apply.

#### Le Royal Meridien

- Complimentary massage is available for only 1 person. Duration of the massage will be 1hr. Post the time limit normal charges will apply.
- Airport transfers will be in any one of the following car types: Camry/BMW/Mercedes. The choice of the car rests in the hands of the hotel management and will also depends on the availability of the car type.

## **2. Golfing Privileges**

The golfing privileges are valid at the following lounges:

Royal Palms Golf & Country Club	Mumbai
Karnataka Golf Association	Bangalore
Cosmo - TNGF Golf Course	Chennai
Jaypee Greens Greater	Noida
Ambi valley Golf Course	Lonavla
Cochin Golf Club	Cochin
Golden Greens Golf Resort	Gurgaon
Jayachamaraja Wadiyar Golf Club	Mysore
Bhubneshwar Golf club	Bhubneshwar
Noida Golf Club	Noida
Rambagh Golf Club	Jaipur
Royal Springs Golf Course	Srinagar
The Resort Country Club	Gurgaon
Trivandrum Golf Course	Trivandrum
Chandigarh Golf Club	Chandigarh

#### **Fulfillment:**

- MasterCard Platinum Select Cardmember calls the golf concierge service at 011-46015757 (Mon-Sat, 9am-5 pm).
- Concierge would provide the details of the services & clubs empanelled with them.
- Cardmember should place the request with the concierge for a booking and tee off time at a participating club two days prior to preferred date for playing. (To play on Saturday, a cardholder needs to call latest by Thursday 4 pm)
- Concierge would take booking and confirmback (through email or call) in 24 hours confirming the tee off time.
- Cardholder to visit the club, pay the discounted green fees and play as per scheduled time.

#### **Terms and conditions**

- Club rules apply.
- Open to Platinum Select Card Holders (both primary and add-on) Only
- Service available on prior booking with the golf concierge only.
- Offer valid till 31<sup>st</sup> Dec 2010

## **3. Movie Privileges**

- To qualify for the Select Exclusives, you need to spend above the threshold limit in the eligible period. Eligible periods are defined as each quarter of a calendar year i.e. Jan 1st- March 31st, April1st –June30th ,July1st-Sept30th, Oct1st-Dec31st.



- Threshold limit for the above purpose is defined as Rs 1 lakh. For this purpose spend amounts would be verified against transactions as appearing on statements for each month in the eligible period.
- To qualify for the Select Exclusives, your card should be open, valid and in good standing.
- The Select Exclusive offers would be fulfilled through vouchers. The vouchers along-with details on fulfillment and other conditions will be shared with eligible card-members within 45 days from the last date of the eligible period.
- Voucher can be redeemed at one time only and that part of its value cannot be either carried forward or refunded in cash.

### **Peace of Mind**

The complimentary insurance cover on the card as set forth below will be available as per the following terms and conditions :-

- The complimentary insurance cover is available only to primary cardholders of cards which are open and in good standing
- Coverage under the policy would commence on the 1st day of the month subsequent to the month in which card-member receives the card
- If cardmember becomes delinquent i.e. fails to pay at least minimum amount due at any time during the year , coverage would lapse for the remainder of the year
- Card-member will be issued a policy reference number within 15 days from the date of commencement of coverage
- Please note that for the purpose of this coverage the following details would be shared with the insurance provider i.e. New Indian Assurance Ltd viz – card no, name and residence address. Card -member will have to contact New Indian Assurance directly for the following:-
  - a) updation of any of the above particulars
  - b) making an insurance claim
- In the event of admissible loss, card-member will have to contact New India Assurance directly. Card-member would need to quote the unique policy reference no for the purpose of claim processing .For more details on claim fulfillment procedure and for detailed terms and conditions of the policy please log on to [www.nia.com](http://www.nia.com)
- Insurance products are obligations only of the Insurance company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup Inc or any of its affiliates or subsidiaries or any Governmental agency. All Claims under the policy will be solely decided upon by the Insurance Company. Citibank, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. Insurance is the subject matter of solicitation. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized 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 all jurisdictions.

### **1. FRAUD PROTECTION**

- Card-member would be indemnified (subject to a maximum of Rs. 1,50,000/-) for the financial loss sustained due to fraudulent transactions on his lost or stolen Citi Select card within 96 hours prior and 48 hours post the reporting, of loss/theft of card, to Citibank.
- This Fraud Protection cover is available worldwide.
- No indemnity would be given for the following :-
  1. Losses due to fraud or dishonesty of Card-member
  2. Losses resulting from any credit card issued without consent of the insured. However this exception will not apply in respect of replacement of a credit card previously issued to the insured
  3. Any loss due to misuse by family members/house-helpers or caretakers at home.



### **General disclaimer**

Applicable for offers under “Welcome experience”, “ Renewal Experience”, “ Hospitality Privileges “ ,“Movie Privileges” and “ Golfing privileges”

These offers are brought to you solely by the participating Merchant Establishment | Citibank is not making the offers, holds no warranty and is not representative of the delivery, service, suitability, merchantability, availability or quality of the offers and/or products / services under the offers | Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the offers and/or products/services under the offers must be addressed in writing, by the customer directly to the participating Merchant Establishment and Citibank will not entertain any communication in this regard | Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a customer, directly or indirectly, by use or non-use of products/services under the offers | Offers cannot be combined with any other offers | Citibank reserves the right to extend or terminate this offers without prior notice | Citibank reserves the right at any time, without prior notice , to add/ alter /modify/ change or vary all of these terms & conditions or to replace wholly, or in part, this offers by another offers, whether similar to this offers or not, or to withdraw it altogether | These offers are only valid on payment with Citibank Credit Card issued in India only. Payment of fees/service charges /all other amounts due from the Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under this offer and/or otherwise will be governed by Citibank Most Important Terms & Conditions and the Cardmember Terms and Conditions| The above terms & conditions need to be read in conjunction with the Cardmember Terms & Conditions | You can view our Cardmember Terms and Conditions on our online portal [www.citibank.com/India](http://www.citibank.com/India) |

