Terms and Conditions

1. Deposit: All interest rates mentioned are per annum. Interest rates are subject to change without prior notice. Please refer to www.citibank.com/india for detailed terms and conditions. All Bank Deposits are insured up to a maximum of `5,00,000 (Rupees Five Lakh only) and are subject to the terms and conditions specified by DICGC. For more details, please log on to www.dicgc.org.in

2. Citibank, N.A. provides investment services as a distributor of third party Investment products (shortly referred as ‘investment products’). Citibank, N.A. does NOT provide investment advisory services in any manner or form. Investment products do not pertain to Citibank. Investment Products (i) are not bank deposits or obligations of or guaranteed by Citibank, N.A., Citigroup Inc or any of its affiliates or subsidiaries; (ii) are not insured by any governmental agency and (iii) are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices/invested sum is subject to market risks which may result in appreciation or depreciation. The ownership of any investment decision(s) shall exclusively vest with the Investor after analyzing all possible risk factors and by exercise of his/her/its independent discretion and Citibank, N.A. shall not be liable or held liable for any consequences thereof.

Investment products are not available to US persons, Residents of Canada and may not be available in all jurisdictions. By making any investment, you confirm your deemed acceptance to the conditions mentioned herein.

Investment products are distributed by Citibank, N.A. on a non-discretionary and non-participation basis. The final investment decision shall at all times exclusively remain with the investor.

Investor investing in investment products acknowledge that: (i) the third party product provider may invest in products denominated in non-local currency; (ii) there could be risk of exchange rate fluctuations, which may result in loss of principal or erosion of value of investment. 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 authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Please exercise diligence by reading & understanding the Key Information Memorandum(s)/Scheme Investment Document(s) & Statement of Additional Information/Term Sheet/Prospectus carefully before investing and no claim whatsoever shall be made against Citibank, N.A., any of its affiliates or subsidiaries and/or employees claiming any influence/recommendation/advice/responsibility/liability as against your decision to invest in any investment product.

Investor should ensure to understand, accept the identities of different parties and the roles that they play in relation to the various Investment Product(s). Investor acknowledges that, there may be various actual or potential conflicts of interest between Citibank, N.A. India, Citigroup Capital Markets Ltd., Citigroup Inc. or their affiliates or subsidiaries (collectively “Connected Persons”) and that of an investor itself, as a result of the various investment and/or commercial businesses and/or activities of the Connected Persons. You are deemed to accept, on purchasing/subscribing/investing to a particular Investment Product(s), that any such conflict may exist and may be prejudicial to an investment in the Investment Product(s). All investment products are third party products provided on a distribution/referral basis only.
Investment Products: No bank guarantee. Not government insured. Subject to market risks. Possible loss of principal. Please read the offer document(s) before investing.

3. 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. 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 authorised 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.

Participation by the bank's customers in an insurance product is purely on a voluntary basis.

*IRS Circular 230 Disclosure: Citigroup, Inc., its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citigroup, Inc. and its affiliates. This document is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Tax benefits are subject to changes in the tax laws. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Citibank, N.A. is a registered Corporate Agent of Tata AIA Life Insurance Company Limited, New India Assurance Company Limited, Royal Sundaram General Insurance Company Limited and Apollo Munich Health Insurance Company Limited under the composite license number CA0086 issued by IRDAI.

Life Insurance Policies: These policies are underwritten by Tata AIA Life Insurance Company Limited (IRDAI Registration No. 110) CIN: U66010MH2000PLC128403 with its registered office at 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013.

All guaranteed benefits are payable only when all premiums are paid when due. Investment risk in the investment portfolio is borne by the Policy Holder. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associate with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured is responsible for his or her decision. Tata AIA Life is only the name of the Insurance Company and the funds offered are only the names of the funds and does not in any way indicate the quality of the contract, its future prospects or returns.

Non-Life Insurance Policies: Policies are underwritten by New India Assurance Company Limited (IRDAI Registration No. 190) CIN: U99999MH1919GOI000526 with its registered office at No.87, Mahatma Gandhi Road, Fort, Mumbai – 400 001 or 2/2 Royal Sundaram General Insurance Company Limited (IRDAI Registration No. 102) CIN:U67200TN2000PLC045611 with its registered office at No. 21, Patullos Road, Chennai 600 002.

Specialist Health Insurance Policies: These policies are underwritten by Apollo Munich Health Insurance Company Limited (IRDAI Registration No. 131) CIN: U66030TG2006PLC051760 with its registered office at Apollo Hospitals Complex, 8-2-293/82/J III/DH/900 Jubilee Hills, Hyderabad, Telangana 500 033.

