

## Citi Prestige Card - Terms & Conditions

### Welcome / Annual Offers

#### Offer 1: 10,000 Air Miles on the first transaction in every membership year

1. Offer is valid only on Citi Prestige Primary Cardmember and is valid for cards issued in India.
2. This offer is valid after the first transaction in a membership year. For example, a Citi Prestige Credit Card is booked in September 2014; the first membership year will be September 2014 to September 2015.
3. The Citi Prestige Primary Cardmember will have to call the Citi Prestige Service Line (+91-22- 49181050, 1-800-419-1050) after the first transaction in every membership year to avail this offer.
4. This would result in a credit of 2500 Reward Points in the Citi Prestige Credit Card. These points are equivalent to 10,000 Air Miles on the partner airlines' frequent-flyer programs since 1 Reward Point is equal to 4 Air Miles.
5. Transfer of points can only be done to participating frequent-flyer airline programs and select hotel loyalty programs.

Partner	Conversion Ratio
Jet Airways	1 Reward Point = 4 Air Miles
Air India	1 Reward Point = 4 Air Miles
Singapore Airlines	1 Reward Point = 4 Air Miles
British Airways	1 Reward Point = 4 Air Miles
Thai Airways	1 Reward Point = 4 Air Miles
Malaysian Airlines	1 Reward Point = 4 Air Miles
Eva Air	1 Reward Point = 4 Air Miles
Cathay Pacific	1 Reward Point = 4 Air Miles
Etihad Airways	1 Reward Point = 4 Air Miles
Virgin Atlantic	1 Reward Point = 4 Air Miles
Qantas	1 Reward Point = 4 Air Miles
Qatar Airways	1 Reward Point = 4 Air Miles
Turkish Airlines	1 Reward Point = 4 Air Miles
Flying Blue (Air France & KLM)	1 Reward Point = 4 Air Miles
Taj InnerCircle	5 Reward Points = 1 Taj InnerCircle point

6. The name on the frequent-flyer program must match with the name on the Citi Prestige Primary Credit Card.
7. The Cardmember can choose not to transfer these Reward Points to airlines and use them for any other catalogue items.
8. This offer can't be combined with any other offer on the Citi Prestige Credit Card.
9. This offer can't be carried forward from one year to another year and must be availed only once in every membership year.
10. Citibank reserves the right to withdraw this welcome offer without prior notice.

**Offer 2: Gift Voucher of INR 10,000 on the first transaction**

1. Offer is valid only on Citi Prestige Primary Cardmember and is valid for cards issued in India. This offer entitles the Primary Cardmember to one gift voucher in every membership year.
2. This offer is valid after the first transaction in a membership year. For example, a Citi Prestige Credit Card is booked in September 2014; the first membership year will be September 2014 to September 2015.
3. The Citi Prestige Primary Cardmember will need to call the Citi Prestige Service Line (+91-22- 49181050, 1-800-419-1050) after the first transaction in every membership year to avail this offer.
4. The Citi Prestige Cardmember can use these gift vouchers at the participating ITC and Taj Group properties for stay, F&B, Spa etc.
5. Citi Prestige Primary Cardmember can choose between Rs.10,000 voucher from Taj Hotels, Resorts and Palaces or Rs.10,000 voucher from ITC Hotels.
6. For Taj Group gift vouchers:
  - a. For Taj Hotels, Resorts and Palaces, the Cardmember will receive a gift card of Rs.10,000 denomination.
  - b. On payment, this voucher can also be used to pay the corresponding taxes.
  - c. Gift vouchers cannot be used to pay for gratuities, paid-outs and Travel House charges.
  - d. These vouchers can be used for payments against settling bills by submitting the gift voucher in original to avail the same.
  - e. Spa services may be restricted to resident guests only.
  - f. Participating hotels: <http://www.tajhotels.com/Contact-Us/Contact-Information.aspx>
7. For ITC Hotels gift vouchers:
  - a. The Cardmember will receive four vouchers of Rs.2500 denomination.
  - b. **Participating ITC Hotels are:** ITC Grand Chola, Chennai, ITC Maurya, New Delhi; ITC Maratha, Mumbai; ITC Gardenia, Bengaluru; ITC Windsor, Bengaluru; ITC Grand Central, Mumbai; ITC Sonar, Kolkata; ITC Kakatiya, Hyderabad; ITC Rajputana, Jaipur; ITC Mughul, Agra, Sheraton, New Delhi; WelcomHotel Dwarka, New Delhi; WelcomHotel Grand Bay, Visakhapatnam; WelcomHotel Rama International, Aurangabad; WelcomHotel Vadodara, Vadodara
  - c. The Cardmember will need to pay for the corresponding taxes and the voucher can't be used to pay for the same. The gift vouchers cannot be used to pay for Taxes, Service charges, gratuities, Paid-outs, Banquets and Travel House charges.
  - d. These vouchers can be used for partial payments against settling bills by submitting the gift voucher in original to avail the same.
  - e. The redemption of these gift vouchers is subject to availability of service.
8. Once the Cardmember has chosen the hotel chain in a membership year, the same will not be exchanged for a voucher of the other hotel chain.

9. For a complete list of participating hotels from Taj and ITC hotels is available with the Citi Prestige Service Line.
10. Vouchers will be valid a year from the issued date mentioned on the voucher and is not extendable.
11. Voucher can't be exchanged for cash and will be sent to the registered mailing address within 7 working days of placing the request.
12. On usage of the voucher, excess amount (if any) will not be refunded.
13. The Cardmember must present the gift voucher in original at the hotel to use the gift voucher.
14. In case of loss or damage by the Cardmember, Citibank will not extend additional or replaced the gift voucher. The gift vouchers are non-transferable and non-replaceable.
15. This offer can't be combined with any other offer on the Citi Prestige Credit Card.
16. This offer can't be carried forward from one year to another year and must be availed only once in every membership year.
17. Citibank reserves the right to withdraw this welcome offer without prior notice.