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**The following insurance benefits are available to Cardmembers who became members before 31<sup>st</sup> May 2010. These benefits will cease to exist for these cardmember after their subsequent renewal**

The complimentary insurance cover on the card as set forth below will be available as per the following terms and conditions :-

- The complimentary insurance cover is available only to primary cardholders of cards which are open and in good standing
- Coverage under the policy would commence on the 1st day of the month subsequent to the month in which card-member card- member receives the card
- If cardmember becomes delinquent i.e. fails to pay at least minimum amount due at any time during the year , coverage would lapse for the remainder of the year
- Card-member will be issued a policy reference number within 15 days from the date of commencement of coverage
- Please note that for the purpose of this coverage the following details would be shared with the insurance provider i.e. New Indian Assurance Ltd viz – card no, name and residence address. Card -member will have to contact New Indian Assurance directly for the following:-
  - a) updation of any of the above particulars
  - b) making an insurance claim
- In the event of admissible loss, card-member will have to contact New India Assurance directly. Card-member would need to quote the unique policy reference no for the purpose of claim processing .For more details on claim fulfillment procedure and for detailed terms and conditions of the policy please log on to [www.nia.com](http://www.nia.com)
- \_Insurance products are obligations only of the Insurance company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup Inc or any of its affiliates or subsidiaries or any Governmental agency. All Claims under the policy will be solely decided upon by the Insurance Company. Citibank, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. Insurance is the subject matter of solicitation. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized 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 all jurisdictions.

### **1. BURGLARY OF HOUSEHOLD ARTICLES ON FIRST LOSS BASIS**

- This policy covers loss or damage to household articles (excluding Jewellery and valuables) due to burglary, house breaking and theft in his/her usual place of dwelling as updated with the insurer i.e New India Assurance Ltd. Please note that for the purpose of this coverage the following details would be shared with the insurance provider i.e. New Indian Assurance Ltd viz –card no, name and residence address. Card-member will have to contact New Indian Assurance directly for the updation of any of the above particulars
- Amount of coverage Rs.1,50,000/-
- No indemnity would be given for the following:-
  1. Loss or damage where any of the insured's family members/ authorized representatives, including servants, caretakers, is involved in the burglary, house breaking and/or theft as a principal or accomplice.
  2. Loss or damage to bullions or unset precious stones, any articles gifted or inherited, any curios or work of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, all kinds of computers and peripherals and accessories, all kinds of camera, telephones (including mobile phones), and wrist watches.
  3. Loss or damage due to unexplained losses or shortages.

### **2. TRAVEL PACKAGE**

#### **LOSS OF BAGGAGE**

- This policy covers total loss of personal baggage, occasioned by burglary or theft, containing the personal belongings of the insured card-member only, whilst traveling anywhere in the world on tour.
- Amount of coverage -Rs. 25,000/-
- No indemnity would be given for the following :-
  1. Loss of money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, business promotion items including samples, any curios or work of art, computer and its accessories including Laptops, cell phones, contact lenses, antiques, watches, jewellery and valuables, furs and items made of fur, precious stones and articles made out of precious stones and metals, cheques and bank drafts, cash and travelers cheques.
  2. Unexplained losses and /or shortages, loss of unattended baggage or partial losses.
  3. Loss or damage by theft whilst being carried by/in any two wheeler or other open vehicle.
  4. Loss, destruction of or damage to articles of consumable nature.

#### **LOSS OF PASSPORT**

- In the event of the card-member losing his/her passport in a foreign country whilst on tour this insurance will pay upto the limit of sum insured mentioned below, for the reimbursement of actual expenses, necessarily and reasonably incurred by the card-member, in connection with obtaining emergency travel documents in lieu of lost passport outside India for self only
- No indemnity will be given for any expenses of a consequential nature
- Amount of coverage -Rs. 10,000/-
- No indemnity would be given for loss or damage to passport due to delay or from confiscation or detention by customs, police or other authority.

### **3. PURCHASE PROTECTION**

- This policy covers total loss or damage to items purchased by the primary cardholder through his/her Citibank Platinum Select Credit Card ("Card") and lost or damaged or destroyed by Fire, Burglary and/or Theft, after the receipt of the goods from the merchant but within a period of 90 days from the date of purchase through Card, whilst being worn on the person of the card member or being carried about by him/her or whilst in his/her custody or kept at home The cover will be available only on the first loss reported by the card-member for an item Total coverage across all such claims made would be Rs. 40000
- Amount of coverage –Rs.40,000/-
- No indemnity would be given for the following :-
  1. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or



deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating clause.

2. Breakage, Cracking or Scratching of Crockery, Glass, Lenses, Sculptures, Curios, Pictures, Musical Instruments, Sports Gear, and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
3. Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means.
4. Over-winding , denting or internal damage of watches and clocks.
5. Loss or damage to Money, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, Stamps and Travel Tickers or Travellers Cheques, Business books , documents or consumable goods
6. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
7. Consequential damage/loss or legal liability of any kind.