For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale.

For any queries with respect to your Insurance Policies bought through Citibank, N.A., kindly contact 24 x 7 CitiPhone, The updated numbers are available on www.citibank.co.in

SECTION 41 OF THE INSURANCE ACT 1938 PROHIBITION OF REBATES

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

4. Loans:*Terms and Conditions apply. All loans are at the sole discretion of Citibank, N.A. Citi reserves the right to ask for any additional documents from the applicant/borrower. Citi reserves the right, at any time, with notice, to add/alter/modify/change or vary any of the Terms and Conditions or to replace, wholly or in part. Goods and Service Tax (GST) as applicable will be levied on all the fees and charges.

Franking charges applicable during loan booking, if any, as per individual state laws are to be paid by the customer. Citi Home Loans are available only in Delhi-NCR, Mumbai, Pune, Bengaluru, Chennai, Hyderabad, Coimbatore, Ahmedabad, Jaipur, Kolkata and Chandigarh. Please visit www.citibank.com/india for the mortgage pricing grid, general Terms and Conditions and Schedule of Charges.

5. Account opening, trade services, cash management and foreign exchange services are offered selectively and are subject to Citibank, N.A. terms and conditions and applicable RBI guidelines.

6. Data and research provided by CRISIL. This performance analysis is based on the framework and methodology developed by CRISIL for Citibank. It is presumed that, CRISIL has taken due care and caution in compilation of data. Information has been obtained by CRISIL from sources it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the information and is not responsible for any errors or omissions or for the results obtained from the use of such information. CRISIL is not responsible for any errors in data reproduction. CRISIL especially states
that it has no financial liability whatsoever to the subscribers/users/transmitters/distributors of this analysis.

7. The investment made in Structured Products (SP) will be shown at the last available month-end valuation provided by the Issuer, where month-end refers to the last working day of the previous month. This valuation is indicative only, subject to change and is not reflective of the current market value of such investments nor of the value that is receivable on redemption. All SP issued post Jan 2012 will have their latest and historical ICRA valuation available at https://www.icra.in/MldValuation/ViewMld

The investment made in Fixed Income Securities (FIS) will be shown at the purchase price applicable at the time of making these investments and is not reflective of the current market value of such investments. The Bank should be promptly informed of any transaction (sale/purchase) effected in the SP/FIS portfolio by the client. The investment in SP/FIS shall be accordingly reflected in the investment account and the value in respect thereof shall be reflected the investment account statement only pursuant to the client informing the Bank of such transactions in their SP/FIS portfolio. These investments may simultaneously reflect in the client's Investment and Demat account held with the Bank.

8. Citibank, N.A. and/or its affiliates, subsidiaries, and/or agents has/have acted only as the REFERRAL Agent and has/have not acted in any way as an advisor and no claim whatsoever shall be made against Citibank, N.A., any of its affiliates or subsidiaries and/or employees claiming any influence/recommendation/advice/responsibility/liability as against your decision to invest in connection with any investments made by the customer into third party investment products (“Products”). Your investments holding shall reflect the current amounts so invested by you into the Products at cost and is independent of the overall commitment so made by you and should not be deemed to be the current market value of such Products. The Statement reflects only such investments as have been intimated to us by the customer. The Statement is generated at the request of the customer and based on information available with us so received from the customer and/or the Referral Agent/Agency appointed by them as the case may be. On account of the same it may be noted that the investment may reflect on the Statement with a delay and in all such cases the Bank shall not be held responsible and/or liable under any circumstances whatsoever.

9. Payment Gateway is a select offering and will be provided at the sole discretion of Citibank. For more information about this product offering and locations, please contact your Relationship Manager. Online tax remittance facility is available through a designated agency bank. Please refer to Online Tax Remittance page on www.citibank.co.in Available online only for single signatory accounts. All Products and Services are at the sole discretion of Citibank & subject to RBI/FEMA/SEBI/other regulatory guidelines issued from time to time.

