

## PAYTM FIRST CARD – 1000 Cashback Offer

### Terms and Conditions:

**Campaign Dates:** 00.00 hours on October 1<sup>st</sup>, 2020 to October 31<sup>st</sup>, 2020 (23:59 Hours) (hereinafter referred to as “Offer Period”)

### **Details of the Offer:**

Citibank, N.A. (“Citibank/Citi”) and One97 Communications Ltd. (“One97”) are launching an Offer (hereinafter referred to as “Offer”) for the above mentioned Offer Period. This Offer is applicable to One97 customers who apply for the Paytm First Card during the Offer period.

### **Offer:**

1. Apply for the Paytm First Card on the Paytm App/Website during the offer period.
2. Spend INR 5000 with your new Paytm First card within 30 days of card issuance.
3. Get cashback of INR 1000 in your card account.

### Other Terms and Conditions

- The Offer is applicable only for Paytm First cards issued in India through this campaign.
- An individual participant to this Offer can be eligible for the reward only once.
- Once the customer is issued a Paytm First Card through this campaign, he/she will get cashback of INR 1000 only if he/she spends INR 5000 within the first 30 days of issuance of the credit card.
- INR 5000 or more can be spent in one go or in multiple transactions within 30 days of new card issuance.
- All POS (Point of sale) transactions including online purchases will be considered as spends.
- This Offer cannot be combined with any other offers and cannot be assigned/transferred to any other person/customer.
- Cashback will be credited to the customer’s card account within 90 days of customer meeting the eligibility criteria on best effort basis. The timeline provided for cashback is only indicative of expected period and may differ from the actual date.
- Citibank reserves the sole discretion to select the list of qualifying participants based on criteria set by Citibank only and the same shall be final and binding on the entrants.
- Issuance of Credit Card is solely the discretion of Citibank and based on internal criteria and processing. Citibank’s decision in this regard shall be final. No further

claims/communication/correspondence of any nature shall be entertained by Citibank in this regard.

- Citibank reserves the right to disqualify any participant if it has reasonable grounds to believe that the participant has breached any of the terms and conditions of the Offer.
- Citibank is under no obligation to disclose or publish the identity of the participants for any reason whatsoever at any point of time.
- Citibank reserves the right to extend or terminate this Offer without prior notice. Citibank also reserves the right at any time, without prior notice, 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 withdraw it altogether.
- Nothing contained in these terms and conditions, nor the running of this Offer, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the time the Offer Period ends.
- All of Citibank's actions shall be on a best-efforts basis only.
- 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 any person, directly or indirectly, by participating in this Offer and Citibank shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the Offer.
- Citibank shall in no way be liable if any Customer is unable to login to the Paytm mobile app/ website due to incompatibility of device, internet usage plans, or any other reason whatsoever.
- 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.
- All other terms and conditions of the Card Member Terms and Conditions shall continue to apply.
- Acceptance of these terms is a prerequisite for participation in this Offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein.
- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.
- The Terms and Conditions shall be governed by the laws of India. Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the Courts in Mumbai only.

- Nothing expressed or implied in this Offer shall in any way waive or amend any of the applicable terms and conditions on both Citibank and Paytm website and app.
- Under no circumstance will the services obtained during the Offer period be settled in cash
- All government levies like GST, TDS, any Local Tax, etc., shall be payable by the Customer as applicable at the time the respective Programs were offered.
- Citi shall not be held liable for any reason, including but not limited to any delay or loss that may be caused in delivery of the services.
- The entrants/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, costs, charges and expenses which an entrant/customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer.
- The above Offer is by way of a special offer for Paytm First Cards only and nothing contained herein shall prejudice or affect the terms and conditions of the card member terms and conditions. The terms of this Offer shall be in addition to and not in derogation of the terms contained in the card member terms and conditions. Payment of fees/service charges/all other amounts due from the Customer to Citi from usage of credit cards by the Customer under this Offer and/or otherwise will be governed by Citi Terms & Conditions, the Card member Terms and Conditions and the Most Important Terms & Conditions and the same may be viewed from the online portal <http://www.citi.com/india>.
- A customer without being required to do any further act, shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein. The above terms and conditions need to be read in conjunction with the Paytm First Card Member Terms and Conditions.
- Any query regarding the offer will be entertained maximum till 31<sup>st</sup> Jan 2020. Post such date, One97 or Citibank will not entertain any correspondence or communication regarding this Program from any customers/persons.
- Issuance of credit cards will be as per Citi internal credit policy.

This product/service is offered by branches of Citibank, N.A. in India.  
The Paytm First Card is issued by Citibank N.A.

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