

Citi Prestige Credit Card - Offer Terms and Conditions

1. Earn Reward Points:

1.1 1 reward point on every INR 100 spent in India:

Customer shall earn 1 reward point on every domestic spend of INR 100 on the Citi Prestige Credit Card upon card issuance. The reward points earned against purchases made on the credit card shall reflect in the customer's credit card on the transaction posting date.

1.2 2 reward points on every INR 100 spent overseas:

Customer shall earn 2 reward points on every INR 100 spent internationally on the Citi Prestige Credit Card. 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 billed amount in Indian Rupees, using exchange rates published by Card networks, as of the date of settlement of transaction, will be considered. If the transaction (including online and overseas transactions) is converted into Indian Rupees via DCC viz Dynamic Currency Conversion (i.e. a service offered at certain merchants which allows a card-member to convert a transaction denominated in a foreign currency to local currency i.e. Indian Rupees at the point of withdrawal/sale), the process of conversion and the exchange rates applied will be determined by the relevant merchant or Dynamic Currency Conversion service provider, as the case may be. The reward points earned against purchases made on the credit card shall reflect in the customer's credit card on the transaction settlement date.

1.3 Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Mastercard® or Visa shall not earn rewards: Transportation & Tolls (4111, 4121, 4131 & 4784), Utilities (4900), Insurance (5960 & 6300), Educational Institutions (8211, 8241, 8244, 8249 & 8299) and Government Institutions (9211, 9222, 9311, 9399, 9402, 9405 & 8220). A Merchant Category Code (MCC) is a four digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC.

Illustrative example on Prestige Rewards Earn:

For a Citi Prestige Credit Card with statement cycle on 10th of each month, card statement is generated on 10th Dec for spends between 11th Nov to 10th Dec consisting of below transactions –

Posting date	Transaction	Place of Transaction	Type	Amount	Reward category	Reward points (1/INR 100)
11 th Nov	Apparel (A)	Domestic	Purchase	INR 4200	1X	+42
18 th Nov	Departmental store (B)	International	Purchase	USD 60	2X	+84*
19 th Nov	Airline (C)	Domestic	Purchase	INR 1500	1X	+15

20 th Nov	Apparel (D)	International	Purchase	USD 100	2X	+140*
5 th Dec	Departmental Store (E)	Domestic	Reversal	INR 2000	1X	-20
	Total					+261

*Conversion rate used for international transactions: 1 USD = INR 70

2. Redemption of Reward Points:

2.1 Redemption of reward points can be done as follows:

Options for Redemption	How to redeem?
Gift Vouchers	<p>Step 1: Login to Citibank Online with User ID and PIN</p> <p>Step 2: Click on “Rewards Catalog Redemption” on the left navigation panel</p> <p>Step 3: Browse the Citibank online reward redemption catalogue</p> <p>Step 4: Make a voucher selection</p> <p>Step 5: Place an order using points</p>
Airmiles	<p>For Citibank Online:</p> <p>Step 1: Login to Citibank Online with User ID and PIN</p> <p>Step 2: Click on “Redeem Rewards” on the left navigation panel</p> <p>Step 3: Select your credit card and click on “Cashback”/ “Miles Transfer”</p>
Cashback	<p>For Citi Mobile App:</p> <p>Step 1: Login to Citi Mobile App with User ID and PIN</p> <p>Step 2: Select your credit card in the account summary section</p> <p>Step 3: Click on Rewards and select “Cashback”/ “Miles Transfer”</p> <p>Alternatively, customers can contact 24x7 CitiPhone</p>
Utility bill payment	<p>Only on Citibank Online:</p> <p>Step 1: Login to Citibank Online with User ID and PIN</p> <p>Step 2: Click on “Pay utility bills/recharge wallet” on the left navigation panel</p>
Wallet Recharge	<p>Step 3: Select your credit card and click on “pay with points” while doing the transaction</p>
Partner Outlets	<p>Universal Pay with Points – SMS Redemption Service</p> <p>Step 1: Transact using your Citi Credit Card, with a partner merchant</p>
Online Shopping	<p>Step 2: Receive an SMS with a redemption link</p> <p>Step 3: Click on the link and select the number of points to redeem</p>

Taj InnerCircle	Step 1: Call Citi Prestige Concierge 0008008522006 or +91-22-4232-0253 (if you are travelling overseas) Step 2: Mention number of reward points which need to be converted to Taj InnerCircle points.
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For details on Rewards Redemption and Terms & Conditions, please [click here](#)

2.2 On redemption, the reward points so redeemed will be automatically adjusted from the accumulated reward points in the card member's account.

