

**Terms and Conditions**  
**HT Digital Streams Limited**

Citibank, N.A. ("Citibank") and HT Digital Streams Limited (Company) are launching the below offer ("Offer") for the below mentioned Offer Period. Details of the Offer extended to all eligible individuals who are Citigold Private Client and Citigold Clients, holding valid Citi Debit Card issued in India ("Customer"), are detailed herein below.

**Offer Details:**

The Mint + The Wall Street Journal bundled subscription at a **20% discount** on Citigold & Citigold Private Client Customers World Debit Cards

**Offer Duration:** 15 February, 2022

**Offer Terms:**

1. Offer is valid for users in India only.
2. Offer is non-transferable or cannot be redeemed for cash.
3. Offer is not valid for existing Live Mint paid user.
4. This Offer can be availed only once per Customer.
5. End date of the coupon code validity will be 15th February 2022.
6. The terms and conditions available on website of the Company at [www.livemint.com](http://www.livemint.com) will also apply to the Offer.

**Offer Redemption Process:-**

To avail the Offer, the customers need to follow the below mentioned:

1. Choose a membership pack: (1) Half-yearly (2) Annual (3) Two year and Live Mint or Live Mint + WSJ Pack.
2. Login with credentials or sign up.
3. Use a Citigold World Debit Card or Citigold Private Client World Debit card to make the purchase and avail the instant discount

**Terms and Conditions:-**

- This Offer is valid on Citibank Debit Card (“Citibank Card”) issued in India. This does not include Corporate Cards.
- Add on cards will be treated as separate cards.
- Citigold and Citigold Private Clients maintaining required NRV threshold are eligible to avail this Offer.
- 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.
- The transactions for any approved claim of refund/replacement shall be excluded from this Offer. Citibank holds no warranty and is not representative of the services, availability or quality of the products made available to Customer by the **Company** under the respective Offer. 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 or its cancellation thereof (shortly referred as “**Claims**”).
- Citibank shall in no way be liable if any Customer is contact the **Company** due to any reason whatsoever. 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 .
- In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to the **Company** and that Citibank shall not entertain any communication in this regard. Any query/ contention/dispute raised by any Customer to Citibank regarding the Product/ Services shall be forwarded to the **Company** who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- No request for discount would be entertained later if the Customer doesn’t avail the offer while making the payment.
- 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.

- All of Citibank's actions shall be on a best-efforts basis only
- 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 terms of this Offer shall be in addition to and not in derogation of the terms contained in the Citibank account terms and conditions, and conditions and those governing use of Citigold World Debit Card, Citigold Private Client World Debit Card. Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of credit or debit card by the Customer under this Offer and/or otherwise will be governed by Citibank Account Terms & Conditions, and the same may be viewed from the online portal <http://www.citi.com/india>.

Citibank Privacy Policy: <https://www.online.citibank.co.in/privacy/privacy.htm?eOfferCode=INHOGNTFOPRIV>

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