### **On-Going Citi Prestige Benefits**

#### **1. Stay 4 consecutive nights and get one night complimentary at participating hotels.**

1. Offer is valid for Citi Prestige Visa Primary Cardmembers.
2. A minimum of 4 consecutive nights stay is required in order to enjoy one night on a complimentary basis. The maximum complimentary night's stay is one and all other nights will be borne at the cardholder's cost.
3. There are no credits for any unused free nights if the guest checks out early.
4. To avail this offer, Citi Prestige Primary Cardmember must call the Citi Prestige Concierge Line
  - a. (0008008522006 or +91-22-4232-0253 if you are overseas)
5. Rates are per room, per night, based on single/double occupancy and availability at time of reservation and do not include additional per room, per night charges that may be imposed or state/local taxes.
6. Only one complimentary night is allowed per Citibank Prestige Primary Cardmember per room per booking. Complimentary night has no refund value.
7. Bookings with the free night's program will not entitle the Prestige cardholder with any loyalty or membership points a cardholder may benefit from as part of a hotel rewards program unless stated otherwise.
8. Advance reservation is required and is subject to availability at the time of reservation.
9. To redeem the complimentary night's stay benefit, Citibank Prestige cardholders will need to make a prior reservation via Citibank Prestige Concierge only. Walk-in guest(s) without prior reservations or booking through any other channel will not be granted the complimentary night's stay benefit.
10. Cardholder is required to make upfront payment in full at time of booking.
11. To qualify for the complimentary night:
  - a. The primary cardholder must be present during the entire duration of stay. Complimentary night is non-transferable and non-endorsable;
  - b. Complimentary night must be utilized during the same stay as the purchased nights.
  - c. Purchased and complimentary nights must be of the same room types.
  - d. Request for quotations, reservations and bookings within 24 hours of stay are not allowed.

- e. Back-to-back stays are not allowed. Back-to-back stays are stays at the same city/state booked on two reservations (for example, you book four nights at a hotel on one reservation for Monday, Tuesday, Wednesday and Thursday and book another four nights on another reservation for Friday, Saturday, Sunday
  - i. and Monday. In this situation, you would only be eligible for one complimentary night for the 8 nights stay.
- f. Between each booking, a minimum of a 7-Day window is required.

## 12. Cancellation and Charges

- a. Cancellations and amendments to booking can only be made by calling Citibank
  - i. Prestige Concierge.
- b. Cancellation and amendment fees apply depending on the policies of the respective
  - i. Participating Hotels.
- c. Cancellation fees will be charged directly to the Citibank Prestige Card account.
- d. For payment at hotels, cancellation must be made at least 72 hours before the date of arrival by calling Citibank Prestige Concierge.
- e. Complimentary night is only applicable to room rates and does not include taxes, surcharges or any other fees.
- f. Once reservations are confirmed, all associated cost (amendment fee, cancellation fee, taxes, surcharges and room price difference) will be borne by Cardmember.
- g. Value of complimentary nights is based on an average of all room rates.
- h. A no-show will be treated as a cancellation and cardholder will be billed accordingly.

## 13. Complimentary one night's stay is based on accommodation for a maximum occupancy per room type and is exclusive of all applicable tax and service charges for such accommodation. Cost of tax, service charges, Meals and all other incidentals, will be charged to Citibank

- a. Prestige Cardmembers directly (including applicable tax and service charges) by the participating hotel.

## 14. The complimentary one night's stay is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, other savings offers or privileges.

## 15. Citibank cardholder acknowledges that the goods and services described are provided by

- a. third party merchants' network of hotels, and not by Citibank.

## 16. Citibank and participating hotels reserve the right to vary the terms and conditions of this offer.

## **2. Complimentary Meet & Assist service and one-way luxury airport transfer to or from airport, twice per calendar year**

1. Offer is valid for Citi Prestige primary and supplementary Cardmembers only. The booking must be made by the Citi Prestige Primary Cardmember by calling the Citi Prestige concierge line.
2. The meet and assist service and one way luxury airport transfer service can only be used at select airports within Asia Pacific region. The complete list of participating airports is available with Citi Prestige Concierge.
3. Citi Prestige Visa Cardmember is entitled to complimentary meet & greet service and complimentary one-way luxury airport transfer services twice per calendar year (this limit is across the primary & add on Cardmember). Only one complimentary one-way airport transfer service per itinerary is allowed. An itinerary is defined as either a one-way or return to and from the destination country from the cardholder's country of issuance.

4. Luxury airport transfer services have a complimentary transfer allowance, which is based on driven kilometers in each city. Any excess charges beyond the complimentary transfer allowance will be advised to cardholder upon confirmation of the booking. Cardholder will be charged for excess charge per kilometer.
5. Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by the Cardmember.
6. Luxury airport transfer imposes limits on the number of passengers per car and/or the number of luggage per passenger. This service is limited to a maximum of 2 large suitcases and 4 passengers per car. Additional charges apply if a larger vehicle or child or infant car seat is required. Please provide number of passenger and luggage during booking.
7. Luxury airport transfer is not available on complimentary tickets or complimentary upgrades or redemption tickets
8. Booking must be made via Citi Prestige Concierge (0008008522006 or +91-22-4232-0253 if you are overseas).
9. Payment must be made via a Citi Prestige Visa card.
10. Booking is subject to availability.
11. Booking for the services must be made at least 72 hours prior to commencement of travel. Citibank reserves the right to reject booking of services if made less than 72 hours before commencement of travel.
12. Cancellation & Charges
  - a. There is no charge for any cancellations made more than 48 hours in advance of the service and capped entitlement will not be considered utilized.
  - b. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.
  - c. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport.
13. Complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions or privileges.
14. Citibank and participating partner reserve the right to vary the terms and conditions of this offer.
15. It is the responsibility of the Cardmember travelling, to allow enough time to get to the airport and check-in before check-in closes. Local traffic conditions and unforeseen circumstances can affect travel time, and the Cardmember accepts those risks when using the Chauffeur drive service.
16. Cardmember acknowledges that luxury airport service is provided by third party suppliers, and not by Citibank. The vehicle used shall be an executive-type Sedan. Vehicle make and model are subject to supplier's fleet availability, and Citibank does not guarantee a specific vehicle model. Citibank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citibank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless: a. such loss, personal injury or death is/are caused solely by Citibank's negligence; or b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.
17. Other Terms and Conditions apply for the Meet & Assist service. Please refer to <http://citiprestige.yqnow.com> for details.

### **3. Unlimited Priority Pass™ Lounge Access for primary and supplementary Cardmember**

1. This offer is applicable to Citi Prestige Visa primary and supplementary Cardmembers only. Supplementary Cardmembers will get individual Priority Pass™ Cards.
2. In case Primary and Supplementary Cardmembers are together visiting a lounge, both should independently present their Priority Pass™ Cards to get access. If only one card is displayed, the other card holders may be treated as guest and hence may invite charges.
3. The Ultima Signature Cardmembers transitioning to the Citi Prestige Credit Card, there will no fresh issuance of priority pass cards till the renewal date and there will be no disruption in services. A fresh Priority Pass™ card will only be issued on the renewal date.
4. The Priority Pass™ Card is not transferable and is only valid up to its date of expiry and when it has been signed by the Card holder.
5. The Priority Pass™ Card is not a payment Card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
6. Admittance to the lounges is conditional upon presentation of a valid Priority Pass™ Card only. Payment Cards will not be accepted as substitutes for the Priority Pass Card.
7. Citi Prestige Visa Priority Pass™ Card holders accompanied by guest(s) will have to pay a Lounge Visit Fee per visit which would automatically be charged to their Citi Prestige Visa Card @ USD 27 per visit per guest within 90 days of lounge visit.
8. For the full list of valid airport lounges, please refer to [www.prioritypass.com](http://www.prioritypass.com)
9. Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit <http://www.prioritypass.com/Conditions-of-use.cfm> for more information.

