

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

First Citizen Citi Credit Card - Terms and Conditions

The First Citizen Citi Credit Card Terms and Conditions shall be read in conjunction with the Citibank Card member Terms and Conditions available in

<<https://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf>>

1. Definition:

"Card member" means the person holding First Citizen Citi Credit Card issued in India.

"First Citizen Account" means the loyalty account maintained by the Customer at Shoppers Stop.

"First Citizen Points" means points earned by Customer for spends done on the First Citizen Citi Credit Card.

"First Citizen Citi Credit Card" means the co-branded credit card issued by Citibank in India partnered with Shoppers Stop Limited.

2. Earn First Citizen Points:

2.1 . 14 First Citizen Points on private label brands spent at Shoppers Stop Card member shall earn 14 First Citizen Points on every INR 200 spent at Shoppers Stop (in-store, website or mobile app) for private label brands on the First Citizen Citi Credit Card. For purchases made under this category, points will be credited in a split of 10 points from Shoppers Stop + 4 points from Citibank. 10 First Citizen Points shall reflect in your First Citizen Account within 48 Hours (as per Shoppers Stop policy) and 4 First Citizen Points shall be transferred to your First Citizen Account with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by 10th of next month. Identification of Shoppers Stop transactions is done basis details provided by Shoppers Stop.

2.2. 10 First Citizen Points on other brands spent at Shoppers Stop

2.3. 10 First Citizen Points on other brands spent at Shoppers Stop Card member shall earn 10 First Citizen Points on every INR 200 spent at Shoppers Stop (in-store, website or mobile app) for other brands on the First Citizen Citi Credit Card. For purchases made under this category, points will be credited in a split of 6 points from Shoppers Stop + 4 points from Citibank. 6 First Citizen Points shall reflect in your First Citizen Account within 48 Hours (as per Shoppers Stop policy) and 4 First Citizen Points shall be transferred to your First Citizen Account with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by 10th of next month. Identification of Shoppers Stop transactions is done basis details provided by Shoppers Stop.

2.3. 10 First Citizen Points on spends at Homestop, Arcelia , MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox Card member shall earn 10 First Citizen Points on every INR 200 spent at Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox brand stores on the First Citizen Citi Credit Card. For purchases made under this category, points will be credited in a split of 6 points from Shoppers Stop + 4 points from Citibank. 6 First Citizen Points shall reflect in your First Citizen Account within 48 Hours (as per Shoppers Stop policy) and 4 First Citizen Points shall be transferred to your First Citizen Account with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by 10th of next month. Identification of transactions at these eligible

stores is done basis details provided by Shoppers Stop. Please note that First Citizen points will only be provided on transactions done on the standalone stores run & operated by Shoppers Stop Limited in India for Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox.

2.4 Card member shall earn 2 First Citizen Points on every INR 200 spent for all other spends apart from spends at Shoppers Stop (in-store, website or mobile app), Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox on the First Citizen Citi Credit Card. For purchases made under this category, 2 First Citizen Points shall be transferred to your First Citizen Account with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by 10th of next month.

Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Visa or MasterCard shall not earn First Citizen Points: Wallet (6540) , Fuel (5172, 5541, 5542 & 5983) Transportation & Tolls (4111, 4121, 4131 & 4784), Rental (6513) Utilities (4814, 4816, 4899 & 4900), Insurance (6300, 6381, 5960, 6012 & 6051), Educational Institutions (8211, 8241, 8244, 8249 & 8299) and Government Institutions (9211, 9222, 9311, 9399, 9402, 9405 & 8220), refer section

2.6 for additional details on MCC.

2.5. First Citizen Points shall be transferred to the First Citizen Account of Card members with Shoppers Stop after every statement cycle and will reflect in the First Citizen Account by 10th of next month i.e. points earned for transactions in the January statement cycle will be transferred to the First Citizen Account with Shoppers Stop by 10th of February.

