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### Citi Cash Back Credit Card - Terms and Conditions

#### 1. Earn Cash Back:

##### 1.1. 5% cash back on Movies, Telephone and Utility bill payments:

- (a) 5% Cash back on all movie tickets subject to a maximum cap of INR 100 per card per month
- (b) 5% Cash back on all utility bill payments enrolled and charged through Citi Bill Pay or paid through Citibank Online Payments, subject to a maximum cap of Rs 100 per card per month
- (c) 5% Cash back on all telephone bill payments subject to a maximum cap of INR 100 per card per month. Please note, if the Telephone bill payments are made through the Bill Pay functionality on Citibank online, they will be considered as same category as point (b) and hence a single cash back cap of INR 100 per card per month shall be applicable to utility, telephone and any other category spends made through Bill Pay. Citi Bill Pay Terms and Conditions apply where Cardholders register for the same.
- (d) Cash back earned on purchases made under above categories on the credit card shall be credited to the customer's card account on the statement date of the respective monthly billing cycle. Reversal transactions, if any, shall be considered for the monthly cap in the statement month in which reversal transaction is posted and not in the month of the corresponding purchase transaction.

Identification of Movie ticket purchases, Telephone bill payments are based on MCCs (Merchant Category Codes) allotted by Visa and MasterCard. Refer to the table below for the same:

MCC	Description
7832	Motion Picture Theaters
4812,4813,4814	Telephone bills

A Merchant Category Code (MCC) is a four digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC. Citibank will not be responsible for providing the 5% cash back for purchases at merchant outlets/ franchisees that have not registered themselves under the MCC captioned above.

For merchant outlets not registered under the MCCs allotted for Movie ticket purchases, Telephone bill payments, by Visa and MasterCard, customer shall earn 0.5% cash back except in below cases.

Effective 1st August 2023, purchase transactions performed on the below excluded Merchant Category Codes (MCC) as allotted by Mastercard® & Visa shall not earn any cash back.

Excluded MCCs- Rent (6513), Wallet (6540), Insurance (6381,6012,6051) and Fuel (5172,5541,5542,5983).

1.2 0.5% cash back on all purchases done on categories apart from Movies, Telephones, Utility payments and excluded MCCs. Cash back earned on these purchases made on the credit card shall reflect in the customer's card account on posting of the transaction to the customer's card account.

Illustrative example on Cashback earn:

For a Citi Cash Back Credit Card with statement cycle on 10th of each month, card statement is generated on 10th Dec for spends between 11th Nov to 10th Dec consisting of below transactions –

Posting date	Transaction	Type	Amount INR	Cash back earn %	Cashback earned INR
11 <sup>th</sup> Nov	Movie Ticket (A)	Purchase	1000	5%	*
18 <sup>th</sup> Nov	Telephone Bill (B)	Purchase	2500	5%	*
19 <sup>th</sup> Nov	Apparels	Purchase	1000	0.5%	5
20 <sup>th</sup> Nov	Utility Bill (C)	Purchase	1800	5%	*
22 <sup>nd</sup> Nov	Movie Ticket (D)	Purchase	1500	5%	*
5 <sup>th</sup> Dec	Telephone Bill (E)	Reversal	2000	5%	*
	Statement Cashback*				115
	Total		5800		120

\* Cash back on 5% Cash back eligible transaction awarded on statement date (i.e.10<sup>th</sup> Dec) as below:

	Net purchase INR	Cashback @ 5%	Cashback earned INR
Movie Ticket (A+D)	2500	125	100
Telephone Bill (B-E)	500	25	25
Utility Bill Payment (C)	1800	90	90
<b>Total</b>	<b>4800</b>		<b>115</b>

2. Redemption of Cash back:

2.1. The Cash back shall be credited into the Cardholder's Citi Cash Back Card account automatically on accumulation of INR 500.

If the Cash back earned for the month ("month" is defined as the statement billing cycle assigned to the customer's card) is less than INR 500, the remaining cash back will be carried over to the next month's statement until a minimum INR 500 is earned and the Cash back is fully credited. The credit shall be processed only in multiples of INR 500.

2.2. On redemption, cash back so redeemed would be automatically adjusted from the accumulated cash back in the Card Account.

3. Annual Card Fee:

There is no joining fee however an annual card fee of INR 500 + GST shall be levied on the Card in the first month of billing.

4. Other Terms & Conditions:

4.1. Qualifying purchase value will exclude all EMIs pertaining to Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation.

4.2. On conversion of purchase transaction to EMI through Dial-An-EMI (DAE/Paylite) & Merchant-EMI, the cash back earned on the original purchase will be reversed and adjusted in the month of conversion.

4.3. Cash back earned for any purchase transaction which is subsequently reversed, will be adjusted in the month of reversal, and not in the month of purchase. Further, the reversal will be considered for calculating the monthly cap in bonus cash back, if any.

4.4. Only Citi Cash Back Credit Card customer ("Cardmember") whose Citi Cash Back Credit Card (the "Card") account is open and remains in good credit standing and payment continues to reach us before the payment due date, are entitled to receive the Cash back. During block period of a card, no cash back shall be awarded for any transaction posted on the customer card account. Once the card status is restored and in good standing, cashback shall be awarded or reversed for the spend or reversal transaction respectively, as per the applicable reward earn rate.

4.5. If a Cardmember's Citi Cash Back Credit Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank, the primary Cardholder will forthwith be disqualified from earning the bonus cash backs and all unused Cash backs then accrued shall automatically be forfeited immediately after voluntary or involuntary cancellation of the Citi Cash Back Card.

4.6. Cardmember cannot transfer any cash back to another person or combine the Cash back of his / her other credit cards except for Additional Cards that are issued to him/her with the Card.

4.7. No accumulation or redemption of cash back will be permissible if on relevant date there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions.

4.8. Citibank's computation of cash back shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.

4.9. Citibank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of cash back.

4.10. Citibank reserves the right to extend or terminate any/all offers provided with the Card from time to time without prior notice.

- 4.11. Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- 4.12. All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- 4.13. The above Terms & Conditions and Payment of fees/service charges/all other amounts due from the Citi Cash Back Cardmember to Citibank from usage of the Card by the Cardmember under various offers provided on the Card and/or otherwise related to the Card shall be governed by and should be read in conjunction with the detailed Citibank Cardmember Terms & Conditions and Most Important Terms & Conditions (MITC) available on <http://www.citibank.com/india>.