3. Annual Card Fee:

There is an annual card fee of INR 20000 + GST (or) as communicated to you at the time of Card application. Fees, as applicable, shall be billed to the card account and are stated in the card statement of the month in which it is charged. The Citi Prestige credit card is complimentary for Citigold Private Client customers maintaining the required Net Relationship Value (NRV) with Citibank. For details, please visit <https://www.online.citibank.co.in/products-services/banking/pdf/CPC-Comp-PrestigeC-TnC.pdf>

4. Welcome / Annual Rewards:

4.1 2500 reward points:

For Citi Prestige cards issued or renewed on or after 1st August 2020, 2,500 reward points shall be credited to the card account of the primary cardmember within 60 days from the first transaction on the primary card in a membership year in case of a new member or within 60 days from the membership renewal date in case of a renewed card. For Citi Prestige cards issued or renewed before 1st August 2020, cardmembers can avail the reward points by calling the Citi Prestige Service Line (+91-22- 49181050, 1-800-419-1050). These points are equivalent to 10,000 air miles on the partner airlines' frequent flyer programs (1 reward point is equal to 4 air miles).

The name on the frequent flyer program must match with the name on the Citi Prestige primary credit card. The cardmember can choose not to transfer these reward points to airlines and use them for any other catalogue items. Transfer of points can only be done to participating frequent flyer airline programs and select hotel loyalty programs listed below. For other terms and conditions, please refer section 4.3 and 6.9.

Partner (“Merchant”)	Conversion Ratio
InterMiles, Air India, Singapore Airlines, British Airways, Thai Airways, Eva Air, Cathay Pacific, Etihad Airways, Virgin Atlantic, Qantas, Qatar Airways, Turkish Airlines, Flying Blue (Air France & KLM)	1 reward point = 4 air miles
Taj InnerCircle	1 Reward Point = 1 Taj Inner Circle point^

(^worth INR 1 when used for hotel services effective from 16th October 2019)

4.2 Gift Card of INR 10,000:

a) For ITC Hotels (“Merchant”) and Taj Group (“Merchant”):

Gift card of INR 10000 will be awarded to the Citi Prestige Primary Cardmember. Customer can choose either INR 10,000 Taj Experience Gift Card or INR 10,000 card from ITC Hotels. This offer entitles the primary cardmember to one gift card in every membership year. The primary cardmember can use it at the participating ITC and Taj Group properties for stay, F&B, Spa etc. This welcome reward is only valid for cards issued in India. Once the request is placed for either E-Gift Card or physical gift card, the same cannot be interchanged. The complete list of participating hotels from Taj and ITC hotels is available with the Citi Prestige Service Line. To avail the Taj/ITC cards, Citi Prestige Primary cardmembers will need to call the Citi Prestige Service Line (+91-22-49181050, 1-800-419-1050) in every membership year. For additional Terms and Conditions, please refer point 6.9.

b) For Taj Experiences Gift Card:

- i. The cardmember will receive a Taj Experiences E-Gift Card of INR 10,000 denomination.
- ii. E-Gift Card it will be sent to registered email address of cardmember within 3-4 working days of placing the request. In case of physical gift card, the gift card will be sent to the registered mailing address within 10 working days of placing the request.
- iii. These cards can be used for settling bills by submitting the gift card (either physical gift card in original or the email containing E-Gift Card details). As part of the payment process, this card can also be used to pay the corresponding taxes. Gift cards cannot be used to pay for gratuities, paid-outs and Travel House charges.
- iv. Spa services can be restricted to resident guests only.
- v. List of participating hotels, is available at <https://www.tajhotels.com/en-in/our-hotels>. Gift cards can only be used at hotels in India.

