

Citi Cash Back Card Terms and Conditions

1. The Cardholder shall be entitled to the following bonus cash back for transactions made using the Citi Cash Back Card:

(a) 5% Cash back on all Movie ticket purchases subject to a maximum cap of Rs.100 per month. Identification of Movie transactions are based on MCCs (Merchant Category Codes) allotted by Visa and MasterCard. Citibank will not be responsible for providing 5% cash back for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Entertainment (Movies) by Visa and MasterCard.

(b) 5% Cash back on all Utility bill payments enrolled and charged to Citi Bill Pay or paid through Citibank Online Payments, subject to a maximum cap of Rs 100 per month.

(c) 5% Cash back on all Telephone bill payments subject to a maximum cap of Rs.100 per month. Identification of Telephone bills are based on MCCs (Merchant Category Codes) allotted by Visa and MasterCard. Citibank will not be responsible for providing 5% cash back for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Telephones by Visa and MasterCard.

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 Rs 100 will be applicable to utility, telephone and any other category spends made through Bill Pay.

(d) 0.5% cash back on all purchases done on categories apart from Movies, Telephones and Utility payments.

2. Citi Bill Pay Terms and Conditions apply where Cardholders are registering for the same

3. The cash back shall be credited back into the Cardholder's Citi Cash Back Card account automatically on accumulation of Rs.500. In the event that the Cash back earned for the month is less than Rs.500, the remaining Cash back will be carried over to the next month's statement until a minimum Rs.500 is earned and the cash back is fully credited. The credit will only happen in multiples of Rs.500

4. Only Cardholders whose Citi Cash Back Card account is open and remains in good credit standing, as determined by the Bank, in its sole discretion, are entitled to the Cash back.

5. If a Cardholder's Citi Cash Back 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.

6. Any remaining Cash back including Cash backs pending credit into the account of the Cardholder shall immediately cease to be valid upon the occurrence of the following:

(a) The cancellation of the Citi Cash Back Card; or

(b) The conversion of the Citi Cash Back Card to any other Citibank credit card and no refund, extension or compensation shall be given by Citibank.