

Debit Activation Offer for Citigold and Citigold Private Clients
Terms & Conditions

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 individuals holding Citigold and/or Citi Private client account and valid Debits cards (hereinafter referred as "**Card**") issued in India, ("**Customers**") are detailed herein below.

Offer Period : 00.00 hours on 16th Nov 2020 to 23:59 hours on 31st Dec 2021.

Offer: Customers are eligible for 50% cashback on activation of debit card for an Online / Point of sale (POS) transaction during the offer period 16th Nov'20 till 31st Dec'21. To avail the offer, customers will need to make an Online/ Point of sale transaction using only Citi debit card during the Offer Period.

- Offer is valid on Citi Debit Cards issued to Citigold /Citigold Private Client customers meeting the required segment Net relationship value.
 - which have been inactive since 1st Sep 2019 or
 - where the debit card is issued 16th Nov 20 onwards and the card is inactive across online/ Point-of-sale (POS) transactions excluding ATM transactions.
- Customers can avail the offer only once per card during the Offer Period. New accounts opened during the Offer Period can avail offer within 30 days of account opening.
- Maximum cashback under the offer for Citigold customers is INR 10,000/- and Citigold Private Client customers is INR 10,000/-.

Detailed Terms and Conditions

1. Offer is valid on Citibank Debit Cards issued to Citigold/ Citigold Private Client customers.
2. 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.
3. 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.
4. This Offer is valid for a select set of banking customers ("Customer") who have received the invitation to the offer via email or to customers who are issued card during the offer period.
5. Customers qualifying for the offer will be notified via email subject to account being in open status and post eligibility as per offer construct will receive Cashback in savings bank account with Citi within 90 days from the date of transaction. The timeline provided for effecting credit is only indicative of expected period and may vary from the actual date of email sent.
6. The Offer cannot be transferred or assigned to any other person or customer.
7. 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 .
8. Citibank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality availed by to the Customers through transaction performed for participation in the Offer on the products/services (shortly referred as "**Claims**").
9. In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to concerned Merchant and that Citibank shall not entertain any communication in this regard.

10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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 Account T&Cs and terms governing the use of Citibank credit/debit cards and/or Citibank website.
17. 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 Citibank Account Terms & Conditions,. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>.
18. Any query regarding the offer will be entertained only till January 31, 2022.
19. The Offer cannot be combined with any other offer and cannot be transferred or assigned to any other person/customer.