- c) For ITC Hotels gift cards:
- i. Upon issuance of credit card, the cardmember will receive one E-Gift Card of INR 10,000 denomination or four physical gift cards of INR 2500 denomination each. Upon renewal of credit card, cardmember will receive one E-Gift Card of INR 10,000 denomination or two physical gift cards of INR 5,000 denomination each.
 - ii. The cardmember will need to pay for the corresponding taxes and the card can't be used to pay for the same. The gift cards cannot be used to pay for taxes, service charges, gratuities, paidouts, banquets and Travel House charges.
 - iv. These cards can be used for partial payments against settling bills by submitting the gift card in original to avail the same
 - v. The redemption of these gift cards is subject to availability of service. Once the cardmember has chosen the hotel chain in a membership year, the same will not be exchanged for a card of the other hotel chain. The cardmember must present the gift card in original (either physical gift card or email containing E-Gift Card) at the hotel to use the gift card. Gift Card will be valid for a year from the issued date mentioned on the card and is not extendable. Gift Card can't be exchanged for cash.
 - vi. In case of E-Gift Card it will be sent to registered email address of cardmember within 3-4 working days of placing the request and within 10 working days to registered mailing address in case of physical gift card. On usage of the gift card, excess amount (if any) will not be refunded. In case of loss or damage by the cardmember, Citibank will not extend or replace the gift card. The gift cards are non-transferable and non-replaceable. For other terms and conditions, please refer section 4.3 and 6.9.
 - vii. For activation, registration and checking the balance of your E-Gift Card, along with the list of participating hotels and associated terms and conditions is available at <https://itshotels.woohoo.in/en-in/itc-terms>. Please note: Do NOT share your Prestige credit card number and/ or PIN number on any third-party site. Only enter your E-Gift Card number and PIN wherever needed.
 - viii. It is hereby clarified that in addition to these terms and conditions, all Customers shall be bound by the terms and conditions of the Physical Gift card or E-Gift Card (as printed at the back of the physical Gift card or as on email communication by ITC for E-Gift card).

4.3 Welcome / Annual rewards in section 4.1 and 4.2 are subject to below terms and conditions:

- a) These offers are valid only for Citi Prestige primary cardmembers and are valid for cards issued in India.
- b) These offers are valid after the first transaction in a membership year for a new customer. For example, a Citi Prestige credit card is booked in September 2014; the first membership year will be September 2014 to September 2015.
- c) These offers can't be combined with any other offer on the Citi Prestige credit card.
- d) These offers can't be carried forward from one year to another year and must be availed only once in every membership year.

- e) Citibank reserves the right to withdraw this welcome offer without prior notice.
- f) For additional Terms and Conditions, please refer point 6.9.

5. On-Going Citi Prestige Benefits:

5.1 4th Night Free Program at participating hotels (“Merchant”):

a) General Entitlements:

i. Entitlements will be tracked on calendar year (e.g.1st January 2019-31st December 2019) for bookings and utilization of benefits. For example:

- If the booking was made with the concierge on or before 31/12/2019 the reservation will be considered as part of the 2019 benefit usage.
- Amendments or re-booking made after this date (31/12/2019) will be considered as part of the 2020 benefit usage.
- All reservations made on or after 1/1/2020 will be considered as 2020 usage regardless of the check in / check out date

ii. Complimentary benefit can be used twice per calendar year.