### **4. Three complimentary green fees for primary Cardmembers at participating golf clubs per calendar year**

1. Offer is valid for Citi Prestige Visa Primary Cardmembers in India.
2. Offer is fully subsidized by VISA and not a direct offer from the golf clubs.
3. Citi Prestige Visa main cardholders are entitled to book and play for a maximum of 3 times per calendar year.
4. Offer is valid for weekdays and weekends except public holidays. Policy of public holidays varies by golf clubs.
5. To know the list of participating golf courses and to book, please call the Citi Prestige Concierge (0008008522006 or +91-22-4232-0253 if you are overseas).
6. Maximum 3 Citi Prestige main cardholders are allowed to use the complimentary green fee per flight.
7. Unused complimentary green fees will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
8. Citi Prestige Visa cardholders and his/her guests should hold valid golfer's insurance as individual golf clubs may impose golf insurance requirement.
9. Citi Prestige Visa cardholders must follow the Terms and Conditions of booking (set out in "Reservations" section below) or will not be granted access rights to the Participating Clubs.
10. Citi Prestige Visa cardholders are not allowed to book for the next golf game until the current game is played.
11. Offer is not valid for use in conjunction with other non-Citi Prestige Visa promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournament.
12. Offer is valid for use where booked directly by Citi Prestige Concierge. Accordingly and for the avoidance of doubt, Citi Prestige Visa cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.

13. Cardholder must be present for their own booking made under their name.
14. Citibank reserves the right to reject booking if cardholders make enquiries or booking directly at the club or transfer the confirmed tee-time over to the Citibank Prestige cardholder.
15. Cardholder must complete their current game before the next booking can be made.
16. Any cardholder indulging in impersonation or in breach of any terms and conditions, Citi and Visa reserves the right to withdraw the golf benefits.

### **Reservations**

17. All bookings must be made through Citi Prestige Concierge.
18. Minimum balls per flight may be required for tee-off by respective golf clubs as per their club policy.
19. Bookings cannot be made less than 5 calendar days and more than 14 calendar days in advance before day of tee-off. Note that day of tee-off does not count. (As an example, Tee-off on Friday means booking must be made latest by Sunday).
20. Citi Prestige Visa cardholders understand and acknowledge that participating clubs will not entertain any correspondence/enquires and/or attempts for bookings from Citi Prestige Visa cardholders if the Citi Prestige Visa Cardholders contact the golf clubs directly to book this offer.
21. A status update on the golf booking request will be sent to cardholders within 2 business days.
22. Cardholders cannot book more than 14 days in advance.
23. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the participating clubs and are subject to availability. Citi Prestige Visa cardholders will not be granted access rights to the participating clubs without prior bookings through Citi Prestige Concierge.

### **Fees and Charges**

24. All payments for cardholder(s) and guest(s) must be charged to their Citi Prestige card upon booking. Citi Prestige Visa cardholders and guests have to pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges ("Other Usage Charges") at normal published rates at the participating clubs where applicable, subject to the participating clubs terms and conditions.
25. All payment made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, must be made with a Citi Prestige Visa card.

### **Cancellation, Amendment and Charges**

26. Cancellations are to be made through Citi Prestige Concierge and not directly with the participating clubs.
27. Cancellations and amendments to booking can only be made by calling Citi Prestige Concierge.
28. Cancellation and amendment fees apply depending on the policies by respective participating clubs.
29. There will be no rain check.
30. Cancellation fees will be charged directly to the Citi Prestige Visa Credit Card account.
31. Cancellation charges apply for late cancellations and no show.
32. Number of days required for cancellation is dependent on the day booked and policies by respective participating golf club.
33. Late arrivals and no-shows shall be subjected to full published rates charged to the Citibank Prestige cardholder.
34. Amendment fee of US\$10 applies plus any applicable cancellation/amendment fees levied by the respective golf club if changes are made after confirmation has been issued.

35. Any changes within the cancellation period is considered a cancellation and penalty fees will apply. This includes changes of date, time, course, golf clubs or player names.
36. Golfers must have a valid handicap.
37. The Golf Privileges are valid for golf rounds only. They do not provide Citi Prestige Visa cardholders and their guests with access to the other recreational facilities at the participating clubs.
38. The Golf Privileges are not to be regarded as a Golf Club Membership.
39. Citi Prestige Visa cardholders acknowledge and agree that Citibank and Visa are not responsible for non-fulfillment of any privileges or any defect or lack in service or goods supplied by third parties, including the Participating Golf Clubs. Accordingly, Citi Prestige Visa cardholders irrevocably agree not to make any claim against Citibank and Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the Golf Privileges, including but not limited to failure or inadequacy of service or fulfillment of privileges by the Participating Clubs.
40. Citibank and Visa reserves the right and without assigning any reason, to change or to cancel any participating club.
41. To the fullest extent permissible by law, each participating Citi Prestige Visa cardholder releases Citibank and the respective participating clubs from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with his/her participation or attempted participation in the Golf Privileges.

## **5. Domestic Golf Privileges**

1. Cardholder denotes the person to whom the Citi Prestige Credit Card has been issued for the below mentioned Terms and Conditions.
2. The Citi Prestige golf program is a GREEN FEE Players arrangement and the offer, as provided to eligible Citi Prestige Cardholders in conjunction with APEXLYNX, enables eligible Cardholders to enjoy complimentary golf benefits that are specially hosted for them subject to the applicable Terms and Conditions as stipulated.
3. This golf program is not a Golf Club membership and does not purport to be a Golf Club Membership and the benefits under this golf program are not to be regarded as a Golf Club Membership at any time.
4. Citi Prestige Cardholders ("Cardholders") may enjoy specially hosted Complimentary rounds of golf as Green Fee players courtesy of Citibank in accordance with the detailed Terms & Conditions as applicable and as stipulated herein and further subject to:
  - a. Citi Prestige Cardholders may enjoy the offer of 4 (four) Complimentary rounds of golf as Green Fee players specially hosted for them by Citibank at specified locations on Weekdays & Weekends/Holidays as per applicable Terms and Conditions. Post these 4 complimentary rounds, Cardholders may avail of one additional round for every Rs. 50,000 spent on the Citi Prestige credit card in the current membership year. Membership year will be calculated as 12 months from the date of card issuance and includes the month of issuance.
  - b. Citi Prestige Cardholders may enjoy 4 (four) complimentary golf lessons for self and any one other Guest that are specially hosted for them by Citibank at specified cities/locations on Weekdays, Weekends & Holidays subject to applicable Terms & Conditions. Post these 4 complimentary lessons, Cardholders may avail of one additional golf lesson for every Rs. 50,000 spent on the Citi Prestige Credit Card in the current membership year. Membership year will be calculated as 12 months from the date of card issuance and includes the month of issuance.
  - c. Any request beyond the unrestricted complimentary golf rounds or golf lessons must be made by cardholders as per process as stipulated in point 3(a) and 3(b) and will be thereafter processed at the approval and discretion of Citibank on the basis of spend by the Cardholder on his/ her Citi-Prestige credit card in the current membership year. Membership year will be calculated as 12 months from the date of card issuance and includes the month of issuance.
  - d. A Cardholder may only request a golf booking a maximum of 30 (thirty) days in advance and may only hold a maximum of 4 (four) bookings inclusive of bookings to play and for golf lessons at any one time.
  - e. Any late cancellation or NO Show by the Citi Prestige Cardholders will be counted as a USED GOLF ROUND or USED GOLF LESSON respectively.



