

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



Citi PremierMiles Credit Card - Terms and Conditions

1. Earn Miles:

1.1 10 Miles for every INR 100 spent:

- Customer shall earn 10 miles on every INR 100 spent on www.premiermiles.co.in website and on airline spends using Citi PremierMiles Credit Card (“credit card”). Airline spends refer to purchases made at airline owned websites, at airline counters, airline helpline numbers. Identification of airlines is based on Merchant Category Codes (MCC) allotted by Visa and Mastercard® to the merchant where the purchase is made.
- Please note that bookings made through any travel agents, including but not limited to any private travel agents, corporate travel agents, online travel agencies or their websites/IVR systems, shall be eligible for only 4 Miles for every INR 100 spent.
- The miles earned against purchases made on the credit card shall reflect in the customer's card account on the transaction posting date.

1.2 4 Miles for every INR 100 spent on other spends:

- Customer shall earn 4 Miles on every INR 100 spent for other spends on the Citi PremierMiles Credit Card (except on Airline MCC, www.premiermiles.co.in and on MCC mentioned in Section 1.4).
- The miles earned against purchases made on the credit card shall reflect in the customer's card account on the transaction posting date.

1.3 Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Visa or Mastercard® shall not earn miles: 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.

1.4 Illustrative example on PremierMiles Earn:

For a Citi PremierMiles 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	Type	Amount	Miles category	Miles
11 th Nov	www.premiermiles.co.in (A)	Purchase	INR 4000	10 Miles/ INR 100	+400
18 th Nov	Departmental store (B)	Purchase	INR 500	4 Miles/ INR 100	+20
19 th Nov	Airline MCC (C)	Purchase	INR 1500	10 Miles/ INR 100	+150
20 th Nov	Online travel agency(D)	Purchase	INR 1000	4 Miles/ INR 100	+40
	Total (A+B+C+D)				+610

2. Redemption of Miles:

2.1 Miles earned can be converted into our partner airline miles (through the airlines' frequent flyer programs) and hotel points (through the hotel's loyalty program) as below:

Partner	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)	2 miles earned = 1 partner airline mile
Taj InnerCircle (TIC)	2 miles earned = 1 TIC point
InterContinental Hotel Group (IHG)	1 point = 1 Mile

*Redemption of points for Thai Airways and Eva Air will be discontinued from 1st August 2022

The name on the frequent flyer program and hotel loyalty program must match with the name on the Citi PremierMiles primary credit card. The cardmember can choose not to transfer these miles to airlines and use them for any other catalogue items listed in 2.2. Transfer of miles can only be done to participating frequent flyer airline programs and select hotel loyalty programs listed above.

2.2 Miles can also be redeemed in the following ways:

Other 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 miles</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> <p>Step 3: Select your credit card and click on "pay with points" while doing the transaction</p>
Wallet Recharge	
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> <p>Step 2: Receive an SMS with a redemption link</p> <p>Step 3: Click on the link and select the number of miles to redeem</p>
Online Shopping	

For details on Miles Redemption and Terms & Conditions, please visit www.citibank.com/india and click on 'Redeem Reward Points' under the 'Credit Cards' tab.

2.3 On redemption, the miles so redeemed will be automatically adjusted from the accumulated miles in the card member's account.

3. Annual Card Fee:

There is an annual card fee of INR 3000 + 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 PremierMiles credit card is complimentary for Citigold customers maintaining the required Net Relationship Value (NRV) with Citibank. For details, please visit <https://www.online.citibank.co.in/products-services/banking/pdf/CGTnCs.pdf>

4. Welcome Miles:

10000 miles will be credited on the first transaction greater than INR 1000 within 60 days of card issuance. The bonus miles shall be credited to card account in the subsequent statement. The bonus miles offer is valid only on Citi PremierMiles Primary Cardmember and is valid for cards issued in India. Spends are calculated basis the transaction date captured on credit card account. Transaction date captured on credit card account is basis the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ Mastercard®). Citibank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done. This offer is not applicable if the card is closed due to inactivity within 30 days of card issuance.

5. Renewal miles:

3,000 miles are credited upon renewal every year. The cardmember will be eligible for renewal miles from second year onwards. Offer is valid only on Citi PremierMiles Primary Cardmember and is valid for cards issued in India. The renewal miles will be credited in subsequent statement period.

6. Complimentary Lounge access:

The offer is applicable only for Citi PremierMiles Primary Cardmember. The lounge access is provided by Visa and Mastercard® to PremierMiles credit cardmembers to select domestic lounges in India. The list of eligible lounge and terms and conditions of offer maybe updated without prior intimation to the PremierMiles cardmembers. A transaction of INR 2 on Visa and of INR 25 on Mastercard® will be made to PremierMiles card for accessing the airport lounge. The fee will be reversed by Visa/Mastercard® on the cardmember's credit card.

