



CITIBANK eMGM Campaign – Credit Cards Referral Program Frequently Asked Questions

1. What is the eMGM campaign?

It is an ONLINE credit card referral program for our existing customers. Existing credit card or savings account holders of Citibank can refer their friends and family to apply for a new Citibank credit card through this program. If the referred person is issued a credit card by Citibank, the corresponding referrer would receive Rs. 2000 as the referral reward.

The referral program is for the issuance of new credit cards only and not for add-on cards.

2. Who is eligible under the eMGM campaign?

Existing customers of Citibank who have a credit card account or a Savings bank account with us are eligible to refer their friends and family under this campaign. The referred person (known as 'referee') need not be an existing Citibank customer.

3. What is the referral reward and how is it credited to the customer?

For each successful referral, the referrer will get Rs. 2000 as the referral reward. A successful referral means that the referred person has applied according to the terms of the campaign and has been issued a credit card by Citibank.

The referral reward is directly credited to the customer's Citibank credit card account or Citibank savings account depending on the account no. that the customer has mentioned in the online referral form. The referral reward is a direct cash credit and is not converted to reward points.

There is a limit of Rs. 9,999 total cash back that can be processed to a single customer in a financial year (April-March). This includes all the credit card referral cash back rewards that the customer has earned in a financial year across all the credit card referral campaigns that are run in a financial year. So, if a customer has referred more people and is eligible for more than Rs. 9,999 referral reward, the cash back would still be capped to Rs. 9,999.

4. How to refer under the eMGM campaign?

The referral program (eMGM campaign) is a completely automated online campaign. Customers have to refer their friends through the online referral form only. The online referral form asks the customer's details (Name/Mobile/Email/Account no.) and the referee's details (Name/City/Mobile/Email).

For Account no., only the Citibank Savings account no. or Citibank credit card no. should be mentioned. Savings account or credit cards of other banks should NOT be mentioned. Citibank Debit Card nos. should NOT be mentioned.



5. Upon submission of the referral form, what is the referral process?

Once customer submits the referral form with all the details required, automated emails are sent to both the customer and all his referees. The customer is sent an email thanking him for referring his friends and also contains a link to the referral dashboard (used to track the referral status of his friends). It also contains a username and password for logging in to the referral dashboard.

The referees would receive an email informing them that their friend (friend's name would be mentioned) has referred them for a Citibank credit card. This email will contain unique links to apply for the 4 Citibank credit cards (IOC Titanium/Rewards Card/Cash back card/PremierMiles card).

6. Can the referees apply anywhere for a Citibank credit card?

Each referee's email is unique and customized for his/her referral. The referees should apply directly ONLINE for a Citibank credit card through this email only. The referees should NOT apply through anywhere else online or offline. They should NOT apply through another referee's referral mail too. If the referee applies elsewhere other than his/her own referral email, the referring customer would automatically not be eligible for that particular referral. The referral email contains links which takes the referees directly to the application form. The referees should NOT navigate outside this page before finishing the application. If the referees navigate outside before applying, they would have to once again come back to the application form ONLY through the referral email and not through internal navigation links on the Citibank website.

The referees will also not be contacted separately by any Citi sales representative to get their credit card application collected.

7. What if the referees do not receive their referral email?

If the referees have not received the referral email, customers have the option to re-send the referral email up to 10 times to his friend through the referral dashboard. The referral dashboard contains a button which would say 'Send Reminder mail' next to each referral. Customer can click on that button and the referral mail would be re-sent to that particular referral. There is a chance that the referral mail might be present in the Spam/Junk/Promotions folders of the referee's mailbox. If the referee still has not received the referral email, kindly write to Citi customer care.

8. What is the referral dashboard?

The referral dashboard is a page wherein the customers can view the status of all their referrals. The username and password to the referral dashboard would be sent to customer's mail id mentioned in the referral form. Once customer logs in to the referral dashboard, he will be able to view all the referrals he has made using that particular email id only.



9. What do the statuses in the referral dashboard indicate?

There are 4 statuses in the referral dashboard:

- a. Not Applied Yet: The referee has not applied through the referral email yet. This means that if the referees have applied elsewhere and not through their own referral mail, the status would still be shown as 'Not Applied Yet'
- b. Applied/Under Process: This status is updated weekly once.
- c. Approved: This status is updated weekly once and the referees who have been successfully approved will have their statuses reflected in the dashboard only in the forthcoming week.
- d. Not Approved: This status is updated weekly once and the referees who have been have not been approved will have their statuses reflected in the dashboard only in the forthcoming week. The reason for the same will be sent via email to the referees' registered email-id. This communication will not be sent to the customer.

The 'Last Updated' field in the referral dashboard indicates the date on which the referral dashboard was updated previously for each referral.

10. What should be done if the referral dashboard doesn't show the correct status?

If the referral dashboard doesn't reflect the correct status of any particular referee, please write to Citi customer care with the following details:

- a. Your name as filled in the referral form
- b. Your email id as filled in the referral form
- c. Your referee's name as filled in the referral form
- d. Your referee's mail id as filled in the referral form

11. How and when will the referral reward be processed?

The referral reward of Rs. 2,000 will be directly credited to the Citibank savings or credit card account mentioned by the customer in the referral form. This will be credited within 30 days from the date on which the new Citibank credit card was issued to the customer's referral. If the referral reward has not been credited even after 30 days, please write to Citi customer care with the following details:

- a. Your name as filled in the referral form
- b. Your email id as filled in the referral form
- c. Your referee's name as filled in the referral form
- d. Your referee's mail id as filled in the referral form