- f. A Cardholder may only hold ONE booking on a single day whether for a golf game or a golf lesson.
  - g. A Cardholder must abide by all Local club rules including Dress Code, Club Rules, Etiquette, Playing and Handicap restrictions and access restriction of allowable areas at each golf club/golf learning facility.
  - h. Complimentary Cart fee and Caddy fee would be hosted as available at the discretion of Citibank Apexlynx.
  - i. Duplicate and/or multiple golf bookings at one club for a golf game/Golf lesson on a single day will neither be processed nor be allowed if the Cardholder is found to have placed a duplicate request under any other Golf program(s).
  - j. Golf booking requests for golf games and golf lessons will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of 18 holes of play and/or the golf lesson during normal daylight hours.
  - k. It will be the exclusive responsibility of the Citi Prestige Cardholder to verify and report within time at the correct address and location of the respective Golf Clubs and/or Golf Learning facility at which the golf booking has been confirmed for the Cardholder.
5. This is an offer exclusively provided to eligible Cardholders. Citibank/Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any Cardholder found to indulge in impersonation or be in breach of any of the Terms & Conditions of the offer.
  6. Citibank Prestige Cardholders are to make all enquiries and bookings through designated Citi PRESTIGE Concierge line and Cardholders will not be granted access rights to the stipulated clubs without booking through Citi PRESTIGE Concierge.
  7. Cardholders are not permitted to enter into any direct correspondence or communication with any Golf Club/ Golf Learning facility or with any Golf Coach for any matters related to this special golf benefits offer.
  8. Golf Clubs/Golf Learning facilities and/or Golf Coaches are neither obliged nor will they entertain any correspondence/ enquiries and/or attempts for bookings, whether initial or repeat requests, directly from Cardholders.
  9. All booking requests must be made at least 4(four) Working days in advance by the Cardholder. The date of the call or any Saturday, Sunday or Public Holiday will not be counted as a working day. Short Notice booking requests will not be processed and will not be fulfilled.
  10. Acceptance of all Golf booking requests and/or golf lessons timings will be at the discretion of the golf club/ golf instructors and subject to availability and request for changes of timings of confirmed bookings will also be subject to payment of an administrative charge as specified in the Cancellation & Amendment policy hereunder.
  11. Cardholders may bring a maximum of 3 (THREE) Guest(s) per booking for golf rounds. Any Guest(s) must play in the same group as the Cardholder.
  12. All bookings for Guests of Cardholders will only be confirmed if the Cardholder makes advance payment of the applicable Guest charges via his/her Citi Prestige Credit Card at the time that the booking is being confirmed. Guest charges once paid are strictly non-refundable.
  13. There will be no "rain check" i.e. no carry forward of credit for any golf round due to any inclement weather or for any other reason and there will be no refund made of any Guest charges or any other prepaid charges.
  14. A Cardholder may not book for more than 4 (FOUR) players in total including self for any one golf game booking. Group bookings are not allowed.
  15. Minimum Player Conditions: Weekdays
 

Weekdays	Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for Weekday rounds of golf is a minimum of 2 (TWO) players per flight.
Weekends / Holidays	Unless otherwise prescribed by local club / golf course rules / seasonal rules the minimum flight conditions for Weekend / Holiday rounds of golf is a minimum of 3 (THREE) players per flight.

16. It will be the exclusive responsibility of the Cardholder to fulfill the minimum flight conditions in respect of each booking request and Citibank/Apexlynx will not be responsible to help the Cardholder make up the minimum flight condition numbers. Golf game booking requests not meeting the minimum player conditions will not be processed.
17. Cardholders may be allowed to play in the same flight with a Club Member subject to fulfillment of the minimum flight conditions. In such a situation, the Cardmember must inform the exact booking time held by the Club Member and the same will be verified with the Golf club prior to processing the Cardholder's requested booking. In cases, where the Cardholder requests to join a Club Member and if at the time of verification of the original request, no booking exists, then booking will not be accepted / processed at any later stage.
18. A Cardholder wishing to take along an accompanying Guest(s) that is also joining in a Golf game along with a Club Member who holds a confirmed Golf booking must make a non-refundable advance payment of the applicable Guest charges via his / her Citi Prestige Credit Card prior to confirmation of the requested Golf booking.
19. All payments for Guest(s) must be made upon booking at the applicable rates and charged to the Citi Prestige Credit Card and are neither transferable nor refundable. All cancellation charges/administration charges for any allowable changes in request of amendment of bookings will be charged to the Cardholder's Citi Prestige Credit Card prior to confirming any such amendments. This would require the Citi Prestige Cardholder to provide all mandatory information about his/her credit card to effect the charge or alternatively at the discretion of Citibank/Apexlynx required payment process will have to be fulfilled via the golf concierge through an IVR (Interactive Voice Response) system or in any other fashion as required and determined by Citibank/ Apexlynx. In accordance with Reserve Bank of India regulatory directives it will be the sole responsibility of the Cardholder to obtain OTP (One Time Password) and/or comply with any other applicable regulatory provisions or operational golf program requirements to ensure payment by effecting timely payment as and when required.
20. Golfers must have at least a valid golf handicap or in lieu thereof at clubs/golf course where permissible, a certificate of golfing proficiency in lieu of a Golf Handicap as issued by a certified and approved golf instructor may be acceptable. All golfers must produce their Golf Handicap Certificate upon request including as may be requested by the Golf Concierge prior to the requested day of the play.
21. Citibank and/or Apexlynx will not be responsible or accountable to get a Handicap Certificate issued to the benefit of any Cardholder from any Golf Clubs/ Golf Learning Centre.
22. All consumables and any other extras as consumed/utilized at any golf course/golf learning facility are to be paid for directly by the Cardholder(s) and his/her Guest(s).
23. Eligible Cardholders may enjoy complimentary golf lessons for self and any one other guest that are specially hosted for them by Citibank at specified cities/locations on weekdays, weekends and holidays.
24. The Golf benefits/Golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings.
25. Private Event/Private Tournament refers to any request(s) from series of multiple Cardholders and or multiple groups for adjacent/consequential tee times on the same date and will not be processed.
26. A Club Member cannot make a booking directly at the Golf Club/Golf Learning facility/with a Golf Coach and transfer the confirmed booking over to the Cardholder.
27. Only specific requests from the Cardholder to play golf as a Green fee player in accordance with the Terms & Conditions of this offer will be entertained.
28. The Citi Prestige Golf program cannot be used by Cardholders or their guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing of the benefits of any other golf program.
29. This Golf program is valid for golf course access only. Cardholders and/or their Guest(s) may not have access to the other facilities at the golf club / driving range. A Cardholder may not request for a booking to visit a golf club for any other purpose except to request to play or learn golf in accordance with the Terms & Conditions of this Golf program.