2.6. A Merchant Category Code (MCC) is a four digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC.

Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Visa or MasterCard shall not earn First Citizen Points: Wallet (6540) , Fuel (5172, 5541, 5542 & 5983) Transportation & Tolls (4111, 4121, 4131 & 4784), Rental (6513) Utilities (4814, 4816, 4899 & 4900), Insurance (6300, 6381, 5960, 6012 & 6051), Educational Institutions (8211, 8241, 8244, 8249 & 8299) and Government Institutions (9211, 9222, 9311, 9399, 9402, 9405 & 8220)),

Illustrative example on First Citizen points earn:

For a First Citizen Citi Credit Card with statement cycle on 10th of each month, card statement is generated on 10th Dec for spends between 11th Nov to 10th Dec consisting of below transactions –

Posting Date	Transaction	Type	Amount (INR)	Rewards Category	First Citizen Points provided by Shoppers Stop#	First Citizen Points provided by Citibank*	Total First Citizen Points
11th Nov	Shoppers Stop (Private label Brand)	Purchase	10,000	14 Points on every INR 200 (Refer 2.1)	+500	+200	+700
12th Nov	Shoppers Stop (Other Brand)	Purchase	12,000	10 Points on every INR 200 (Refer 2.2)	+360	+240	+600
13th Nov	Airline	Purchase	4,000	2 Points on every INR 200 (Refer 2.4)	-	+40	+40
15th Nov	Grocery store	Purchase	2,000	2 Points on every INR 200 (Refer 2.4)	-	+20	+20
17th Nov	Airline	Reversal	1,000	2 Points on every INR 200 (Refer 2.4)	-	-10	-10
21st Nov	Electricity (Utilities)^	Purchase	1,500	2 Points on every INR 200 (Refer 2.4)	-	-	-
	Total		28500		860	490	1350

*Points provided by Citibank on the transactions in the December statement cycle will be transferred to the First Citizen Loyalty Account at Shoppers Stop in the subsequent month by 10th of January.

#Points provided by Shoppers Stop will be credited directly to the First Citizen Loyalty Account at Shoppers Stop within 48 Hours (as per Shoppers Stop policy).

^Card member is not eligible to receive any First Citizen Point on Utilities payment (MCC 4900, 4814, 4816, 4899) like Electricity.

3. Redemption of First Citizen Points: 3.1. 1 First Citizen Point = Rs.0.60.

3.2. You can redeem your First Citizen Points instantly against purchases made at Shoppers Stop, Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox. Your points can be used to make full payment and part points and part payments too. Redeem them at any Shoppers Stop, Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox

stores in India. It is recommended you inform the billing staff about your intention to redeem points before your bill is prepared.

3.3. You also have the option to redeem your points online on www.shoppersstop.com & Shoppers Stop Mobile App.

3.4. The points earned on your First Citizen Citi Credit Card are transferred to Shoppers Stop on a monthly basis. All points available with Shoppers Stop can be redeemed instantly at any Shoppers Stop, Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox stores in India.

4. Annual Card Fee:

There is no joining fee however an annual card fee of INR 500 + GST may be levied on the Card at the end of the membership year. A card member shall be exempted from the said annual card fees of the year in which he/she spends INR 30,000 or more on his/her Card.

5. Welcome Rewards:

5.1. 3 Shoppers Stop vouchers worth Rs.500 each redeemable at Shoppers Stop & Homestop. Each voucher can be redeemed against a minimum spends of Rs.5000 at Shoppers Stop & Homestop stores.

5.2. Shoppers Stop voucher worth Rs.500 redeemable at Shoppers Stop outlets. The voucher can be redeemed against a minimum spend of Rs.2,500 on Private Brands only.

5.3. Shoppers Stop online store voucher redeemable on www.shoppersstop.com for savings of Rs.250 on any purchase made. [Click here](#) for offer details and terms and conditions.

5.4. 500 First Citizen points shall be awarded on first spend within 30 days of card issuance. The bonus First Citizen points shall be transferred to the First Citizen Loyalty Account at Shoppers Stop after statement cycle and will reflect in the First Citizen Account by 10th of next month. The bonus First Citizen points offer is valid only on the first spend on the Primary Card which is made within 30 days of Card Issuance. Spends are calculated basis the transaction date captured on credit card account. Transaction date captured on credit card account is basis the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Citibank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done. This offer is not applicable on swap to Citibank First Citizen Credit card from an already existing Citibank Credit card. [Click here](#) for offer details and terms and conditions.

