

### **Terms & Conditions:**

Citibank, N.A. (“**Citibank**”) and **RedGiraffe Inc** are launching offer (“**Offer**”) for the below Offer Period. Details of the Offer extended to all individuals holding valid Citibank Credit Cards except Citi Corporate Cards (“**Cards**”) issued in India (“**Customers**”) are detailed herein below.

### **Offer Period:**

The offer is valid for registrations done from 00.00 hours, 1<sup>st</sup> July, 2021 to 23.59 hours, 30<sup>th</sup> September, 2021 (“**Offer Period**”) and Rent Payments done till 30<sup>th</sup> November, 2021.

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

Cashback on rent payments using Citi cards, through RedGiraffe on Citi mobile and website:

- Cashback on 1<sup>st</sup> month rent payment – Rs 750
- Cashback on 2<sup>nd</sup> month rent payment\* – Rs 1000
- Cashback on 3<sup>rd</sup> month rent payment\* – Rs 1250

Minimum RedGiraffe bill payment – Rs 20,000 per month

\*Offer is applicable only on rent payments in consecutive months, Cashback for 2<sup>nd</sup> and 3<sup>rd</sup> month rent payments will be applicable only if 1<sup>st</sup> and 2<sup>nd</sup> month payments are also done on Citi Cards respectively.

### **How to avail the offer**

The offer can be availed by following the below steps:

1. Go to [www.redgiraffe.com](http://www.redgiraffe.com) and register for rent payment with your Citi card
2. The tenancy is verified by RedGiraffe. Once approved, an email confirmation would be received from RedGiraffe mentioning the Property Id.
3. Once the tenancy is approved, log in to Citi Mobile app or Citibank Online
4. Navigate to Utility Bill payments. Search for ‘RedGiraffe’ or select ‘RedGiraffe’ from the ‘Others’ Category.
5. Choose the Citi credit card account to be registered for standing instruction to pay bill from RedGiraffe.
6. Choose the type of standing instruction – either “Autopay” or “Confirm & pay”
7. Provide the Property ID and Mobile Number registered with RedGiraffe.
8. Provide the OTP for confirming the registration. A confirmation message shall be displayed on the screen.
9. RedGiraffe will trigger monthly bills for rent, including their fee

### **Offer Terms and Conditions:**

- This Offer is available to all Citi Credit cards issued in India except Citi Corporate cards.
- Add on cards will be treated as separate cards.
- The offer is valid on payments on a single property ID per card for the duration of the offer.
- The offer is valid on payments on a single property per card for the duration of the offer.
- The offer is applicable for 3 consecutive rent payments through RedGiraffe on Citi mobile and Website. E.g. 1. if the customer has made the payment only for month 1 on Citi Card, then he/she will be eligible to receive only Rs 750 as cashback. 2. If the customer has made the payment for month 1 & 2 on Citi Card, he/she will be eligible for Rs 1750 (750+1000) as cashback 3. If the customer made the payment of all 3 months 1, 2 & 3 on Citi Card, then he/she will be eligible for Rs. 3000 (Rs. 750+ Rs. 1000 + Rs. 1250).

- Cashback amount shall be credited on or before 90 business days from the date of transaction to all open and active card members' account only. The timeline provided for effective credit is only indicative of expected period and may vary from the actual date of credit.
- RedGirraffe charges a transaction charge for the rent payments done via their platform amounting to 0.39% of the transaction amount (excluding applicable GST). This may be subject to change. For details, please refer to their website : [www.redgirraffe.com](http://www.redgirraffe.com)
- Rent payments on the platforms will take 2-3 business days to get processed.
- Payment can be made after Bill is presented to Citi by RedGirraffe.
- Bill amount will be provided by RedGirraffe as per the tenancy registration.
- For Autopay, payments are made 3 working days before due date.
- 'Confirm and pay' bills shall expire 3 working days prior to the due date.
- This Offer can neither be combined with any other Citibank offer nor can it be transferred or assigned to any other Customer or third party.
- This Offer is also valid for "Pay Now" / "Instant Pay" mode
- Cashback will be credited at open and active card member account.
- The transactions for any approved claim of refund/replacement shall be excluded from this Offer.
- Cash back will not be applicable for a transaction where a refund is processed. The refund amount will be equal to card swipe amount and not the invoice amount.
- 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 RedGirraffe Inc under the respective Offer.
- 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 .
- 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**").
- In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to RedGirraffe Inc 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 RedGirraffe Inc who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- 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.
- 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.
- 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.

- 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.
- 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.
- 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.
- 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.
- 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>.
- Any query regarding the offer will be entertained till January 31, 2022. Post such date, RedGiraffe Inc or Citibank will not entertain any correspondence or communication regarding this Program from any customers/persons.

This product/service is offered by branches of Citibank, N.A. in India.

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