

## Citi Contactless Cards – Terms and Conditions

**Contactless** refers to technology through which a credit card with an embedded Radio Frequency Identification (RFID) chip and an antenna transmits payment details wirelessly to a contactless reader connected to a merchant's point-of-sale (POS) system.

**Contact mode** ('CM') refers to dipping the credit card in the EMV compliant merchant POS terminal and authenticating the transaction using an EMV chip and PIN or by swiping the card and authenticating the transaction using a magstripe for the purpose of making a payment.

**Contactless mode** ('CLM') refers to waving or tapping the EMV enabled credit card on a contactless enabled EMV compliant POS terminal for the purpose of making a payment.

**Contactless card** refers to a dual interface EMV compliant credit card capable of processing transactions through both Contact mode and CLM

**Citi Contactless Credit Card Products** refer to the card types on which Citibank is offering Contactless enabled credit cards

1. CLM is an additional feature included in the Citi credit card and does not in any manner affect the existing functionality of the card which includes but is not limited to transactions, reward points, cash withdrawal, online payments, fees and service charges etc.
2. As per the RBI directive, under CLM feature, a cardmember is entitled to make a purchase not exceeding INR 2,000/- (Rupees [.] Only) at a merchant POS using a CLM of payment, depending on the available credit limit on their card.
3. For transactions carried out using CLM, customers are not mandatorily required to enter the PIN during the purchase.
4. CLM of payment may work only at select merchant locations which have a contactless enabled POS or a reader capable of processing a contactless transaction. Citibank reserves the right to appoint or terminate retail outlets and merchants to the chain of outlets/merchants offering this CLM/CM feature, at its sole discretion and decision of Citibank shall be final and binding.
5. To make the payment using a CLM, cardmember is required to bring the card in close proximity, which is approximately 4 cm or less, of the contactless enabled POS or a reader and tap or wave the card.
6. CLM of payment is only applicable for purchases at a merchant POS and not for ATM withdrawals, online purchases or IVR transactions.
7. Cardmember may continue to use contact mode to make purchases at a merchant POS for any value depending on the available credit limit on their card and in line with Cardmember terms and conditions.
8. Cardmember agrees, accepts and acknowledges that use of this CLM/CM feature shall be voluntary by the Cardmember and CLM is not mandated by Citibank. However, Citibank shall not be liable for any conditions that the merchant or the acquiring bank may impose on the acceptance / non-acceptance of contactless/contact mode of payment.
9. No charge will be levied by Citibank solely for using CLM of payment. However, the Cardmember accepts, agrees and acknowledges that the card shall continue to attract annual fees, late payment fees, interest, service charges and any other charges as applicable on the card
10. CLM/CM feature is in-built within the customer's credit card and customers do not have an option to turn off or disable the functionality. However, Citibank reserves its right to decline issue of card with

CLM enabled to any person or Cardmember without any reason and Citibank shall not be held liable or responsible for such decision.

11. CLM enabled credit card shall be issued to customers of Citi Contactless Credit Card Products who are (a) new to the bank, (b) whose existing cards are up for renewal, (c) who have applied for an add-on card, (d) who want to get their card reissued due to lost/stolen/damaged card etc., (e) whose existing cards were blocked and have been reinstated, and (f) who requested to have their credit card swapped from other card type to Citi Contactless Credit Card Products.
12. Citibank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel or disable CLM feature, without assigning any reasons thereof. These Terms & Conditions shall be in addition to & not in substitution/derogation to the Rules & Regulations governing the use of the Citibank Credit Card and/or the Citibank website, URL: [www.citibank.co.in](http://www.citibank.co.in). As a pre-requisite for utilizing/using the card for conducting transactions through CM or CLM, it is necessary that the Cardmember agrees to be bound by these Terms & Conditions, which are in addition to the existing Terms and conditions referred above. The initiation of a card transaction shall be deemed that the Cardmember has read, understood and unconditionally accepted the Terms & Conditions herein.
13. Cardmember shall 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 the Cardmember claims to have suffered, sustained or incurred or claims to suffer, sustain or incur, by way of and/or on account of this Facility including but not limited to any delays, loss of business, profit, revenue or goodwill, anticipated savings, damages, fees costs, expense, etc. or for any indirect or consequential, special or exemplary damages or loss arising in connection with CLM/CM feature or due to unavailability/usage of CLM/CM feature or in performance of its obligations or otherwise.
14. If the CLM/CM feature and/or anything to be done by Citibank or any other entity in respect of the CLM/CM feature 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.
15. The Cardmember agrees, accepts and undertakes not to use this CLM/CM feature for any purpose that might be construed as contrary or repugnant to any applicable law, regulation, guidelines, Citibank policy or for any purpose that might negatively prejudice the goodwill of Citibank.
16. Citibank makes no express or implied warranty, guarantee, representation, or undertaking whatsoever, regarding this CLM/CM feature, which are not expressly mentioned herein.
17. Citibank shall not be responsible for any acts or omissions of any third party including Merchants Establishments etc., with regard to this CLM/CM feature, which are not expressly authorized by Citibank.
18. Any dispute with or complaint against any Merchant Establishment must be directly resolved by the Customer with the Merchant Establishment. It is clarified that Citibank shall not be responsible or liable for any deficiency in goods and/or services purchased using this CLM/CM feature. This exclusion of liability shall apply even for goods and/or services made available by Citibank under any promotional schemes.
19. The Cardmember acknowledges, represents and accepts that he/she shall be solely responsible for the confidentiality, safety and security of the CLM/CM feature enabled card at all times.
20. Any payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the payment recorded on such requisition was properly incurred at the Merchant Establishment by the Cardmember.