30. Neither Citibank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered or for any personal injury sustained to a customer directly or indirectly by use or non-use of the services availed as a part of this offer whether provided directly or provided by the golf club/driving range or golf coach and neither Citibank nor Apexlynx will entertain any claim from any Cardholder in connection with their participation or lack thereof in the program.
31. Citibank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges / golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach.
32. These Terms and Conditions including the Golf courses / Driving ranges and Golf Coaches are subject to change.

### **33. GOLF BOOKING, AMENDMENT & CANCELLATION POLICY**

- a) Cancellation of any confirmed booking for a round of golf or for a confirmed golf lesson must be made at least 1(ONE) working day for Weekday bookings and 2 (TWO) working days for Weekend / Holiday bookings in advance prior to the confirmed booking time to avoid application of Cancellation policy as described in 33 (b) and 33 (c, d) as under.
- b) In the event that the confirmed bookings for rounds of golf or for golf lessons are not cancelled at 1(ONE) working day for Weekday bookings and 2 (TWO) working days for Weekend / Holiday bookings in advance, prior to the confirmed booking time by the Cardholder, then the golf round or lesson would be taken as a Used Golf Round or Used Golf Lesson. And if such instance occurs twice, then the defaulting Cardholder will be denied the offer of golf benefits for the remainder of that calendar month and the next month.
- c) In the event that a Cardholder wishes to amend a booking by means of adding a golfer to the booking, removing a golfer from the booking, changing the name of a golfer from the existing booking or requesting for a change in a confirmed tee time etc., the same will be considered as a fresh booking and he /she will be required to pay an administrative fee of Rs. 500 (Rupees FIVE Hundred) plus applicable service tax per instance in advance, by charging the amount to his / her Citi Prestige Credit Card via the Golf Concierge for any amendment and such amendment will be subject to availability.
- d) In the event that a Cardholder does not turn up to play his / her round or for his / her confirmed golf lesson it will be treated as a "no show" and will be taken as a cancellation without information and the golf round or lesson would be taken as a Used Golf Round or Used Golf Lesson.

### **6. Complimentary Taj Epicure Plus Plan & InnerCircle Silver membership**

1. This membership is valid only for the Citi Prestige Primary Cardmember only.
2. To avail of this offer, Citi Prestige Primary Cardmember must call the Citi Prestige Service line (+91-22-49181050 or 1-800-419-1050).
3. The complimentary membership is valid for one year from the start of membership. For renewal, the Citi Prestige Primary Cardmember must call the Citi Prestige Service line to request for renewal. The renewal will not be done automatically by Citibank.
4. Citibank reserves the right to withdraw this offer without any prior notification to the Cardmember.
5. Membership and benefits of Taj InnerCircle, the Epicure or Epicure Plus Plan of Taj InnerCircle are offered at the sole discretion of Taj Hotels Resorts and Palaces.
6. Certain restaurants at participating hotels may not be part of the Epicure or Epicure Plus Plan or the Taj InnerCircle program.
7. The Taj InnerCircle program is applicable only at participating Taj Hotels. Enrolment onto Taj InnerCircle, the Epicure or the Epicure Plus Plan of Taj InnerCircle must be in the individual's full legal name, and proof of identification will needed to be provided on request.

8. The membership card of Taj InnerCircle or the Epicure or Epicure Plus Plan of Taj InnerCircle is only valid for the period indicated on it.
9. Taj InnerCircle or the add-on dining plans of Taj InnerCircle has no predetermined termination date and may continue until such time as the Taj decides to terminate the program, at any time, with or without notice to the members. Accumulation of points will cease immediately on termination of the program. Taj reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges, benefits, reward or reward levels pertaining to the program at its sole discretion, with or without notice, even though changes may affect the value of points or rewards already accumulated. E.g. Taj may increase or decrease the points required for a reward, or limit the number of participating hotels for a particular reward.
10. Membership to the Taj InnerCircle, the Epicure or the Epicure Plus Plan of Taj InnerCircle entitles members to earn points, which can be redeemed for rewards in accordance with the Terms & Conditions of the program.
11. The Taj reserves the right to grant or refuse membership to Taj InnerCircle, the Epicure or the Epicure Plus Plan of Taj InnerCircle.
12. The Taj reserves the right to discontinue membership to Taj InnerCircle, the Epicure or the Epicure Plus Plan of Taj InnerCircle to any member who appears to be using the program in a manner inconsistent with the Terms and Conditions, or intent of the program, or any portion of the program, including, but not limited to, reward redemption. The Taj also reserves the right to discontinue membership for any member who acts in a manner inconsistent with local or state laws, statutes or ordinances. Discontinued membership may result in the loss of all accumulated points and the cancellation of all Taj InnerCircle, the Epicure or the Epicure Plus Plan rewards, benefits and privileges.
13. Points issued have no monetary value and cannot be bartered or sold by members for cash at any point of time. These points may only be exchanged for rewards or benefits on offer through Taj InnerCircle, the Epicure or the Epicure Plus Plan of Taj InnerCircle. Any points, or benefits, which the Taj deems to have been transferred, sold or assigned in violation of the program rules may be confiscated or cancelled.
14. The Taj is not responsible, and assumes no liability, for changes or discontinuance of services provided by a service partner, that may affect the program rewards offered, the accrual of points or devaluation of points.
15. Each gift voucher has specific Terms & Conditions, noted on the back of the voucher. Please read these carefully prior to use.

For the full list of the standard Terms and Conditions associated with the Epicure Plus product, please refer to the Taj Hotels website at: <https://tajinnercircle.tajhotels.com/reward-programmes/tajinnercircle/index.html>

## **7. Complimentary Overseas Medical Insurance of USD 50,000**

1. Insurance is underwritten by The New India Assurance Co. Ltd. Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.
2. Insurance Details: Emergency Medical Expenses of US\$ 50,000
3. The cover is applicable for primary member only. The Primary Cardmember must call the Citi Prestige Service line on +91-22-49181050 or 1-800-419-1050 to get a copy of the policy document.
4. Maximum number of days in any trip should be 30 days applicable on international travel only.
5. Minimum 24 hours hospitalization required.
6. Medical Expenses shall include and be limited to the following services:
  - a. Charges for semi-private hospital room and board, use of the operating room, emergency room, and Ambulatory Medical Centre.