b) General Terms and Conditions - Citi Prestige cardmembers will enjoy one complimentary night with no black-out dates, when four consecutive nights are booked at any hotel through the Citi Prestige Concierge (0008008522006 or +91-22-4232-0253 if you are travelling overseas). Any other booking methods will not qualify. To receive the complimentary night stay, reservation must be in the Citi Prestige primary cardholder's name for a minimum of four consecutive nights stay. The Primary Citi Prestige Cardholder must be one of the guests staying at the hotel for the entire duration of the stay. The Cardholder must prepay for the reservation. For Citi Prestige Mastercard® Cardmembers – Customer has to fully pay (100% Prepaid) for the entire stay (minimum of 4 nights) with the primary cardholder's Citi Prestige Card at the time of booking. For Citi Prestige Visa Cardmembers – Customer has to pay for 3 nights at the time of booking with the Primary cardholder’s Citi Prestige Card

c) Rebate of 1 complimentary night

VISA Cards	Mastercard® Cards
The cardmember will be charged for 3 nights at the time of booking; the cardmember will not receive a rebate	The Cardmember will receive a rebate in the form of a statement credit for the 4th Night within 2 billing cycles (up to 90 days) from completion of full payment at point of booking. The value of the statement credit to be received is based on the average nightly room rate of the first four-night stay in the same hotel property

Any surcharges imposed (including taxes, hotel-imposed fees, dining or resort fees and incidental guest charges, etc.) are borne by cardmember

d) Amendment and Cancellation:

- i. All amendments and cancellations must be done through Citi Prestige Concierge (0008008522006 or +91-22-4232-0253 if you are travelling overseas).
- ii. Cancellation and amendment fees may apply depending on the terms and conditions of the hotel

e) Eligibility Requirements:

- i. The benefit can only be used by the primary Citi Prestige cardholder. Supplementary cardholders will not be eligible to use the benefit with their card, although they may enjoy the benefit of the hotel if they are staying with the primary cardholder
- ii. Only one complimentary night will be granted and will be limited to one room per cardmember. A stay is a minimum of four consecutive nights booked in the same hotel property
- iii. Back-to-back stays will not be honored. "Back to back" is defined as consecutive stays in the same hotel, same city and/or in a different hotel, in the same city.
- iv. "City" is defined by Google Maps and anywhere outside of the boundary is considered another city.
- v. "Consecutive Stays" is defined as any stays in which the check in date is less than 7 days from the previous check out date. Example: a reservation made for 8/1/2020-12/1/2020 following 1/1/2020-7/1/2020 will not be eligible. In this case, cardmembers will only be entitled to 1 complimentary night (on the 1st reservation) even though 2 separate reservations are made
- vi. This benefit cannot be combined or used in conjunction with any other promotions or discounts, including the use of corporate code discounts or any other offers, discounts, promotion, etc. given by the hotel/property of choice, including loyalty rewards
- vii. The following stays will not qualify for this benefit:
 - Full and Half board room stays
 - Single and multi-room suites
 - Home & Farm Stays
 - Serviced apartments
 - Villas
 - Packaged stay and member rates, such as air and hotel, hotel and car rental, hotel and meals bundled promotions

5.2 Unlimited Priority Pass™ ("Merchant") Lounge Access for primary and supplementary cardmember:

- a) This offer is applicable for Citi Prestige primary and supplementary cardmembers only. Supplementary cardmembers will get individual Priority Pass™ Cards.
- b) 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.
- c) For the Citi Ultima 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 of the Priority Pass.
- d) 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.
- e) 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.
- f) 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.
- g) Citi Prestige 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 Credit Card @ USD 27 per visit per guest within 90 days of lounge visit
- h) For the full list of valid airport lounges, and standard terms and conditions governing the use of Priority Pass Membership is available at www.prioritypass.com
- i) For additional Terms and Conditions, please refer point 6.9.

5.3 Domestic Golf Privileges:

- a) This offer is applicable only for Citi Prestige primary cardholders. Cardholder denotes the person to whom the card has been issued for the below terms and conditions.
- b) The Citi Prestige golf program is a Green Fee Players arrangement and the offer, as provided to eligible Citi Prestige Cardholders is in conjunction with Apexlynx (“Merchant”), the service provider for the golf program. It enables eligible Cardholders to enjoy complimentary golf rounds/lessons that are specially hosted for them. Special requests would be hosted at the discretion of Citibank & Apexlynx.
- c) Citi Prestige Cardholders to make all enquiries and bookings through designated Citi Prestige Concierge (0008008522006 or +91-22-4232-0253 if you are travelling overseas) and Cardholders will not be granted access rights to the stipulated clubs without booking through Citi Prestige Concierge.
- d) 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.

