



TERMS AND CONDITIONS FOR CITIBANK ONLINE USAGE PROMO CONTEST

1. Who may participate:

- 1.1 All individuals who are residents of India and hold Savings bank account/s ("Account") with Citibank, N.A., India("Citibank") and do not have any negative/ delinquent balances either in the account or in respect of the credit/charge cards issued by Citibank throughout the contest period in India may participate in accordance with the terms and conditions herein (the "Entrants").
- 1.2 Employees of Citibank, N.A., or any of its affiliates and their relatives are NOT eligible to participate even if they are otherwise eligible as Entrants. Entry to the Contest is void where prohibited.

2. Contest Period:

- 2.1 The Contest Period is between 00:01 hours on March 15th, 2010 and 11:59 hours on June 15th, 2010 (both days inclusive).

3. Offer:

- 3.1 Entrants will have to login to Citibank Online and transact online during the tenure of the Contest. Entrants agree to be bound by the terms and conditions contained herein.
- 3.2 Without an Entrant being required to do any further act, on an Entrant logging onto Citibank Online the Entrant shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein of the Contest.

4. Participation and selection of Winners:

- 4.1 Entrants who login to Citibank Online and conclude any of the transactions as outlined in table hereunder during the Contest Period will be awarded ePoints for the transactions/ sign-ups listed below subject to the conditions associated with each listed transaction being fulfilled.



- 4.2 On transactions conducted in Credit cards which are linked to a banking account the ePoints points scored on the Savings Account and the Credit Card will be accrued to the customer.

Transaction	Points
First login into Citibank Online (CBOL)	Earn 40 ePoints
First login into Citi Mobile	Earn 40 ePoints
Sign up for Statement on Email online	Earn 40 ePoints
Make a one-time Bill Payment (minimum transaction value Rs. 500/-)	Earn 40 ePoints
Make a View and Pay Bill payment	Earn 20 ePoints
Recharge prepaid mobile (Minimum value Rs.50)	Earn 5 ePoints
Fund transfer to any Citi account (minimum transaction value Rs. 1000/-) Maximum of 2 payments to the same beneficiary in a week.	Earn 20 ePoints
Fund transfer through NEFT (minimum transaction value Rs. 1000/-) Maximum of 2 payments to the same beneficiary in a week.	Earn 20 ePoints
Fund transfer through RTGS Maximum of 2 payments to the same beneficiary in a week.	Earn 40 ePoints
Order demand drafts (minimum transaction value Rs. 1000/-) Maximum of 2 payments to the same beneficiary in a week.	Earn 20 ePoints

- 4.3 The decision of Citibank will be final and binding and cannot be challenged under any circumstances whatsoever. The Entrants agree that no claims pertaining to the selection of the Winners will be raised against Citibank.

5. Prizes:

- 5.1 5 Weekly prizes will be given to customers who have scored the maximum ePoints points in a week.
- 5.2 Top 15 customers who have earned maximum ePoints during the contest period will be awarded the Grand Prize at the end of the contest period.
- 5.3 Every Entrant is entitled to one 'Weekly prize' during the entire Contest Period. In other words once a Winner is declared under the Weekly category the same person shall not be eligible for competing in this category during the entire Contest Period, however such



weekly Winner will be considered for the Grand Prize that shall be awarded at the end of the Contest Period.

5.4 For this contest, the details/status of the ePoints scored by the customer shall not be available on demand for the customer.

5.5 Each weekly winner shall receive two IPL tickets of Rs 1000/- worth each or gift vouchers (from the Citi Rewards redemption catalogue for the same value).

5.6 DLF IPL Tickets will be available only for the following matches and venues.

Day	Date	Venue	Teams
Sat	10/4/2010	Hyderabad	Deccan Chargers vs Chennai Super Kings
Tues	13/04/2010	Mumbai	Mumbai Indians vs Delhi Daredevils
Thurs	3/4/2010	Chennai	Chennai Super Kings vs Delhi Daredevils
Sat	17/04/2010	Bengaluru	Royal Challengers Bangalore vs Mumbai Indians
Sun	18/04/2010	Delhi	Delhi Daredevils vs Deccan Chargers

5.7 In the event that a winner is not from this location and/ or does not want tickets to the afore-said matches then the winner shall be entitled to choose the gift voucher option (available as part of the Citi rewards redemption catalogue)

5.8 Prizes are subject to availability of tickets. In the event on non availability of tickets, appropriate gift vouchers (available as part of the Citi rewards redemption catalogue) will be provided to the winners in lieu of the IPL match tickets.

