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.



Terms and Conditions

Cashback Campaign Dates: 00:00 hours on 11th November 2022 to 23:59 hours on 31st March 2023

Details of the Offer:

Citibank, N.A. ("Citibank/Citi") is launching an Offer (hereinafter referred to as "Offer") for the above mentioned Offer Period. This Offer is valid only for Rewards, IOC, Cashback and Premier Miles Credit cards issued in India.

"Cashback Offer": Cashback on all successful referrals between 00:00 hours on 11th November 2022 to 23:59 hours on 31st March 2023. (both days included)

- All referrals are valid for 120 days from the time the referral invite was first sent. Referees (people referred by
 the Citibank customers) should apply within 120 days through the email received at the time of referral to be
 eligible for the campaign. Applications received post 120 days would not be considered for referral benefit
 under the referral program
- Eligible card types under the offer period Citi Rewards Credit Card, Citi Cash Back Credit Card, Indian Oil Citi Credit Card, Citi Premier Miles Credit Card
- For each successful referral, the referrer will get cashback as the referral reward and the referee will get cashback of Rs. 3000 on successful spends of Rs. 5000 within 30 days of card issuance. On successful card booked through this referral program, the referrer will receive Rs. 2500 cashback on the first referral, Rs. 3500 on the second referral and Rs. 3999 on the third referral. If a customer has referred more people and is eligible for more than Rs. 9,999 referral reward, the cashback would still be capped to Rs. 9,999 i.e. up to 3 referrals.
- Further there is a limit of Rs. 14,999 total cashback that can be processed to a single customer in a Financial Year (April-March). This includes all the credit card referral cashback rewards that the customer has earned in a financial year across all the credit card referral campaigns that are run in that financial year. So, if a customer has referred more people and is eligible for more than Rs. 14,999 referral reward, the cashback would still be capped to Rs. 14,999
- For eligible customers who have applied via the referral program, cashback of Rs.3000 will be credited within 120 days of receipt of the credit card, on best effort basis. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit

Other Terms & Conditions

- Cashback for the referrer is capped at Rs. 9,999/- per individual within the offer period. Further cashback for the referrer is capped at Rs. 14,999/- per individual per financial year. The cashback cap of Rs. 14,999/- per financial year is a cap on all the cashback earned through the credit card referral campaigns put together in the same financial year
- This offer is valid ONLY on following cards issued in India:
 - a) Citi Premier Miles Credit Card
 - b) Citi Rewards Card
 - c) Indian Oil Citi Card
 - d) Citi Cash Back Credit Card
- The existing customer who refers (referrer) will be eligible for this offer only if the person (referee) he/ she has referred applies for the credit card directly from the automated referral mail received by the referee
- Any existing customer who refers outside of this Citi's Credit Cards Online Referral (eMGM) CashBack Program will not be eligible for this benefit

Modified Date: 27-12-2022



- If customers have referred people whom they had already referred under a previous eMGM referral campaign, that automatically makes their previous referrals void. Only the referral under the current campaign will be considered
- This Offer cannot be combined with any other offer. The Offer cannot be transferred or assigned to any other person
- Issuance of Credit Cards shall be at the sole discretion of Citibank and is subject to internal processing
- 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 this Offer, with or without any reason
- Citibank has the sole discretion to change, suspend or modify the Offer or these terms and conditions at any time without prior notice, at its sole discretion
- The entrants/customers 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 an entrant/customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the offer
- All referrers hereby declare that they have obtained due consent from referees to refer their contact details to Citibank, N.A., and that the Bank may contact them to offer its range of banking services and products. The Referrer shall be solely liable and responsible for the correctness of all information/details pertaining to the Referee. The Referrer acknowledges that Citibank, N.A. shall not be in a position to ascertain/ verify such information regarding the Referee and shall not be responsible in any way to any third party for any loss or damage suffered due to such incorrect details. Referrers shall be responsible to Citibank, N.A. for any losses or claims that may be occasioned upon the Bank in the event that this declaration is found to be untrue and on any claims or demands by third parties
- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the time the Offer Period ends
- Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such offers in future
- All entrants/customers must agree to the Terms and Conditions at the time they apply for the Credit Card.
 The terms & conditions of this Offer shall be in addition, and not in substitution/ derogation to, the Rules &
 Regulations governing the use of the Citibank Credit Card, the Card member terms and conditions, Most
 Important Terms and Conditions and/or the Citibank websites. By applying for credit cards through this
 offer, the Customers shall be deemed to have agreed to be bound by the terms and conditions contained
 therein
- The Terms & Conditions shall be governed by the Laws of India
- Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai
- Any query regarding the offer will be entertained till 120 days from the date of expiry of the campaign period. Post such date Citibank will not entertain any correspondence or communication regarding this Program from any customers/persons

Detailed Terms & Conditions

Credit Card Referral Campaign Invitation Terms & Conditions



Citi's Credit Cards Online Referral (eMGM) Cash-Back Program invitation Terms & Conditions applies to persons who refer people to Citibank Credit Cards (Referrer) as well as persons who agree to be referred to Citibank Credit Card (Referee)

• Who May Participate?

Any Citibank customer ("Referrer") may participate in the Citi's Credit Cards Online Referral (eMGM) ("Campaign") by responding to a Citi's Credit Cards Online Referral (eMGM) Cash-Back Program invitation which may be sent via email or by visiting www.citibank.com/india or a participating website banners or wedges. Referring Customers may choose to refer their friends, family and coworkers ("Referee") where the Referrer has a genuine belief that the Referee would desire to be referred to Citibank Credit Card.