- e) Citi Prestige Cardholders may enjoy specially hosted complimentary rounds of golf / golf lessons in accordance with the detailed Terms & Conditions as applicable and as stipulated herein and further subject to:
- i. Citi Prestige Cardholders may enjoy the offer of 4 (Four) Complimentary rounds of golf as Green Fee players and 4 (four) complimentary golf lessons in one year for self and any one other Guest specially hosted for them by Citibank at specified locations on Weekdays & Weekends / Holidays as per applicable terms and conditions
 - ii. Post these 4 complimentary rounds/lessons, Cardholders may avail of one additional golf lesson for every INR 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.
 - iii. Any request beyond the unrestricted complimentary golf rounds or golf lessons must be made by cardholders as per process as stipulated 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.
 - iv. All booking requests must be made at least 4 (Four) Working days in advance by the Cardholder.
 - v. The date of the call on 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. 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 point of time. A Cardholder may only hold 1 (One) booking on a single day whether for a golf game or a golf lesson. 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).
 - vi. 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 here under.
 - vii. 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.
 - viii. 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.
 - ix. 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.
 - x. Complimentary Cart fee and Caddy fee would be hosted at the discretion of Citibank & Apexlynx as per availability at the golf courses

- xi. 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.
- f) 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. 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.
- g) 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. 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 nontransferable and non-refundable.
- h) 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
- i) 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.
- j) Minimum Player Conditions (unless otherwise prescribed by local club / golf course rules / seasonal rules):

Weekdays	The minimum flight conditions for Weekday rounds of golf is a minimum of 2 (Two) players per flight
Weekends / Holidays	The minimum flight conditions for Weekend / Holiday rounds of golf is a minimum of 3 (Three) players per flight

It will be the exclusive responsibility of the Cardholder to fulfill the minimum flight conditions in respect of each booking request and Citibank and/or 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.

- k) 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.
- l) 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.
- m) 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 will be required to complete the payment via the golf concierge through an IVR (Interactive Voice Response) system or in any other fashion as required and determined by Citibank / Apexlynx. It will be the sole responsibility of the Cardholder to comply with all applicable regulatory provisions or operational golf program requirements to ensure timely payment as and when required.

- n) 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. 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
- o) 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)
- p) 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.
- q) 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. 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.
- r) 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.
- s) 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.
- t) 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.
- u) 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 nonuse of the services availed of 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.
- v) 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.

- w) 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.
- x) The Terms and Conditions mentioned here including the Golf courses / Driving ranges and Golf Coaches are subject to change. For additional Terms and Conditions please refer point 6.9.
- y) Golf Booking, Amendment & Cancellation Policy:
 - i. 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 described in (ii) and (iii) below.
 - ii. 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.
 - iii. 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 INR 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.
 - iv. 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.

5.4. Complimentary membership of Epicure Program and Taj InnerCircle Silver Card (“Merchant”):

- a) This membership is valid only for the Citi Prestige Primary cardmember.
- b) To avail of this offer, Citi Prestige primary cardmember must call the Citi Prestige Service line (+91- 2249181050 or 1-800-419-1050).
- c) The complimentary Epicure Program membership is valid for one year from the start of membership. The Membership card is only valid for the period indicated on it. 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.
- d) In case, customer already has an existing Taj InnerCircle Silver tier membership, then IHCL will extend the existing membership, and send across the membership card with new validity.

