

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.



Citi Corporate Card - Offer Terms and Conditions

1. Earn Reward Points:

1.1. 2 Reward Points for every Rs.125 spent

Customer shall earn 2 Reward Points on every Rs.125 spent anywhere on the Citi Corporate Card. The points earned against purchases made on the Corporate Card shall reflect in the customer's card account on the transaction posting date. Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Visa or MasterCard shall not earn rewards: Transportation & Tolls (4111, 4121, 4131 & 4784), Utilities (4900), Insurance (5960 & 6300), Educational Institutions (8211, 8241, 8244, 8249 & 8299) and Government Institutions (9211, 9222, 9311, 9399, 9402, 9405 & 8220), refer section 1.2 for additional details on MCC.

1.2 MCC

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

2. Redemption of Reward Points:

2.1. Reward points can be redeemed in the following ways:

- a. Catalog redemption
- b. Miles transfer

For details on Rewards Redemption and Terms & Conditions, please visit www.citibank.com/india and click on 'Redeem Reward Points' under the 'Credit Cards' tab.

URL- <https://www.online.citibank.co.in/portal/newgen/cards/tab/rewards-home.htm>

2.2 On redemption, the reward points so redeemed will be automatically deducted from the accumulated reward points in the cardmember's account.

3. Annual Card Fee:

Annual fee of Rs. 1,000 + applicable taxes is billed in the first month statement of card issuance and incrementally every 12 months thereafter.

4. Complimentary access to select Airport lounges

The complimentary lounge access is provided by Visa to Citi Corporate Card holders, limited to 2 visits per card per calendar quarter. The list of eligible lounges and terms and conditions of offer may be updated without prior intimation to the Corporate Cardholders. A charge of Rs. 2 will be made to the Citi Corporate Card for accessing the airport lounge. The updated list of participating lounges is given below:

City	Name of the Lounge	Location
Chennai	Travels Club	Domestic Terminal 1
Chennai	Travels Club	Old International Terminal 4
Chennai	Travels Club	New International Terminal 3
Delhi	Plaza Premium Lounge	Domestic Departures (T3)
Delhi	Plaza Premium Lounge	International Departures (T3)
Mumbai	Mumbai Airport Lounge	Domestic Departures T2
Hyderabad	Plaza Premium Lounge	International Departures
Hyderabad	Plaza Premium Lounge	Domestic Departures
Bangalore	Travel Food Services – TFS Lounge	Domestic Terminal
Bangalore	Travel Food Services – TFS Lounge	International Terminal

5. Other Terms & Conditions:

5.1. Reward 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.

5.2. Only Citi Corporate Card customer (“Cardmember”) whose Citi Corporate Card (the “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 reward points shall be awarded for any transaction posted on the customer card account. Once the card status is restored and in good standing, the reward points shall be awarded or reversed for the spend or reversal transaction respectively, as per the applicable reward earn rate. 5.3. If a Cardmember's Corporate Card is terminated at any time for any reason, whether by the primary Cardholder, the Corporate or the Bank, the primary Cardholder will forthwith be disqualified from earning reward points and request for redemption of unused reward points accrued till termination date should be placed within 45 days from the termination date. Reward points on closed/terminated cards can be redeemed only against rewards catalog.

5.4. Reward points once exchanged for any other partner loyalty programs cannot be transferred back.

5.5. Cardmember cannot transfer any Reward Points to another person or combine the Reward Points of his / her other credit cards.

5.6. No accumulation or redemption of reward points will be permissible if on relevant date there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions.

5.7. Citibank's computation of reward points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.

5.8. Citibank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of reward points.

5.9. Citibank reserves the right to extend or terminate any/all offers provided with the Card from time to time without prior notice.

5.10. 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.

5.11. All disputes, 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.

5.12. The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the Cardmember/Corporate to Citibank from usage of the Card by the Cardmember 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 Cardmember Terms & Conditions and Most Important Terms & Conditions (MITC) available on <http://www.citibank.com/india>

6. Personal Accident Insurance cover for Citi Corporate Cards (Valid till January 31,2023):

Insurance is underwritten by The New India Assurance Co. Ltd. (“**Insurance Company**”). Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.

Insurance details:

Personal Accident Insurance Cover – A cover of Rs.30 lacs in the event of death of Citi Corporate Card holder resulting from air accident.

Insurance Policy Terms & Conditions:

1. Insurance Policy is applicable on Accidental Death arising due to air accident only.
2. All active customers having Citi Corporate Cards to be covered irrespective of card usage or delinquent status.
3. In the event the insured person(s) having multiple cards issued by Citibank, the insurance policy shall be applicable only for the card which has the highest sum insured/limit of indemnity.
4. Any claims raised by the Citi Corporate Cardholder has to be raised directly to the Insurance Company as per the communicated process for settling claims and the Insurance company shall be solely liable for compensation, recovery of compensation, processing of claims or otherwise or in any manner whatsoever.
5. Citibank shall not be held liable for any deficiency in service on part of the Insurance Company or for the delay in the process of the claim(s) raised by the Citi Corporate Cardholder with the Insurance Company and all disputes in this regard should be taken up with the Insurance Company.
6. The insurance cover shall lapse upon expiration or cancellation of the Citi Corporate Card by the cardholder or Citibank, as the case may be. All the claims arising under the insurance cover shall be directly referred to and handled by the Insurance Company and Citibank shall not be responsible for and any claims whatsoever arising under the insurance cover. Such insurance cover shall be subjected to the terms and conditions provided in this regard by the Insurance Company for which Citibank is not liable.
7. Citibank may at any time (at its sole discretion and without giving notice thereof) suspend, amend or cancel the benefit of such insurance cover and there will be no binding obligation on Citibank to continue this benefit.
8. Any dispute arising out of or in connection with this benefit shall be subject to the exclusive jurisdiction of the courts in Mumbai only. The existence of a dispute, if any, shall not constitute a claim against Citibank.
9. Regular Citi Corporate Card terms and conditions apply

Exclusions:

The Insurance Company shall not be liable to pay any benefit in respect of any Insured Person(s):

1. Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith.
2. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)
3. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
4. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
5. For Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
6. For Bodily Injury or Sickness due to willful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice.
7. For Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle.
8. For Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
9. For Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform.
10. For bodily injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hand-gliding, parasailing, off-piste skiing or bungee jumping.
11. For Bodily Injury caused by or arising from or as a result of Terrorism.

Claim Procedure:

1. Intimation of Claim to be provided within 90 days from the date of loss of life by the legal heir or representative of the cardholder. Documents to be submitted to The New India Assurance Co. Ltd. within 120 days from the date of loss.
2. Contact details:
 - a. Toll Free 1800 209 1415
 - b. Email: rahulnandan.g@newindia.co.in
 - c. Address: The New India Assurance Co. Ltd., Allied Mount Casa Blanca Building, II Floor, No.260, Anna Salai, Chennai-600 006.

Subject otherwise to terms, conditions and exclusions of the Policy