

Terms and Conditions

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Citibank, N.A. ("Citibank/Citi") is launching the Offer (hereinafter referred to as "**Offer**") for the below mentioned Offer Period. Details of the Offer extended to all resident individual customers holding valid Citigold World Debits Cards (hereinafter referred as "**Card**") issued in India, are detailed herein below.

- **Offer period:** 00.00 hours on 1 July 2021 to 23:59 hours on 31 Dec 2021

Offer Details: Citigold customers are eligible for 2X reward points and Citigold Private Client are eligible for 5X reward points on all in-store purchases (Point-of-Sale transactions) and Card not present (Online) transactions done in India on any Citibank Debit Card as per the following grid. This excludes payments to financial services organizations, mutual fund, insurance premiums, donations, credit card balance payments, loan payments, stock investment, home and auto finance repayments, contributions to chit funds, payments made to Utilities services including but not limited to electricity, gas, landline, mobile, broadband, etc. Customers understand, agree and acknowledge that this list of exclusion is not exhaustive and Citibank holds the exclusive right to add/modify/delete any category and / or payment applicable under any category at its sole discretion and same shall be binding on the customer at all times during the offer period.

In addition, Citigold Private Client and Citigold clients with a World Debit Card issued in India will be eligible for 20% cashback on all Point of Sale and Online transactions excluding utilities as defined above for the offer period on cumulative spend of INR 10,000 per quarter and maximum cashback of INR 25,000 subject to segment as Citigold/Citigold Private client respectively.

- This Offer is valid exclusively on Citigold and Citigold Private Client World Debit Cards issued in India.
- Offer is applicable on debit card held by the primary account holder
- The reward accrual depends on card type held by the customer. Accrual will be basis below grid

| Debit Card Type | Rewards |
|--|---------------------------------|
| Citigold World Debit Card | 2 Reward point for Rs 100 spent |
| Citigold Private Client World Debit Card | 2 Reward point for Rs 100 spent |

- Additional reward points will be credited within 90 days from the date of transaction and cashback (as applicable) will be calculated and credited within 60 days from the completion of the quarter (defined as Jan-march as one quarter and following) to all open and active Card Member's account. The timeline provided for effecting credit is only indicative of expected period and may vary from the actual date of credit.

Other Terms & Conditions

- Acceptance of these terms is a prerequisite for participation. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein.
- Citibank holds the exclusive right at its sole discretion to refuse or deny the Offer to any Customer. The Customer shall become ineligible to participate in this Offer if his/her card is cancelled before the expiry of /during the Offer Period.
- 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.
- Citibank is not making any commitment to make any offer beyond the Offer Period.
- All other terms and conditions of the Banking Account and Debit Card related Terms and Conditions shall continue to apply.
- 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, 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 merchant, then Citibank and/or the merchant shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences and on occurrence of such event, the Offer may be withdrawn at the discretion of Citibank.
- All government levies like GST, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Customer as applicable at the time the respective Programs were offered.
- Citibank reserves the right to modify or change any of the terms and conditions applicable to this program at any time with/without prior notice to the Customer.
- Citibank shall not also be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a customer, directly or indirectly, by use or non-use of products/services under the Offer.
- Citibank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change/cancel or vary all 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/cancel it altogether at its sole discretion and the same shall be binding on the Cardholder at all times.
- Nothing herein amounts to a commitment by Citibank to conduct further, similar or other offer.
- The above Offer is by way of a special offer for select Citibank Debit Cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the Banking Account and Debit Card. The terms of the this Offer shall be in addition to and not in derogation of the terms contained in the Banking Account and Debit Card related T&Cs. Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of debit cards by the Customer under this Offer and/or otherwise will be governed by Citibank Account Terms & Conditions which are available in the online portal <http://www.citibank.com/india>.
- A Card holder 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 Citibank Account Terms and Conditions.
- The terms & conditions shall be governed by the Laws of India.



- Any disputes arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai only, irrespective of whether Courts in other areas have concurrent or similar jurisdiction.
- Reward points are not earned on international transactions.
- This product/service is offered by branches of Citibank, N.A. in India.

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