- e) Membership and benefits of Epicure program and Taj InnerCircle Silver Card are offered at the sole discretion of The Indian Hotels Company Ltd. (IHCL).
- f) The membership is applicable only at participating Taj, SeleQtions, and Vivanta hotels. Certain restaurants at participating hotels may not be part of the Epicure program.
- g) Enrolment into the Epicure program and Taj InnerCircle Silver Card must be in the individual's full legal name, and proof of identification will need to be provided on request.
- h) Epicure program and Taj InnerCircle Silver Card has no predetermined termination date and may continue until such time as IHCL 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. IHCL reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g. IHCL may change the list of participating hotels or participating restaurants in the program.
- i) Taj InnerCircle Silver tier membership entitles members to earn points, which can be redeemed in accordance with the Terms & Conditions of the program. 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. Any points, or benefits, which IHCL deems to have been transferred, sold or assigned in violation of the program rules may be confiscated or cancelled.
- j) IHCL reserves the right to grant, refuse or discontinue the membership of the Epicure program and Taj InnerCircle Silver tier membership 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 utilization of benefits and privileges. IHCL also reserves the right to discontinue the 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 benefits and privileges.
- k) For the full list of the standard Terms and Conditions associated with the Epicure program, are available at <http://www.tajhotels.com/epicure/citi> and for Taj InnerCircle Silver tier membership is available at <https://www.tajinnercircle.com/en-in/terms-and-conditions/>. For additional Terms and Conditions please refer point 6.9.
- l) Citibank reserves the right to withdraw this offer without any prior notification to the cardmember.
- m) Effective 1st April 2022, the Epicure program membership will be delinked from the Taj InnerCircle membership by Indian Hotels Co. Ltd. On or after April 1st 2022, upon renewal of the Citi Prestige Credit Card, customer will be eligible for complimentary access to the Epicure program and not Taj InnerCircle. However, if the customer has an existing TIC membership, it will continue basis the terms and conditions of TIC available at <https://www.tajinnercircle.com/en-in/terms-and-conditions/>

5.5. Complimentary membership of Epicure Program effective 1st April 2022

- a) Effective 1st April 2022, upon renewal of the Citi Prestige Credit Card, customer will be eligible to complimentary access to the new Epicure program

(GCG/ Prestige-Features-TnC/ 03-22.2)

- b) This program provides recurring benefits like:
- i. 25% discount on Food & Beverage (on dine-in & takeaway at participating restaurants across hotels for upto 10 persons)
 - ii. 20% discount on Food & Beverage at Banquets (at participating hotels for upto 30 persons)
 - iii. 20% discount on Qmin (for food deliveries ordered via Qmin mobile application)
 - iv. 20% discount on Spa Treatments (at Jiva Spas across participating hotels)
 - v. 20% discount on salon experiences (at participating salons across hotels)

It also includes unique one-time vouchers like:

- i. 20% Discount on best available rate for room/suite Stay at Taj Palaces (on direct bookings, for stays lasting upto five consecutive nights, once a year)
 - ii. 20% Discount on best available rate for room/suite Stay (on best available rate on direct booking of room/suite stay for unlimited consecutive nights)
 - iii. 20% Discount on best available rate for room/suite Stay at Taj Safaris (on direct bookings, for stays lasting upto five consecutive nights, once a year)
- c) This membership is valid only for the Citi Prestige Primary cardmember.
- d) To avail of this offer, Citi Prestige primary cardmember must call the Citi Prestige Service line (+91- 2249181050 or 1-800-419-1050).
- e) The complimentary Epicure Program membership is valid for one year from the start of membership. The Membership card is only valid for the period indicated on it. 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.
- f) Membership and benefits of Epicure program are offered at the sole discretion of The Indian Hotels Company Ltd. (IHCL).
- g) The membership is applicable only at participating Taj, SeleQtions, and Vivanta hotels. Certain restaurants at participating hotels may not be part of the Epicure program.
- h) Enrolment into the Epicure program must be in the individual's full legal name, and proof of identification will need to be provided on request.
- i) Epicure program has no predetermined termination date and may continue until such time as IHCL decides to terminate the program, at any time, with or without notice to the members. IHCL reserves the right to add, modify, delete or otherwise change any of the rules, conditions, privileges and benefits pertaining to the program at its sole discretion, with or without notice, even though changes may affect the privileges or benefits. E.g. IHCL may change the list of participating hotels or participating restaurants in the program.
- j) IHCL reserves the right to grant, refuse or discontinue the membership of the Epicure program 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 utilization of benefits and privileges. IHCL also reserves the right to discontinue the 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 benefits and privileges.

