

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.



Points Transfer Grid

The rewards points will be transferred as per the below mentioned points transfer grid whenever a card is upgraded/ swapped from one variant to another.

From Card	To Card				
	Citi Rewards Credit Card	Citi Cash Back Credit Card	IndianOil Citi Credit Card	Citi PremierMiles Credit Card	Citi Prestige Credit Card
Citi Rewards Credit Card	100%	35%	35%	78%	35%
Citi Cash Back Credit Card	285%	100%	100%	222%	100%
IndianOil Citi Credit Card	285%	100%	100%	222%	100%
Citi PremierMiles Credit Card	130%	45%	45%	100%	45%
Citi Prestige Credit Card	285%	100%	100%	222%	100%

Illustration: If a Citi Rewards Credit Card with 100 reward points is upgraded to Citi PremierMiles Credit Card, then 78% of 100 reward points, i.e. 78 miles will be credited in Citi PremierMiles Credit Card. Similarly if the same Citi Rewards Credit Card is swapped to IndianOil Citi Credit Card, then 35% of 100 reward points, i.e 35 turbo points will be credited in the swapped IndianOil Citi Credit Card.

Please note that while processing a credit card swap/upgrade request, all the points available in the previous card is transferred to the swapped/upgraded card.