

## Citi's Online Referral (eMGM) Program Terms and Conditions

1. The credit cards referral program offer is valid from 31<sup>st</sup> Dec'16 to 31<sup>st</sup> July'17. Referral date should be on or before 31<sup>st</sup> July'17. 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.
2. The Offer would be extended to referrer only upon issuance of a new Citibank credit card to his referee.
3. Cash back is capped at Rs.9999/- per individual per financial year.
4. This offer is valid ONLY on following cards;
  - a. Citi PremierMiles Credit Card
  - b. Citi Rewards Card
  - c. IndianOil Citi Platinum/Titanium Credit Card
  - d. Citi Cash Back Card
5. 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.
6. Any existing customer who refers outside of this Citi's Credit Cards Online Referral (eMGM) Cash-Back Program will not be eligible for this benefit
7. 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.
8. The cash back cap of Rs. 9999/- per financial year is a cap on all the cash back earned through the credit card referral campaigns put together in the same financial year.
9. This Offer cannot be combined with any other offers. The Offer cannot be transferred or assigned to any other person.
10. Issuance of Credit Cards shall be at the sole discretion of Citibank and is subject to internal processing
11. 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
12. 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

13. 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

14. All referrers hereby declare that they have obtained due consent from referees to refer their contact details to Citibank N.A., and that Citibank N.A., may contact them to offer its range of banking services and products. Referrers shall be responsible to Citibank N.A., for any losses or claims that may be occasioned upon Citibank N.A., in the event that this declaration is found to be untrue\*.

15. 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

16. Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such offers in future

17. 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 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.

18. The Terms & Conditions shall be governed by the Laws of India.

19. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai

## **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](http://www.citibank.com/india) or a participating website banners or wedges. Referring Customers may choose to refer their friends, family and co-workers

("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 AgencyCard 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 of Rs.2000/- in the account number / credit card number mentioned in the referral form. There is no restriction to the referrer on the number of referrals and number of cash backs for all the successful card bookings

*To accept a Referral Invitation by applying for Credit Card:*

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

- (i) Invitees 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.
- (ii) The application will be processed basis Citibank internal credit policy.
- (iii) Post the application is qualified basis Citibank process, KYC, address documents & Consent form are to be submitted by the applicant.

The Referrer will be eligible for cash back of Rs.2000 only up on final credit card booking. 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.

Issuance of the Credit Card is at the sole discretion of Citibank and is subject to Citibank's approval criteria. If in case the any 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 login to the Citibank online referral Dashboard. Only a successful referral will trigger a communication to the referrer along with the reward redemption details.

*Other:*

1. Citibank Credit Card is available through the URLs [www.citibank.com/india](http://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>

2. Referring Customers and Invitees must be resident in India

3. The Referring Customer, by making this Invitation to others, agrees to be bound by these Terms & Conditions.

4. The Invitee, by responding to an Invitation agrees to be bound by these Terms & Conditions.

5. The Invitee should apply for a Citibank Credit Card with the same e-mail ID as Referee 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.

6. For every successful card booking, Citibank will give cash back of Rs.2000 within 30 days of the new card issuance for referee 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

7. When more than one Referring Customer refers the same Invitee, and the Invitee accepts more than one invitation, then the Referring Customer whose invitation was sent first to the common Referee customer will be sent the Reward.

8. ("Citibank") may change, suspend or modify the Invitation or these terms and conditions at any time without prior notice, at its sole discretion.

9. 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.

10. Nothing anything 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.

11. Referring Customers and 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.

12. 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.

13. Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such Invitations.

14. 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.

15. Cash back is capped at Rs.9999 per individual per financial year.