- b. Fees of Physicians.
  - c. Medical Expenses, in or out of Hospital, including: laboratory tests, ambulance service (to or from the Hospital), prescription medicines or drugs, therapeutics, anesthetics (including administration of anesthetics), transfusions, artificial limbs or eyes (excluding repair or replacement of these items), x-rays, prosthetic appliances.
  - d. Charges for a registered nurse (R.N).
7. If a Policyholder or Insured Person has any other insurance against a loss covered by this Section, then the Company shall not be liable for a greater proportion of the loss than the applicable benefit under this Section bears to the total applicable benefit under all such insurance.
  8. Insurance certificate will be issued on request basis. Please call your Citi Prestige Service line number and provide Name, DOB, Address, Email Address & Mobile no: for certificate issuance. Note - Certificate will be issued within 5 working days for the date of receipt of the complete information.
  9. Exclusions: The Insurance Company shall not be liable to pay any benefit in respect of any Insured Person(s):
    - a. 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.
    - b. 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).
    - c. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
    - d. 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.
    - e. Any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner.
    - f. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.
    - g. Any Medical Expenses incurred within the territorial limits that are not stated in the Schedule.
    - h. Any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance.
    - i. Any dental work.
    - j. Adventure activities

10. Claim Procedure:

- a. Intimation of Claim to be provided to AMERICAN ASSIST within 7 days from the date of loss by the insured. Documents to be submitted to AMERICAN ASSIST/Heritage within 120 days from the date of loss.
- b. Contact details:

Location of Centre	American Assist - USA	American Assist - Europe	American Assist - Singapore	Heritage Health TPA Pvt. Ltd. - India
Address	AMERICAN ASSIST TRAVEL SERVICES 2893 Executive Park Drive, Suite 201, Weston, Florida 33331, U.S.A.	AMERICAN ASSIST TRAVEL SERVICES C/ Covarrubias 22 2 Izda 28010, Madrid, Spain.	AMERICAN ASSIST TRAVEL SERVICES  75 Kim Yan Raod Singapore 239372	Heritage Health TPA Pvt. Ltd.  Elite Auto House, 54-A, Ground Floor (Rear Side),  Next to Crisil House, Andheri-Kurla Road, Chakala, Mumbai-400093, India.
Toll – Free Number for Assistance	+ 1800 2541032	+34 900838022	8001302100	1800 22 4004 (Toll Free within India)
Other Telephone Numbers	+ 1 954 2710202	+34 911 881 617	+65 315 80234	+91-22-61273891 (24 hrs) +91-22-61273892 / 93
Fax Number(s)	+1 877 395 1784	+34 915 932 577	-	+91-22-6127 3890
E-Mail ID	assistance@aatps.com	<a href="mailto:assistance@aatps.com">assistance@aatps.com</a>	claims@aatps.com	heritagehealth@vsnl.net
Website	www.americanassist-heritage.com	www.americanassist-heritage.com	www.americanassist-heritage.com	www.americanassist-heritage.com
Jurisdiction	North, Central & South America	Continental Europe, UK & Ireland, Africa, Pakistan	Singapore	South & South East Asia, Middle East, Australia & New Zealand

11. Subject otherwise to terms, conditions and exclusions of the Policy.

12. Insurance products are obligations only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup, Inc. or any of its affiliates or subsidiaries or any Governmental agency. All Claims under the policy will be solely decided upon by the Insurance Company. Citibank N.A, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.

Participation by the bank's customers in an insurance product is purely on a voluntary basis.

## Disclaimers:

1. Fraudulent usage of card due to Lost or Stolen Card and Skimming, Counterfeit Cards is covered to an extent of 2 days prior to and 7 days post of loss reporting/blocking date, whichever is earlier.
2. Insurance products are obligations only of the Insurance company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup Inc or any of its affiliates or subsidiaries or any Governmental agency. All claims under the policy will be solely decided upon by the Insurance Company. Citibank, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.

## 8. Complimentary Lost Card Protection of INR 10 Lacs

1. Insurance is underwritten by The New India Assurance Co. Ltd. Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.
2. Insurance Details: Lost card liability of INR 10,00,000.
3. Fraudulent usage of card due to Lost or Stolen Card and Skimming, Counterfeit Cards is covered to an extent of 2 days prior to and 7 days post of Loss reporting/blocking date, whichever is earlier. Lost and stolen transactions authenticated through PIN would not be covered.
4. Any Negligence on part of customer like sharing card or card details or delay in reporting of fraud to bank or delay in blocking the card etc. are not covered.
5. Frauds done by person(s) known to the cardholder are specifically excluded.
6. Police complaint or First Information Report filed with police authorities is mandatory.
7. Exclusions: The Insurance Company shall not be liable to pay any benefit in respect of any Insured Person(s):
  - a. Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Bank.
  - b. Losses sustained by the Card member resulting directly or indirectly from any fraudulent or dishonest acts committed by Cardmember(s)'s employee, acting alone or in collusion with others in respect of the Card.
  - c. Losses sustained by the Cardmember(s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card.
  - d. Losses arising out of use of the Card by the Cardmember(s) with intent to defraud the Bank.

### 8. Claim Procedure:

- a. All necessary documents like customer dispute form, police complaint/FIR copy/Full Passport copy and any other document required to be submitted to the bank for submission to Insurance within 30 days from the date of disputed transaction
  - b. To make a claim or to report a fraudulent transaction, the Citi Prestige Primary Cardmember must call Citi Prestige service line (+91-22-49181050, 1-800-419-1050)
9. Subject otherwise to terms, conditions and exclusions of the Policy.
  10. Insurance cover policy is purely a matter of solicitation. Insurance products are obligations only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup, Inc. or any of its affiliates or subsidiaries or any Governmental agency. All Claims under the policy will be solely decided upon by the Insurance Company. Citibank N.A, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any



jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Participation by the bank's customers in an insurance product is purely on a voluntary basis.

**Disclaimers:**

1. Fraudulent usage of card due to Lost or Stolen Card and Skimming, Counterfeit Cards is covered to an extent of 2 days prior to and 7 days post of Loss reporting/blocking date, whichever is earlier.
2. Insurance products are obligations only of the Insurance company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup Inc or any of its affiliates or subsidiaries or any Governmental agency. All claims under the policy will be solely decided upon by the Insurance Company. Citibank, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.

