

**“Spend Rs. 1,500 on domestic E- commerce transactions and get Rs. 250 cashback”
Terms & Conditions**

Details of the Offer:

- Cardmembers with cumulative spends of Rs.1,500 or more for domestic e-commerce or online transactions during 5th Sep – 20th Sep 2020 (“Offer Period”) using the Citibank credit card who have been communicated by Citibank of the Offer via E-mail or SMS will get a cashback of Rs. 250.

Eligibility Criteria:

- This Offer is valid for select set of credit card customers (“Customer”) who have received the Communication of offer via email/SMS/mobile app notification/browser notification from Citibank.
- To avail the offer, cardmember will have to spends cumulative Rs 1,500 on domestic e-commerce merchants and unblock online transactions (if blocked) either via the Citi Mobile App or Citibank Online -

On the Citi Mobile App –

1. Login and select your card
2. Tap on ‘Manage Card’
3. Select ‘Set your transaction limits’ and unblock online transactions

On Citibank Online

1. Login and select ‘Cards’ tab
2. Click on ‘Manage Card’ in left panel
3. Select ‘Set your transaction limits’ and unblock online transactions

Please note: Primary card customer can set up limits and enable transactions for Addon card member

- To avail the offer, customers from the above eligible segment, upon receipt of invitation to Offer vide e-mail/SMS/mobile app notification/browser notification on their registered e-mail id/Mobile number/Citi Mobile App/Web Browser are required to make cumulative domestic e-commerce spends of Rs. 1,500 or more during the Offer Period.
- Cardmember will be eligible for the cashback only if the Citibank credit card account is active and continues to be in good standing and payment continues to reach Citibank on or before the payment due date.
- The Citibank credit card account based on which the cardmember is receiving the Offer notification should be in open status as on the Offer fulfillment date. Cardmembers whose credit card account is closed at the time of fulfillment, will not be eligible for the Offer.
- The Offer is subject to all applicable laws and regulations. Participation constitutes Cardmember’s full and unconditional agreement to these Terms and Conditions and decisions of Citibank, which are final and binding in all matters related to the Offer.

Qualification criteria:

- Transactions that qualify as eligible will include all e-commerce purchases done by the cardmember during the Offer period using the Citibank credit card selected for this Offer. Only the transaction amount of eligible transactions will qualify as spend.

- Qualifying spend will exclude all EMIs pertaining to Loan on credit card, Balance conversion and Balance transfer programs, Dial an EMI and Merchant EMIs. Original purchase value of Dial an EMI and Merchant EMI will qualify, provided the transaction is done during the offer period. The words “Loan on Credit Card”, “Balance Conversion”, Balance Transfer Programs”, Dial an EMI” and “Merchant EMIs” shall have the same meaning as defined under the Citibank Cardmember Terms and Conditions and Most Important Terms and Conditions.
- Cash withdrawals, all types of fees and charges, standing instructions and Goods and Service Tax (GST) will not qualify as spend for this Offer.
- Qualifying e-commerce spend amount will be calculated net of any reversal or refund that is credited to the Citi card account on or before the offer fulfilment date.
- Transactions that are raised as disputes with the merchant will not be considered eligible spend for the Offer.
- The date of the transaction will be considered based on the transaction date submitted by the Merchant Establishment / Association (i.e. Visa/ Mastercard). Citibank will not be responsible if Merchant Establishment submits the transaction date as different from the actual date when transaction was done.
- Citibank's decision in determining eligibility of a transaction and the spend amount shall be final, conclusive and binding on a Cardmember and will not be liable to disputes, except in case of manifest error. Citibank shall not entertain any dispute in this regard.
- Cumulative spend during the Offer Period will be calculated at card account level. In case more than one card of the Customer is selected for the Offer, the eligible spend on each card will qualify independently for the Offer.

Communication to Qualifiers:

- Cardmembers who qualify for the offer will be provided a cashback Rs. 250 on or before 31st December 2020 to the primary/add-on card for which the communication was sent about the offer. The time line provided for fulfillment of the Offer is only indicative of the expected period and may vary from the actual date of notification.
- The decision of Citibank would be considered final for eligibility of the Offer to the qualified cardmembers. Citibank shall not entertain any dispute or communication in this regard. The Cardmember agrees that no claims pertaining to the qualification shall be raised against Citibank.

Other Terms and Conditions

- This Offer is over and above the ongoing Citibank offers.
- All other terms and conditions of the Card member Terms and Conditions shall continue to apply.
- The Offer is valid only if the Customer's account continues to be in good standing and payment continues to reach Citibank before the payment due date.
- Acceptance of these terms is a prerequisite for participation in this Offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein.
- Citi holds the exclusive right at its sole discretion to refuse or deny the Offer to any cardmember. The cardmember shall become ineligible to participate in this Offer if his/her card is cancelled or account closed before the expiry of or during the Offer Period.
- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by the cardmember and/or billed to the account of the cardmember.
- If the Offer and/or anything to be done by Citi or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citi or any other entity,

including but not limited to, 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 Citi or the merchant, then Citi and/or the merchant shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences and on occurrence of such event, the Offer may be withdrawn at the discretion of Citi

- The Terms and Conditions shall be governed by the laws of India. Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the Courts in Bangalore only
- Under no circumstances the goods purchased/ services obtained during the Offer period will be settled in cash.
- Citi shall not be held liable for any reason, including but not limited to any delay or loss that may be caused in delivery of the services.
- Citi shall not also be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a cardmember, directly or indirectly, by use or non-use of products/services under the Offer
- Any person availing this Offer shall be deemed to have accepted these Terms and Conditions
- Citi reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change/cancel or vary all of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw/cancel it altogether at its sole discretion and the same shall be binding on the cardmember at all times.
- Cardmembers are not bound in any way to participate in this offer. Any participation is voluntary and the Offer is being made purely on a best effort basis
- Nothing herein amounts to a commitment by Citi to conduct further, similar or other offer.
- The above Offer is by way of a special offer for select Citibank Credit card only and nothing contained herein shall prejudice or affect the terms and conditions of the card member terms and conditions. The terms of this Offer shall be in addition to and not in derogation of the terms contained in the Citibank Account Terms & Conditions and Card member terms and conditions. Payment of fees/service charges/all other amounts due from the Customer to Citi from usage of credit cards by the Customer under this Offer and/or otherwise will be governed by the Card member Terms and Conditions and the Most Important Terms & Conditions and the complete account terms and conditions may be viewed from the online portal <http://www.citibank.com/india>.
- A Cardmember without being required to do any further act, shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein.

This product/service is offered by branches of Citibank, N.A. in India.

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