5.9 Post April 15, 2010 on account of IPL season III closing, prizes will be limited to gift vouchers only (available as per Citi rewards redemption catalogue) for the balance term of the contest period.

5.10 No travel related costs will be borne by Citibank for these matches. Winners will have to make appropriate travel arrangements independently.

5.11 The Grand prize for the contest period are Apple 8GB iPhone(s) which will be given to top 15 customers who have earned maximum ePoints

5.12 Citibank holds no warranty and is not representative of the delivery, service, suitability, merchantability, availability or quality of the offer and/or products/services under the offer.

5.13 Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the offer and/or products/services under the offer must be addressed in writing, by the customer directly to the merchants and Citibank will not entertain any communication in this.



- 5.14 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 offer.
- 5.15 If the Offer and/or anything to be done by Citibank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citibank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Citibank or the other entity/(ies), then Citibank and/or the other entity/(ies) shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
- 5.16 The Prizes are non-transferable and non-refundable, and no substitution, including cash, will be given thereof. No cash claim can be made in lieu of the prizes. Citibank reserves the right to make a substitution of items on account of non-availability of specific items at the relevant time. Acceptance /refusal of a Prize is at the discretion of the Winner. Refusal to accept a Prize allows Citibank to deliver the Prize to such other persons as it deems fit.

6. Winner Notification and delivery of Prizes:

- 6.1 Announcement of the Winners shall be made directly to the winners, through e-mail / telephone, within a period of 30 days from such day on which the entrant is declared as a Winner.
- 6.2 For a Weekly Winner, the announcement shall be made within a period of 10 days from the last day of the week for which the Entrant becomes eligible to be selected as a Winner.
- 6.3 The Winner would need to factor in a 4-6 weeks period from the end date of the Contest for delivery of the Grand Prize and/or the gift vouchers.
- 6.4 Citibank will not directly deliver the prize. The prizes being tickets will either be delivered to the mailing address of the customer with us or will need to be collected by the Winners from the Citibank local offices in respective cities within such time periods as stipulated by Citibank in their notification.
- 6.5 Citibank shall not be responsible or liable for non-receipt or delayed receipt of the Prize by the Winner, due to any loss in transit or otherwise. If the Prize remains unclaimed or undelivered after a period of 48 hours for IPL tickets and a period of 2 months for the gift vouchers and /or the grand prize from date of notification of award of the Prize, the Prize will be forfeited and may be awarded, at the sole discretion of Citibank, to the next eligible entrant.



- 6.6 Any tax or other liabilities or charges payable to the government or any other authority, which may arise or accrue to the winner as a result of winning the Prize, shall be to the sole account of the Winner. Without prejudice to the above, Citibank shall be entitled to deduct all taxes, from the Prizes awarded to the Winners that it may be required to deduct under applicable law.
- 6.7 Citibank reserves the right, without liability, to, at any time, without previous notice, add, alter, modify, change, or vary all or any of the specific details of the Contest or these terms and conditions or to replace, wholly or in part, the Contest by another contest/event, whether similar to this Contest or not, or to withdraw it altogether. Citibank reserves the right at its discretion, to extend/reduce the duration of the Contest Period.
- 6.8 Neither anything contained in these terms and conditions, nor the running of this Contest shall be construed as an obligation on Citibank to continue the Contest after the Contest Period.
- 6.9 Nothing herein amounts to a commitment or representation by Citibank to conduct further such contests/events.
- 6.10 Entrants will not hold Citibank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which an Entrant claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and or on account of the contest or the acceptance, decline, non-receipt, suitability, quality or use or deployment of any Prize won, defect or deficiency in the Prize or its delivery.
- 6.11 Entrants agree that acceptance of the Prize constitutes permission to Citibank to use the winner's name for advertising and promotional purposes without Citibank being liable to pay any compensation therefore.
- 6.12 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 an Entrant or the Winners, directly or indirectly, as a result of participating in the Contest or by use or non-use of the Prizes.
- 6.13 The competent courts at Mumbai have exclusive jurisdiction.
- 6.14 In connection with this Contest all Entrants and the Winners waive any and all rights of claim against Citibank.