

Citibank, N.A. (“**Citibank**”) and The Economist Newspaper Limited (“**Merchant**”) are launching an offer as described below (“**Offer**”) for the below **Offer Period**. Details of the Offer extended to all individuals who are Citigold and Citigold Private clients holding valid Citigold World Debit Card and holders of Citi Premier Miles, Prestige and Ultima Credit Cards (“**Customer**”)

Offer Period

September 2020 to March 2021.

Details of the Offer:

1 year Digital subscription of Merchant for ~~INR 9,699~~ for INR 7,759

2 year Digital subscription of Merchant for ~~INR 17,799~~ for INR 9,699

Terms and Conditions:

45% off on 2 year digital subscription

- Offer is available to customer for new subscription. The customer must be resident in India to avail the offer.
- The customer may cancel the subscription within the first 14 days of subscription date. Upon cancellation the Merchant will refund to customer monies towards only the part of subscription that has not already been published before it is canceled.
- The Merchant publishes a new digital issue every Thursday. This timeline may undergo change as per Merchant decision with no responsibility and liability of Citibank.
- If the customer cancels the subscription after the first 14 days of subscription, it will not be eligible for any refund.

20% off on 1 Year AutoRenewal offer

- Offer is available to customer for new subscription. The customer must be resident in India to avail the offer.
- The customer may cancel the subscription at any time. The “Merchant” will refund the subscription fee to customer on pro rata basis for the issues not published.

The “Merchant” will require three weeks to process the cancellation. The timeline stated is only indicative and the actual timeline may differ.

Enrollment & Cancellation

The customer can enroll with the Merchant by clicking on <https://www.online.citibank.co.in/card-offers/joi-citigold-offer-disclaimer.htm> (speedbump leading to merchant site)

For cancellations, the customer will be required to contact the customer service of Merchant at 000800 650 1346.

For enrollment, subscription and cancellation process, the terms and conditions of Merchant shall apply.

Payment Process: Customer should make payment through Citigold World Debit card or Citi Premier Miles Credit Card or Ultima Credit Card or Prestige Credit Card.

Additional Terms and Conditions:

- Citibank holds no warranty and is not representative of the services, availability or quality of the products made available to Customer by the **Merchant** 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**”).
- 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 Merchant 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 Merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- 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
- 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, credit card member terms and conditions and those governing use of Citigold world debit card, Citi Premier Miles credit card, Ultima credit card and Prestige credit 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, 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>.
- Citibank shall in no way be liable if any Customer is unable to login to the Website/ App of the Merchant due to incompatibility of device, internet usage plans, or any other reason whatsoever.
- 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.

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

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