Citibank Credit Card

'Credit/ Charge Card' or 'Card' or 'International Card' shall mean a MasterCard/Visa Card or Diners Club Card or any Co-branded or Affinity Card issued by Citibank to its customers and includes any Agency Card issued by Citibank for and on behalf of any banking or financial services entity.

• To send a Referral Invitation

Referring Customers must visit the Invitation landing page or website banners or wedges and complete the Citi's Credit Cards Online Referral (eMGM) Cash-Back Program referral Form ("Referral Form") to invite their friends or family. Each card booking through the Invitation earns Referring Customers cash back in their Citi account number/ credit card number mentioned in the referral form and cashback of Rs. 3000/- in the Citi credit card booked by the referee if he/ she spends a total of at least Rs 5000 on all transactions put together within 30 days of the receipt of the credit card. There is no restriction to the referrer on the number of referrals but the cashback will be credited only up to 3 referrals amounting to a total of Rs. 9,999 during the offer period and the total referral amount earned under any campaign at any time during the financial year will be capped to INR 14,999.

The MGM Referral Offer is not applicable to Referrers and Referees if the Referee is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted. Please consult a bank representative for details.

To accept a Referral Invitation by applying for Credit Card

To accept an Invitation, each of the following must occur:

- a) Invitees (Referees) must respond to an e-mail inviting them to visit the Citibank Credit Card Application page and complete the full application form before the end of the campaign with the same email id as mentioned in the referral form
- b) The application will be processed basis Citibank internal credit policy
- c) Post the application is qualified basis Citibank process, KYC, address documents & Consent form are to be submitted by the applicant



On successful card booked through this referral program, the referrer will receive ₹2500 cashback on the first referral, ₹3500 cashback on the second referral and ₹3999 cashback on the third referral. Please note that the Referee should apply for the credit card with the same e-mail address that was used to refer him & the card should be booked before the end of the campaign. The referee will be eligible for a cashback of Rs. 3000 only upon meeting the spend criteria of Rs. 5000 on all transactions put together within 30 days of the receipt of the credit card.

Issuance of the Credit Card is at the sole discretion of Citibank and is subject to Citibank's approval criteria. If in case an application is not approved, the requisite information will be shared with the applicant and referrer can check status of the same on the Citibank online referral Dashboard. Login credentials of the dashboard will be shared with referrer by a separate mail to be sent by Citibank to referrer.

• IMPORTANT Sharing of Personal Information between Referrer and Referee

As part of the Referrer being able to receive reward for successful Invitations, the Referee acknowledges, understands and agrees that when he accepts the Invitation and successfully gets a card, the referrer will know that the Referee has got a card. If the Referee desires to avoid disclosing this Personal Information, the referee may choose to apply independently and not respond to an Invitation. Likewise, by sending an Invitation, the referrer acknowledges, understands and agrees that the Referee will know that the Referring Customer has invited and stands a chance to get rewarded. If the Referrer does not desire to disclose this information, he should not make an Invitation.

All the communication related to the card approval or reject reasons will be communicated to the applicant only and will not be sent to the referring customer. Referrer can only check the status of their reference by proactively logging to the Citibank online referral Dashboard. Only a successful referral will trigger a communication to the referrer along with the reward redemption details.

Other details

- Citibank Credit Card is available through the URLs www.citibank.com/india. The detailed Terms & Conditions
 of the Citibank Credit Card service can be viewed at
 https://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf
- Referring Customers and Invitees must be resident of India
- The Referring Customer, by making this Invitation to others, agrees to be bound by these Terms & Conditions
- The Invitee, by responding to an Invitation agrees to be bound by these Terms & Conditions
- The Invitee should apply for a Citibank Credit Card with the same e-mail ID as referred by the referring Customer. If the Invitee registers for Citibank Credit Card with an email ID other than the email ID referred by the Referring Customer, Citibank cannot track this referral and referee will not get the mentioned reward
- For every successful card booking and meeting the spends criteria of Rs. 5000 on all transactions put together within 30 days of the receipt of the credit card, Citibank will give cash back of Rs. 3000 within 120 days of receipt of the credit card for such customers/ referees on best effort basis. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit.
- When more than one Referrer (referring customer) refers the same Referee (Invitee), and the Referee accepts more than one invitation, then the Referring Customer whose invitation was sent first to the common Referee, will be sent the Reward



- "Citibank" may change, suspend or modify the Invitation or these terms and conditions at any time without prior notice, at its sole discretion
- Citibank reserves the right to, without liability or prejudices to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Invitation, with or without any reason
- Nothing contained in these terms and conditions, nor the running of this Invitation to which they apply, shall be construed as an obligation on Citibank to continue the Invitation up to, on or after the time the Invitation ends
- Referrers (referring customers) and Referees (Invitees) agree not to 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 an Entrant/Customers claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and /or on account of the Invitation. Citibank India makes no warranties or representations, and assumes no liability or responsibility, for products and services provided by third parties as part of Invitations or promotions. Citibank India's liability for financial or other loss or damage which may be incurred directly or indirectly, or as a consequence of any deficiency of quantity, quality, delivery, products, services or advice, is limited to replacement of the special Invitation or promotion
- All disputes if any arising out of or in conjunction with or as a result of this Invitation or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts in Mumbai only, irrespective of whether Courts in other areas have concurrent or similar jurisdiction
- Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such Invitations
- If the Invitation and/or anything to be done by Citibank or any other entity in respect of the Invitation 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 consequential damages
- Cash back for the referrer is capped at Rs. 9,999 per individual during the offer period. Further the Cash back for the referrer is capped at Rs. 14,999 per individual per financial year

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

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