- k) The full list of the standard Terms and Conditions associated with the Epicure program are available at <http://www.tajhotels.com/epicure/citi>. For additional Terms and Conditions please refer point 6.9.
- l) Citibank reserves the right to withdraw this offer without any prior notification to the cardmember.

56. Complimentary Overseas Medical Insurance of USD 50,000:

- a) 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.
- b) Insurance Details: Emergency Medical Expenses of US\$ 50,000
- c) 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.
- d) Maximum number of days in any trip should be 30 days applicable on international travel only.
- e) Minimum 24 hours hospitalization required.
- f) Medical Expenses shall include and be limited to the following services:
- g) Charges for semi private Hospital room and board, use of the operating room, emergency room, and Ambulatory Medical Centre.
 - i. Fees of Physicians.
 - ii. 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, xrays and prosthetic appliances.
 - iii. Charges for a registered nurse (R.N).
- h) If a Policyholder or Insured Person has 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.
- i) 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.
- j) Exclusions: The Insurance Company shall not be liable to pay any benefit in respect of any Insured Person(s):
 - i. 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.

- ii. This insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom, or any consequential loss directly or indirectly caused by or contributed to or arising from
 - Ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- iii. Any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner.
- iv. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.
- v. Any Medical Expenses incurred within the territorial limits that are not stated in the Schedule.
- vi. Any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance.
- vii. Any dental work.
- viii. Adventure activities

h) Claim Procedure:

- i. In the event of any occurrence likely to give rise to a claim, W.T.A. should be notified immediately. Documents to be submitted to W.T.A/Heritage within 30 days from the date of loss.
- ii. W.T.A provides emergency assistance and claims administration services whilst the insured person is outside India.
- iii. 'HERITAGE' is Heritage Health TPA Pvt. Ltd., who provides assistance to the insured person whilst in India.
- iv. Contact details:

Location of Centre	W.T.A - USA	W.T.A - Europe	W.T.A - Singapore	Heritage Health TPA Pvt. Ltd. - India
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Address	W.T.A. TRAVEL SERVICES, INC 2893 Executive Park Drive, Suite 201, Weston, Florida 33331, U.S.A.	W.T.A. TRAVEL SERVICES, INC C/ Covarrubias 22. 2ºIzda, 28010 Madrid, Spain	W.T.A. TRAVEL SERVICES, INC 75 Kim Yan Road Singapore 239372	Heritage Health TPA Pvt. Ltd. Champion Building, Ground Floor, 15, Parsi Panchayat Road, Andheri (East), Mumbai-400069 – 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	assistance@aatps.com	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	Singapore South & South East Asia, Middle East, Australia & New Zealand

- v. Subject otherwise to terms, conditions and exclusions of the Policy
- vi. 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.

5.7 Complimentary Lost Card Protection of INR 10 Lacs:

- a. 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.
- b. Insurance Details: Lost card liability of INR 10,00,000
- c. 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.
- d. 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.
- e. Frauds done by person(s) known to the cardholder are specifically excluded.
- f. Police complaint or First Information Report filed with police authorities is mandatory.
- g. Exclusions: The Insurance Company shall not be liable to pay any benefit in respect of any Insured Person(s):
 - i. Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Bank.
 - ii. Losses sustained by the Card member resulting directly or indirectly from any fraudulent or dishonest acts committed by Card member(s)'s employee, acting alone or in collusion with others in respect of the Card.
 - iii. Losses sustained by the Card member (s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card.
 - iv. Losses arising out of use of the Card by the Card member(s) with intent to defraud the Bank
- h. Claim Procedure:
 - i. 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
 - ii. 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)
- i. Subject otherwise to terms, conditions and exclusions of the Policy.

- j. 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.