10. Citibank Debit Card: These offers ("Offers") are valid only on purchases made through the Citigold World ATM/Debit Cards issued by Citibank, N.A. in India to individual customers having Citibank, N.A. account/s. Each of these offers are valid till the specified validity period for them. Each of these offers is brought to you by participating third party Merchant Establishments. The participating Merchant Establishments are third party service/goods providers independent of Citibank, N.A. Rules/Terms & Conditions of the respective participating Merchant Establishments will apply in addition to these Terms & Conditions at the time of availing of the offer. The offers herein cannot be clubbed with any other
offer running at the third party merchant establishments. None of the offers or the benefits thereunder are encashable or refundable. It is to be noted that Citibank, N.A. is not making any of these offers to you on its own, and that Citibank, N.A. holds no warranty and is not representative of the delivery, service, suitability or quality of any of the offers or any products and/or services made available to you under any of the offers. Any disputes regarding the delivery, service, suitability or quality of any of the offers and/or products/services made available to you under any of the offers must be addressed in writing, by you directly to the participating merchant establishment and Citibank, N.A. will not entertain any communication in this regard. Further, Citibank, N.A. shall not be liable for any loss or damage that may be suffered, or for any personal injury that may be suffered, by you or anyone else, whether directly or indirectly by use or non-use of the products/services made available to you under any of the offers. Citibank reserves the right to, without viability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw / suspend / amend / cancel or amend / modify / vary any of the terms & conditions of the offer, without assigning any reasons therefore. Citibank, N.A. reserves the right, at any time, without prior notice, to add/alter/modify/change or vary all or any of these Terms & Conditions relating to the offer or to replace, wholly or in part, any of these offers by other offer(s), whether similar to these offers or not. All disputes, if any, arising out of or in conjunction with or as a result of these offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction. These services are offered only to Citigold Private Client customers. These services are offered on referral and/ or arrangement basis only through tie-up with respective service providers. Citibank is not providing any of these services directly and is not responsible for deficiency in services including but not limited to any financial loss or otherwise. The list of services/ offers listed here are only a representational list and may be withdrawn/ modified by the service providers at their sole discretion. Customers will be required to bear any cost/ charges levied by service providers directly.

For more detailed Terms & Conditions relating to the offers and Citibank, N.A.'s other offerings, please visit: [https://www.online.citibank.co.in/cpc/lifestyle-privileges/index.htm](https://www.online.citibank.co.in/cpc/lifestyle-privileges/index.htm)

10. To qualify for fee reversal for the Prestige Card, the customer’s account status must be maintained as Citigold Private Client with NRV of `7.5 crores at time of fee reversal, please visit: [https://www.online.citibank.co.in/products-services/banking/pdf/CPC-Comp-PrestigeC-TnC.pdf](https://www.online.citibank.co.in/products-services/banking/pdf/CPC-Comp-PrestigeC-TnC.pdf)

11. It is hereby clarified that no Reward Points shall accrue on any purchase/spends made on the Citi Card (whether used online or through physical swipes) for any payments towards financial service organisations, including but not restricted to mutual fund payments, insurance premium payments, electronic-tax payments, railway ticket purchases using IRCTC.com, donations, credit card balance payments, loan payments, stock investment, home and auto finance repayments, contributions to chit funds, etc. The Bank will have the final discretion in choosing merchants/products where the customer may earn reward points. This list is subject to revision at the Bank’s end with no prior intimation required to be provided to the customer. The customer specifically understands that a maximum of 500 reward points can be earned and/or redeemed per month on a particular Citi Card, subject to any limits imposed by the Bank on each respective Card or any other specific criteria/terms that may be imposed in this regard from time to time.

12. At your specific request, Citibank, N.A., India may arrange for assistance to facilitate opening of your overseas account in the destination country. Account opening is subject to applicable terms &
conditions of the Citi entity in the destination country as well as applicable legal and regulatory requirements and conditions. Citibank, N.A., India's role in respect of opening your overseas account shall be limited to arranging assistance for you on a reasonable efforts basis. Citibank India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey.

This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey.

13. Emergency cash up to $3,000: Terms and Conditions apply. Subject to FEMA guidelines.

14. T&Cs apply on the LoungeKey Offer on the World Debit Card. Please visit https://www.online.citibank.co.in/portal/standalone/pdf/Lounge-Key-Tnc.pdf to know more. For FAQs, please visit https://www.online.citibank.co.in/portal/Standalone/pdf/LoungeKey-Program/faq.pdf

15. Portfolio Review with a seasoned and independent Portfolio Specialist can be availed by Citigold Private Client customers with AUM balance of INR 5 Cr. or more.

This product/service is offered by branches of Citibank, N.A. in India. © Copyright 2021, Citigroup Inc. Citi, Citibank and Arc Design are registered service marks of Citigroup Inc. or its affiliates used and registered throughout the world.