6. In-store Exclusives and Privileges: (provided by Shopper's stop)

6.1. Complimentary upgrade to Golden Glow tier First Citizen membership without any spends qualification.

6.2. Enjoy exclusive EOSS sale previews; be amongst the first ones to know and shop at Shoppers Stop SALE and promotional events.

6.3. Shopping is better when you can park where you plan to shop. Parking charges refundable as points on shopping only. Please visit the First Citizen Desk at Shoppers Stop stores for more details and applicable conditions.

6.4. 15% off during birthday and anniversary month on private label apparels at Shoppers Stop.

6.5. Extended exchange period of 45 days on purchases made at the eligible stores.

Card Member shall be eligible for a complimentary upgrade to Golden Glow membership under the First Citizen Loyalty Program. As a Golden Glow Member, a card member is eligible for the below privileges:

6.6. Free Home delivery for in-store (within city limits) or online purchases & other exclusive privileges. Please visit the First Citizen Desk at Shoppers Stop stores or <https://www.shoppersstop.com> to know about these In-Store privileges and applicable terms & conditions.

7. Swap In/Out of First Citizen Citi Credit Card:

7.1. Please note, the swap in / swap out facility to any other Citi Credit card is not applicable for First Citizen Citi Credit Card customers.

8. Other Terms & Conditions:

8.1. Qualifying purchase value will exclude all EMIs pertaining to Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation. Reward points earned on EMI transactions converted through Dial-An-EMI (DAE/Paylite) & Merchant-EMI will be reversed at the end of every month.

8.2. First Citizen Points earned for any purchase transaction which is subsequently reversed, will be adjusted in the month of reversal, and not in the month of purchase (unless they are in the same month).

8.3. A Card member whose First Citizen Citi Credit Card account is open, remains in good credit standing, payment continues to reach us before the payment due date, are not delinquent on their card payments are entitled to receive the rewards. During block period of a card, no First Citizen points shall be awarded for any transaction posted on the customer card account. Once the card status is restored and in good standing, the First Citizen points shall be awarded or reversed for the spend or reversal transaction respectively, as per the applicable reward earn rate

8.4. If a Card member's Card is terminated at any time for any reason, whether by the primary cardholder or the Bank, the primary Cardholder will forthwith be disqualified from earning First Citizen points and First Citizen points accrued till termination shall be transferred to the to the First Citizen Loyalty Account at Shoppers Stop after statement cycle and will reflect in the First Citizen Account by 10th of next month i.e. if the Card member's card is terminated in Nov statement cycle, then all accrued points till termination shall be transferred by 10th December. All such points transferred to the First Citizen Account maintained at Shoppers Stop can still be used for redemption only at Shoppers Stop (in-store, website or mobile app), Homestop, Arcelia, MAC, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox.

8.5. Card member cannot transfer any First Citizen Points to another person or combine the First Citizen Points of his / her other credit cards except for Additional Cards that are issued to him/her with the Card.

8.6. Card member will not earn Accelerated First Citizen Points for any purchase transaction where the payment for the same has been made using any Mobile Wallets at eligible outlets.

- 8.7. No accumulation of First Citizen points will be permissible if on relevant date there is any breach of any clause of the detailed Citibank Card member Terms and Conditions.
- 8.8. Citibank's computation of First Citizen points shall be final, conclusive and binding on Card members and will not be liable to be disputed or questioned, save and except in case of manifest error.
- 8.9. Citibank accepts no liability in respect of any income or other tax liability of Card members arising from the redemption of First Citizen points.
- 8.10. Citibank reserves the right to extend or terminate any/all offers provided with the Card from time to time without prior notice.
- 8.11. 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, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- 8.12. Shoppers Stop reserves the right at any time, without prior notice, to add / alter / modify / change or vary the terms & conditions or to replace wholly, or in part, the offer(s) provided as part of the First Citizen Loyalty Program from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether. Citibank accepts no liability in respect of any such changes made by Shoppers Stop.
- 8.13. All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card 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.
- 8.14. The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the Card member to Citibank from usage of the Card by the Card member under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Citibank Card member Terms & Conditions and Most Important Terms & Conditions (MITC) available on <http://www.citibank.com/india>.