**9. Air Accident Insurance of INR 50,000,000**

1. Insurance is underwritten by The New India Assurance Co. Ltd. Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.
2. Insurance details: Personal Accident Insurance Cover - A cover of Rs. 5 Crore in the event of loss of life resulting from air accident.
3. Accidental Death arising due to air accident only and valid for Primary Card holders only.
4. All active customers to be covered irrespective of card usage or delinquent status.
5. 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.
6. Exclusions: The Insurance Company shall not be liable to pay any benefit in respect of any Insured Person(s):
  - a. 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.
  - b. 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).
  - c. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
  - d. 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.
  - e. For Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
  - f. 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.
  - g. 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.
  - h. 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.



- i. 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.
- j. 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.
- k. For Bodily Injury caused by or arising from or as a result of Terrorism.

7. Claim Procedure:

- a. Intimation of Claim to be provided within 90 days from the date of loss 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.
- b. Contact details:
  - i. Toll Free: 1800 209 1415
  - ii. Email: [rahulnandan.g@newindia.co.in](mailto:rahulnandan.g@newindia.co.in)
  - iii. Address: The New India Assurance Co. Ltd., Allied Mount Casa Blanca Building, II Floor, No.260, Anna Salai, Chennai-600 006.

8. Subject otherwise to terms, conditions and exclusions of the Policy.

9. Insurance products are obligations only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup, Inc. or any of its affiliates or subsidiaries or any Governmental agency. All Claims under the policy will be solely decided upon by the Insurance Company. Citibank N.A, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Participation by the bank's customers in an insurance product is purely on a voluntary basis.

**10. Monthly Relationship Bonus for Citi Priority Clients, Citigold Clients and Citigold Private Clients**

1. Monthly Relationship Bonus Offer shall be applicable from the first date of all billing cycles starting after 00:00 hours on 1st July 2019 and shall be applicable for all billing cycles that start before 23:59 hours on 31st December, 2019. The Offer shall be available on transactions undertaken after 00:00 hours 31st December, 2019 if the billing cycle started before the said date and shall expire on the last date of the said billing cycle ("Offer Period").
2. The relationship bonus will be credited only to those Citi Prestige credit cardmembers who reflect as Citi Priority Clients ( with an NRV of INR 15Lakhs and above ), Citigold Clients ( with an NRV of INR 75Lakhs and above ) or Citigold Private Clients ( with an NRV of INR 5 Cr and above ) at the end of the calendar month preceding the statement month i.e. monthly billing cycle of your credit card . Additionally, the card and the bank account should be linked.
3. The relationship bonus will be calculated on Citi Prestige credit card spends during the Offer Period. To illustrate with an example, if Customer's statement cycle starts on 8th day of every month, then the Offer is valid on all spends from 8th Jul'2019 to 8th Jan'2020.
4. Additional reward points will be calculated basis the monthly reward points earned as per grid below:

<b>Customer Relationship</b>	<b>Citi Priority</b>	<b>Citigold</b>	<b>Citi Private Clients</b>
<b>Additional reward points</b>	<b>15%</b>	<b>30%</b>	<b>50%</b>

Click here for more details on the relationship bonus program.

**Note: Annual Bonus Program for Citi Prestige Credit card held with Citi Private Client and Citigold accounts:**

The monthly bonus rewards program detailed in the “Offer” above replaces the existing annual bonus rewards program on Citi Prestige Card, held with Citi Private Client and Citigold accounts. Citi Prestige Credit Cardholders shall be credited with annual relationship bonus on pro-rata basis for transactions between from 00:00 hours on 1st January 2019 till 23:59 hours on the start of the Statement cycle in July 2019, as per below grid.

<b>Cumulative spends from 1st Jan’19 till the start of the Statement cycle in July 2019</b>	<b>₹2.5 – 5 lacs</b>	<b>₹5 – 7.5 lacs</b>	<b>Above ₹7.5 lacs</b>
<b>% Bonus points credited</b>	<b>10%</b>	<b>20%</b>	<b>30%</b>

## 11. Accelerator on International spends

Earn double the Reward Points on all international transactions. Those transactions that are billed in the credit card statement in foreign currency will be treated as international transactions. For the purpose of calculation of Reward Points the final amount, post application of the exchange rate as used on the billing date, will be considered.

### Terms & Conditions of Citibank Rewards Redemption

#### Terms & Conditions of Redemption against Vouchers/Merchandise:

Offer: Redemption of Reward Points against Vouchers / Merchandise from Citibank Rewards Catalog.

1. The feature of Rewards redemption against Citibank Rewards Catalog is applicable on select Citibank Credit Card products & Diners Credit Cards only. Items would be delivered, on a ‘best-efforts’ basis, within 10 working days of receipt of the order on the Citibank Rewards Catalog.
2. Upon successful processing of redemption from the Rewards catalog, an SMS alert will be sent to the Cardmember to the registered mobile number maintained by the Cardmember with Citibank with the dispatch details, within 4 working days of receipt of the redemption request. Similar SMS will also be sent to the Cardmember upon successful delivery at the address maintained by the Cardmember with Citibank.
3. If delivery of the item(s) at the address maintained on records is unsuccessful despite repeated attempts, the said Reward Points redemption request will be cancelled and the Reward Points will be credited back to the Cardmember’s account within 10 working days. SMS alert will be sent notifying the same.
4. Redemption orders cannot be cancelled or varied once they have been made.
5. 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 by other offer, whether similar to this Offer or not, or to withdraw it altogether.
6. Citibank reserves the right to extend or terminate this program without prior notice.
7. All items listed under the Citibank Rewards Catalog are subject to availability of the goods and supplier restrictions, at the time of redemption. The items listed in the Citibank Rewards catalog are subject to change without any prior notice.
8. Usage of the vouchers redeemed from Citibank Rewards Catalog will be governed by the Terms & Conditions of the Merchant. This Offer is solely brought to you by the participating merchants and Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the Voucher or of the products/services made available to you by Merchant under this Offer.
9. Any dispute as regards delivery of defective or deficient items from the Citibank Rewards Catalog must be addressed by the Cardmember to Citibank within 7 working days of the date of receipt of the items. Any claims made after 7 days shall not be entertained and the Cardmember shall be deemed to be satisfied with the items.
10. Citibank gives no warranty (whether expressed or implied) whatsoever with respect to Rewards items/merchandise acquired under the Citibank Rewards Program, either directly through the Citibank Rewards

Program or through other partner loyalty programs. In particular, Citibank gives no warranty with respect to the quality of items acquired or their suitability for any purpose.

11. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products/ services under the Voucher/Merchandise must be addressed by the Cardmembers directly with Merchant and that Citibank shall not entertain any communication in this regard.
12. Any images displayed on the website for merchandise are for illustrative purposes only. Characteristics of actual product may vary.
13. Any dispute with respect to in -transit damage must be highlighted to Citibank within 3 working days of the receipt of damaged items. Any claims made after 3 days of the receipt of items shall not be entertained by Citibank and the Cardmember shall be deemed to be have received the product in satisfactory condition.
14. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, by use or non-use of products/services under this Voucher.
15. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
16. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
17. The Terms & Conditions shall be governed by the Laws of India.
18. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

#### **Terms & Conditions of Instant Redemption at Partner outlets / Online shopping:**

Offer: Redemption of Reward Points instantly at Point-of-sale at participating merchant outlets/ online shopping.

1. The facility of redeeming Citibank Reward Points for purchases at participating outlets / online stores is available on select Citibank Credit Card products & Diners Credit Cards only.
2. The list of participating outlets / merchants is dynamic and will be updated on Citibank website from time to time.
3. 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 by other offers, whether similar to this Offer or not, or to withdraw it altogether.
4. This offer is solely brought to you by the participating merchants and Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the Offer or of the products / services made available to you by the participating merchants under this offer.
5. Citibank reserves the right to extend or terminate this program without prior notice. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the offer and/or products/ services under the offer must be addressed in writing, by the Cardmembers directly to Merchant and that Citibank shall not entertain any communication in this regard.
6. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, by use or non-use of products/services under this offer.
7. Delivery of Goods and Services ordered at Online Shopping and Retail Store Partners will be governed by Terms & Conditions of the Merchant and Citibank will not be liable in case of any Disputes.
8. In case the Cardmember cancels the purchaser made at the Partner outlet / Online store, the corresponding refund will be governed by the Partner Terms and Conditions.
9. For details on Partner Terms and Conditions of online stores, Cardmember can visit the official website

of the Partner. These terms and conditions are in addition to the terms and conditions as agreed upon by Card member with Citibank.

10. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
11. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
12. 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.

#### **Terms & Conditions of Redemption against Air Miles:**

Offer: Redemption of Reward Points against Air Miles

1. The facility of redeeming Citibank reward against card outstanding is available on select Citibank Credit Card products & Diners Credit Cards only.
2. On redemption, the Reward Points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Rewards Cardmember's Account.
3. The conversion ratio and the minimum points required for this redemption are as per mentioned on the Citibank website.
4. Customers can transfer their miles to only their own Frequent-flyer Accounts. Transfer to other Frequent flyer Accounts is not permitted.
5. Mile transfer can only be done to our partner airlines. The list of partner airlines is dynamic, please visit [www.citibank.com/India](http://www.citibank.com/India)
6. Mile transfer can take upto 3 weeks from date of placing the request.
7. 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 by other offers, whether similar to this Offer or not, or to withdraw it altogether.
8. Citibank reserves the right to extend or terminate this program without prior notice.
9. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, by use or non-use of products/services under this offer.
10. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
11. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
12. The Terms & Conditions shall be governed by the Laws of India.
13. Any dispute arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

#### **Terms & Conditions of Redemption against Outstanding:**

Offer: Redemption of Reward Points against card outstanding

1. The facility of redeeming Citibank reward against card outstanding is available on select Citibank Credit Card products & Diners Credit Cards only.
2. On redemption, the Reward Points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Rewards Cardmember's Account.

3. The conversion ratio and the minimum points required for this redemption are as per mentioned on the Citibank website.
4. 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 by other offers, whether similar to this offer or not, or to withdraw it altogether.
5. Citibank reserves the right to extend or terminate this program without prior notice.
6. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, by use or non-use of products/services under this offer.
7. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
8. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
9. The Terms & Conditions shall be governed by the Laws of India.
10. Any dispute arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

#### **General Terms & Conditions on Rewards Redemption:**

1. The feature of Rewards redemption against Citibank Rewards Catalog is applicable on select Citibank Credit Card products & Diners Credit Cards only. This scheme shall remain in force till such time as terminated by Citibank.
2. On redemption, the Citibank Reward Points so redeemed would be automatically subtracted from the accumulated Citibank Reward Points in the Cardmember's Account.
3. No accumulation or redemption of Citibank Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Cardmember is a defaulted account or if there is any breach of any clause of the Cardmember Terms and Conditions.
4. If the Citibank Card is closed voluntarily by the Cardmember, the Reward Points standing to the credit of the Cardmember, shall lapse automatically.
5. Citibank reserves the right to add / alter / modify the redemption program across products / vouchers / channels / merchant partners without prior notice.
6. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
7. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
8. The Terms & Conditions shall be governed by the Laws of India.

#### **Standard Terms & Conditions**

1. The Offer is valid only if the cardmember's Citibank Card account continues to be in good standing and payment continues to reach us before the payment due date
2. Any amount or charge which is over and above the complimentary amount for any Citi Prestige Credit Card offer needs to be paid by the Cardmember through the Citi Prestige Credit Card.
3. Additional service charges as and if applicable, will be charged as per the provisions laid out by the government.

4. Calls to the Citi Prestige Concierge overseas number might be chargeable as per the applicable rate in a specific country.
5. The features and offers are brought to the cardmember through Citibank's partners and third party vendors and Citibank is not liable for any deficiency in services.
6. Citibank reserves the right to, at any stage and at its discretion, modify/change or alter the offer Period.
7. Neither anything contained in these Terms & 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 offer termination date.
8. Nothing herein amounts to a commitment or representation by Citibank to conduct further such offers.
9. The Terms & Conditions shall be governed by the Laws of India.
10. The Cardmembers 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 a Member claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer or the acceptance, decline, non-receipt, suitability, quality or use or deployment of any Prize given, defect or deficiency in the Prize or its delivery and Citibank holds no warranties in respect of the Prize(s) to the cardmembers.
11. If the offer and/or anything to be done by Citibank or any other entity in respect of the offer 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, unauthorised 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 consequences.
12. The Terms & Conditions of the offer shall be in addition to & not in substitution/derogation to the Rules & Regulations governing the use of the Citibank Card/Account and/or the Citibank websites as stated above.
13. 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 or amend/modify/vary any of the Terms & Conditions of this Offer, without assigning any reasons therefore.
14. All of Citibank's actions shall be on a best-efforts basis only.
15. Any dispute arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
16. Cardmembers agree to be bound by the Terms & Conditions contained herein. Without a Cardmember being required to do any further act, the Cardmember shall be deemed to have read, understood and unconditionally accepted the Terms & Conditions herein.
17. For the cardmember T&Cs, relevant credit card guidelines & local regulations, please visit our website [www.citibank.com/india](http://www.citibank.com/india).
18. The above Terms & Conditions should be read in conjunction with the standard Terms and Conditions detailed out for the Citi Prestige Credit Card.
19. The offers being brought by Citibank's partners (third parties) are subject to change. Please visit [www.citibank.com/india/citiprestige](http://www.citibank.com/india/citiprestige) for updated offers and details.

(Version 7.1 - Citi Prestige - Terms & Conditions - February 2019)

