

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



Citi bank Credit Card Referral Program Terms and Conditions

1. This offer is applicable under Citi Credit Card Referral Program is valid till 31st March 2023. Referral date should be on or before 31st March 2023.
2. This offer is applicable only for applicants who have applied for a Citibank credit card. New applicants can refer their friends/ family members to be eligible for Rs. 250 Flipkart e gift-voucher per referee. Applicants receive the voucher on the email ID registered only when their referees submit a valid credit card application online through the referral email received by them. Valid applications will be solely decided by Citibank based on match-off of Name, Date of Birth, address, contact information provided by the applicant with the data stored in NSDL/CIC based on the applicant's PAN number
3. For every successful card booked, Citibank will give Rs. 3000 as cashback to the referee within 120 days of card booking. The referee should have spent a total of at least Rs. 5000 on all transactions put together within 30 days of the receipt of the credit card to be eligible for the offer. The cashback of Rs. 3000 will be credited within 120 days of receipt of the credit card for such customers on best effort basis. The timeline provided for effecting credit is only indicative of expected period and may vary from the actual date of credit
4. E-Gift Vouchers (for referrers) can be used for purchases from Sellers listed on flipkart.com. The E-Vouchers will be valid for 1 year from the date of issue by Flipkart
5. Referral rewards per applicant is capped at Rs. 5000/- worth Flipkart e-gift vouchers (20 valid referral applications) per individual per financial year
6. This offer is valid ONLY on following cards:
 - a) Citi PremierMiles Credit Card
 - b) Citi Rewards Card
 - c) IndianOil Citi Platinum Credit Card
 - d) Citi Cashback Credit Card
7. Any applicant who refers outside of this Citi's Credit Cards Online Referral program will not be eligible for this benefit
8. If applicants have referred people whom they had already referred under a previous referral campaign, that automatically makes their previous referrals void. Only the referral under the current campaign will be considered
9. The cap of Rs. 5000/- per financial year is a cap on all the Flipkart e-gift vouchers earned through the credit card referral campaigns put together in the same financial year
10. This Offer cannot be combined with any other offers. The Offer cannot be transferred or assigned to any other person
11. Issuance of Credit Cards shall be at the sole discretion of Citibank and is subject to internal processing
12. Citibank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, with or without any reason
13. Citibank has the sole discretion to change, suspend or modify the Offer or these terms and conditions at any time without prior notice, at its sole discretion

14. All referrers hereby declare that they have obtained due consent from referees to refer their contact details to Citibank N.A., and that the Bank may contact them to offer its range of banking services and products. The Referrer shall be solely liable and responsible for the correctness of all information/details pertaining to the Referee. The Referrer acknowledges that Citibank, N.A. shall not be in a position to ascertain/ verify such information regarding the Referee and shall not be responsible in any way to any third party for any loss or damage suffered due to such incorrect details. Referrers shall be responsible to Citibank, N.A. for any losses or claims that may be occasioned upon the Bank in the event that this declaration is found to be untrue and on any claims or demands by third parties
15. The entrants/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, costs, charges and expenses which an entrant/customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the offer
16. Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the time the Offer Period ends
17. Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such offers in future
18. All entrants/customers must agree to the Terms and Conditions at the time they apply for the Credit Card. The terms & conditions of this Offer shall be in addition, and not in substitution/ derogation to, the Rules & Regulations governing the use of the Citibank Credit Card and/or the Citibank websites. By applying for credit cards through this offer, the Customers shall be deemed to have agreed to be bound by the terms and conditions contained therein
19. The Terms & Conditions shall be governed by the Laws of India
20. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai
21. Citibank shall not be, in anyway, responsible if an E-Voucher is lost, stolen or misused
22. Citibank holds no warranty and is not representative of the delivery, service, suitability, merchantability, availability or quality of any gifts/ items being provided by Flipkart against the E-Voucher (s) and/ or pursuant to the Offer. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products/services and/or goods made available to you against the E-Voucher (s) or under the Offer must be addressed in writing, by the Entrant/winner directly to Flipkart and Citibank will not entertain any communication in this regard

Detailed Terms & Conditions*Citibank Credit Card:*

'Credit/Charge Card' or 'Card' or 'International Card' shall mean a MasterCard/ Visa Card or Diners Club Card or any Co-branded or Affinity Card issued by Citibank to its customers and includes any Agency Card issued by Citibank for and on behalf of any banking or financial services entity.