The updated list of lounge access can be checked on the below links:

- i. Citi PremierMiles Mastercard® World cardmembers: <https://www.online.citibank.co.in/credit-card/pdf/citi-premiermiles-lounge-access.pdf>
(Note: Limited to 6 complimentary visits per calendar quarter.)
- ii. Citi PremierMiles Visa Signature cardmembers: https://www.visa.co.in/en_in/visa-offers-and-perks/visa-airport-lounge-access-program/146561?search=lounge
(Note: Limited to 8 complimentary visits per calendar quarter.)

7. Personal Accident Insurance Cover (Valid till January 31,2023):

- 7.1. 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.
- 7.2. Insurance Details: Personal Accident Insurance cover of INR 1 crore in the event of loss of life resulting from air accident.
- 7.3. Terms & Conditions:
- a) Policy is applicable on Accidental Death arising due to air accident only and valid for primary card holders only.
 - b) In the event the Insured Person(s) having multiple Cards issued by Citi, the Insurance Policy shall be applicable only for the Card, which has the highest Sum Insured/limit of Indemnity.
- 7.4. Exclusions: The 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.

7.5. 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:

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

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

7.7. Insurance cover policy is purely a matter of solicitation and does not provide any liability on Citi.

7.8. Disclaimer: 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. Lost Card Liability Cover:

8.1. 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.

8.2. Insurance Details- Lost Card Liability cover up to a limit of INR 10 lacs card transaction frauds as specified in terms and conditions.

8.3. Terms & Conditions:

- a) Fraudulent usage of card due to Lost or Stolen Card, and Skimming, Counterfeit Cards is covered to an extent of 2 days prior to card block date. Lost and stolen transactions authenticated through PIN would not be covered.
- b) 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.
- c) Frauds done by person(s) known to the cardholder are specifically excluded.

- d) Police complaint or First Information Report filed with police authorities is mandatory. e)

Exclusions:

The Company shall not be liable to pay any benefit in respect of any Insured Person(s):

- Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Bank.
- 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.
- 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.
- Losses arising out of use of the Card by the Card member(s) with intent to defraud the Bank.

8.4. Claim Procedure:

- a) All necessary documents like customer dispute form, police complaint/FIR copy/Full Passport copy and any other document are required to be submitted to the bank for submission to Insurance within 30 days from the date of disputed transaction
- b) Please contact 24x7 CitiPhone to initiate the claim procedure

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

8.6. Insurance cover policy is purely a matter of solicitation and does not provide any liability on Citi.

8.7. Disclaimer: 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. Other Terms and Conditions:

- 9.1. Qualifying purchase value for miles earning 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.
- 9.2. Reversal transactions, if any, shall be considered for the calculation of net spends and monthly cap in the statement month in which reversal transaction is posted. Therefore, the bonus miles deducted on the reversal transaction could be different from the bonus miles earned for the original purchase transaction.
- 9.3. Only Citi PremierMiles Credit Card customer ("Cardmember") whose Citi PremierMiles 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

miles. During block period of a card, no miles shall be awarded for any transaction posted on the customer card account. Once the card status is restored and in good standing, the turbo miles shall be awarded or reversed for the spend or reversal transaction respectively, as per the applicable reward earn rate.

- 9.4. If a Cardmember's Citi PremierMiles 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 miles and request for redemption of unused miles accrued till termination date should be placed within 45 days from the termination date. Miles on closed/terminated cards can be redeemed only against rewards catalog.
- 9.5. Miles once exchanged for any other partner loyalty programs cannot be transferred back.
- 9.6. Cardmember cannot transfer any miles to another person or combine the miles of his / her other credit cards except for Additional Cards that are issued to him/her with the Card.
- 9.7. No accumulation or redemption of miles will be permissible if on relevant date there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions.
- 9.8. Citibank's computation of miles 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.
- 9.9. Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Customer by participating merchants under the respective Offer.
- 9.10. 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 .
- 9.11. Citibank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality made available to the Customers under the Offer on the products/services (shortly referred as "Claims").
- 9.12. In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to participating merchants and that Citibank shall not entertain any communication in this regard. Any query/ contention/dispute raised by any Customer to Citibank shall be forwarded to the merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- 9.13. The Offer is valid only if the Customer's account continues to be in good standing and payment continues to reach Citibank before the payment due date.
- 9.14. Citibank reserves the right to, at any stage and at its discretion, to extend or terminate this Offer, without prior notice or assigning any reasons thereof, to add/alter/modify/change or vary all or any of these terms and conditions or to replace wholly, or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- 9.15. Neither anything contained in these terms & conditions, nor the running of these 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. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Offers.
- 9.16. The Offer 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.

- 9.17. Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.
- 9.18. 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 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.
- 9.19. Citibank shall in no way be liable if any Customer is unable to login to merchant website/app due to incompatibility of device, internet usage plans, or any other reason whatsoever.
- 9.20. Customers are not bound in any way to participate in this offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein. By participating in the offer, the Customers agree to be bound by the terms & conditions contained herein. Without a Customer being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the terms & conditions herein. The Offer Terms & Conditions need to be read in conjunction with the detailed Citibank Card member Terms & Conditions, Most important terms and conditions (MITC), and terms governing the use of Citibank credit/debit cards and/or Citibank website.
- 9.21. Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by the Card member Terms and Conditions and MITC. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>.