5.8 Air Accident Insurance of INR 50,000,000:

- a. 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.
- b. Insurance details: Personal Accident Insurance Cover – A cover of INR 5 crore in the event of loss of life resulting from air accident.
- c. Accidental Death arising due to air accident only and valid for primary card holders only.
- d. All active customers to be covered irrespective of card usage or delinquent status.
- e. 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.
- f. Exclusions: The Insurance Company shall not be liable to pay any benefit in respect of any Insured Person(s):
 - i. 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.
 - ii. 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).
 - iii. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
 - iv. 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.
- v. For Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
- vi. 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.
- vii. 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.
- viii. 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.
- ix. 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.
- x. 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.
- xi. For Bodily Injury caused by or arising from or as a result of Terrorism.

g. Claim Procedure:

- i. 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.

ii. Contact details:

Toll Free	1800 209 1415
Email	nia.712500@newindia.co.in/preeti.narayan@newindia.co.in
Address	The New India Assurance Co. Ltd., Allied Mount Casa Blanca Building, II Floor, No.260, Anna Salai, Chennai-600 006.

- iii. Subject otherwise to terms, conditions and exclusions of the Policy.
- iv. 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.

5.9 Meet and Assist services at discounted rates:

- a) For Meet and Assist services on Citi Prestige Visa Infinite Credit Card, is available at - https://www.visa.co.in/en_IN/visa-offers-and-perks/yq-meet-assistservice/115045?locale=en_IN
- b) For Meet and Assist services on Citi Prestige World Elite Mastercard®, is available at – https://specials.priceless.com/en-ap/benefitsDetail/Mastercard®_Airport_Concierge?Oid=201901300003&issuerId=&productId=

Airport transfer benefits at discounted rates:

- a) For airport transfer benefits on Citi Prestige Visa Infinite Credit Card, is available at- https://www.visa.co.in/en_IN/visa-offers-and-perks/tbr-globalchauffeur/115002?locale=en_IN
- b) For airport transfer benefits on Citi Prestige World Elite Mastercard®, is available at- https://specials.priceless.com/en-ap/benefitsDetail/Airport_Limo_provided_by_DragonPass?Oid=201910210001&issuerId=&productId=

6 Other Terms and Conditions:

- 6.1 Qualifying purchase value will exclude all EMIs pertaining to Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation.
- 6.2 Only Citibank Prestige Credit Card customer (“Cardmember”) whose Citibank Prestige Credit Card (the “Card”) account is open, remains in good credit standing, payment continues to reach us before the payment due date, are not delinquent on their card payments are entitled to receive the rewards. During block period of a card, no reward points shall be awarded for any transaction posted on the customer card account.
- 6.3 If a Cardmember's Citibank Prestige Credit Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank, the primary Cardholder will forthwith be disqualified from earning reward points and request for redemption of unused reward points accrued till termination date should be placed within 45 days from the termination date. Reward points on closed/terminated cards can be redeemed only against rewards catalog.
- 6.4 Reward points once exchanged for any other partner loyalty programs cannot be transferred back.

- 6.5 Cardmember cannot transfer any Reward Points to another person or combine the Reward Points of his / her other credit cards except for Additional Cards that are issued to him/her with the Card.
- 6.6 No accumulation or redemption of reward points will be permissible if on relevant date there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions.
- 6.7 Citibank's computation of reward points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
- 6.8 Citibank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of rewards points.
- 6.9 Pertaining to Offers mentioned in points 4.1, 4.2, 4.3, 5.2, 5.3, 5.4 and 5.5:
- a) Citibank shall in no way be liable if any Customer is unable to login onto Merchant website due to incompatibility of device, internet usage plans, or any other reason whatsoever.
 - b) The 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, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services.
 - c) 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, 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 Merchant shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
- 6.10 Citibank reserves the right to extend or terminate any/all offers provided with the Card from time to time without prior notice.
- 6.11 Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- 6.12 All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive

jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

- 6.13 Citibank India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man or the UK.

This web page is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man or the UK.

- 6.14 The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the Cardmember to Citibank from usage of the Card by the Cardmember under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Citibank Cardmember Terms & Conditions and Most Important Terms & Conditions (MITC) available on <http://www.citibank.com/india>.