To send a Referral Invitation:

Referring applicants must visit the Invitation landing page or website banners or wedges and complete the Citi's Credit Cards Online Flipkart Referral Program referral Form ("Referral Form") to invite their friends or family. Each valid application through the Invitation earns referring applicants Flipkart e-gift voucher of Rs.250 in the email ID mentioned in the referral form.

Citibank India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK. This form is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK.

To accept a Referral Invitation by applying for Credit Card:*To accept an Invitation, each of the following must occur:*

- i. Invitees must respond to an e-mail inviting them to visit the Citibank Credit Card Application page and complete the full application form before the end of the campaign with the same email id as mentioned in the referral form
- ii. The application will be processed basis Citibank internal credit policy
- iii. Post the application is qualified basis Citibank process, KYC, address documents & Consent form are to be submitted by the applicant.

The Referrer will be eligible for the offer only up on receipt of a valid application form. Please note that the Referee should apply for the credit card with the same e-mail address that was used to refer him & the card should be booked before the end of the campaign.

Issuance of the Credit Card is at the sole discretion of Citibank and is subject to Citibank's approval criteria. If in case the any application is not approved, the requisite information will be shared with the applicant and referrer can check status of the same on the Citibank online referral Dashboard. Login credentials of the dashboard will be shared with referrer by a separate mail to be sent by Citibank to referrer.

IMPORTANT Sharing of Personal Information between Referrer and Referee: As part of the Referrer being able to receive reward for successful Invitations, the Referee acknowledges, understands and agrees that when he accepts the Invitation and successfully gets a card, the referrer will know that the Referee has got a card. If the Referee desires to avoid disclosing this Personal Information, the referee may choose to apply independently and not respond to an Invitation. Likewise, by sending an Invitation, the referrer acknowledges, understands and agrees that the Referee will know that the Referring Applicant has invited and stands a chance to get rewarded. If the Referrer does not desire disclose this information, he should not make an Invitation.

All the communication related to the card approval or reject reasons will be communicated to the applicant only and will not be sent to the referring applicant. Referrer can only check the status of their reference by proactively login to the Citibank online referral Dashboard. Only a successful referral will trigger a communication to the referrer along with the reward redemption details.

Other:

1. Citibank Credit Card is available through the URLs www.citibank.com/india. The detailed Terms & Conditions of the Citibank Credit Card service can be viewed at <https://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf>
2. The Referring Applicant, by making this Invitation to others, agrees to be bound by these Terms & Conditions
3. The Invitee, by responding to an Invitation agrees to be bound by these Terms & Conditions
4. The Invitee should apply for a Citibank Credit Card with the same e-mail ID as input by the referring applicant. If the Invitee registers for Citibank Credit Card with an email ID other than the email ID referred by the referring applicant, Citibank cannot track this referral, and referrer will not get the mentioned reward
5. For every valid application, Citibank will give Flipkart e-gift voucher worth Rs. 250 within 90 days of receipt of an application. Citibank holds the discretion to change/ alter the timelines mentioned above for sending the E-Voucher(s). Standard Flipkart guidelines shall apply for redemption of E-Voucher, purchase & shipping of goods. These guidelines are available at <http://www.flipkart.com/buy-gift-voucher>
6. For every successful card booked, Citibank will give Rs. 3000 as cashback to the referee within 120 days of card booking. The referee should have spent a total of at least Rs 5000 on all transactions put together within 30 days of the receipt of the credit card to be eligible for the offer. The cashback of Rs 3000 will be credited within 120 days of receipt of the credit card for such customers on best effort basis. The time line provided for effecting credit is only indicative of expected period and may vary from the actual date of credit
7. When more than one referrer refers the same Invitee, and the Invitee accepts more than one invitation, then the referrer whose invitation was sent first to the common referee will be sent the reward
8. 'Citibank' may change, suspend or modify the Invitation or these terms and conditions at any time without prior notice, at its sole discretion
9. Citibank reserves the right to, without liability or prejudices to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Invitation, with or without any reason.
10. Nothing anything contained in these terms and conditions, nor the running of this Invitation to which they apply, shall be construed as an obligation on Citibank to continue the Invitation up to, on or after the time the Invitation ends
11. All disputes if any arising out of or in conjunction with or as a result of this Invitation or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts in Mumbai only, irrespective of whether Courts in other areas have concurrent or similar jurisdiction

12. Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such Invitations

13. If the Invitation and/or anything to be done by Citibank or any other entity in respect of the Invitation 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 consequential damages.