

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) with effect from March 1, 2023. 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.

### Frequently Asked Questions on Rewards Redemption

#### Q1. How can I earn reward points? How many points do I earn per transaction?

The avenues and earn rate of reward points will vary depending on the card type that you hold. You may visit the respective pages on our website to know more.

Citi Rewards Card- <http://www.online.citibank.co.in/portal/newgen/cards/rewards/citi-rewards-card.htm>

IndianOil Citi Platinum/Titanium Card- <https://www.online.citibank.co.in/portal/newgen/cards/tab/indianoil-platinumcard.htm>

Citi PremierMiles Card- <http://www.online.citibank.co.in/portal/newgen/cards/tab/citi-premiermiles-card.htm>

Citi Cashback Card- <http://www.online.citibank.co.in/portal/newgen/cards/tab/cash-back-credit-card.htm>

First Citizen Citi Card- <http://www.online.citibank.co.in/portal/newgen/cards/tab/firstcitizencreditcard.htm>

Citi Prestige Card- <http://www.online.citibank.co.in/credit-card/citi-prestige-credit-card.htm>

Citi Corporate Card - <http://www.online.citibank.co.in/portal/newgen/cards/tab/citi-corporate-card.htm>

#### Q2. How can I know the reward points balance?

You can check the reward points on your card from:

- a. Citibank Online and Citi Mobile App
- b. Your latest credit card statement or
- c. By sending an SMS – SMS REWARDS XXXX (where XXXX stands for the last 4 digits of your cardnumber) from your registered mobile number to 52484 for Airtel / Aircel / Idea / Vodafone subscribers or +919880752484 for other subscribers.
- d. If you have a Citi Rewards Credit Card, Citi PremierMiles Credit Card, Citi Prestige Credit Card or IndianOil Citi Titanium or Platinum Credit Card, you can log in to Citi Online with your User Id and IPIN and select Credit Cards > Redeem Rewards.
- e. If you have a First Citizen Citi Credit Card, the First Citizen Reward Points earned against purchases made on the Credit Card (Silver Edge, Golden Glow & Titanium) are automatically transferred to Shoppers Stop after each monthly billing cycle and will reflect in the First Citizen account after that.

#### Q3. Can I club the reward points across multiple cards or transfer the points from one card account to another?

Sorry, this cannot be done. Rewards redemption can only be done against the card on which the reward points were accrued.

#### Q4. Do reward points accrued on my card expire?

Reward points accrued on your Citi Card are evergreen and don't expire. For Cobrand Cards like First Citizen Citi Card, please visit the partner website for the applicable terms & conditions governing expiry of points.

#### Q5. Can I redeem reward points once the card is closed?

Sorry, the reward points cannot be redeemed when the card is closed.

#### Q6. What are the avenues available to redeem my reward points?

Here is a snapshot of the world of redemption options available on Citi Credit Cards:

Type	Citi Rewards Card	IndianOil Citi Platinum/Titanium Card	Citi PremierMiles Card	Citi Prestige Card	Citi Cashback Card	Citi Corporate Card
Rewards catalogue on Gift Vouchers	Yes	Yes	Yes	Yes	No	Yes
Instant redemptions by SMS against Fuel Purchases at participating IndianOil outlets	Yes	Yes	Yes	Yes	No	No
Instant redemptions by SMS while shopping at select retail outlets & on Online Shopping	Yes	Yes	Yes	Yes	No	No
Adjustments against card outstanding	Yes	Yes	No	Yes	Yes	No
Transfer to Frequent Flyer programs at select Airline partners	Yes	Yes	Yes	Yes	No	Yes

Select Travel booking sites	Yes	Yes	Yes	Yes	No	Yes
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1. To know how to redeem points on First Citizen Citi Card, please visit the partner website.
2. To know more about redeeming points/miles on Citi PremierMiles Card, please visit <http://www.online.citibank.co.in/portal/newgen/cards/tab/citi-premiermiles-card.htm>
3. On Citi Cashback Card, points will be redeemed against statement automatically once 500 points are accumulated.
4. To know more about the other modes of redemption and applicable conversion rates, please refer the specific section in this document.

### Frequently Asked Questions on Citi Rewards Catalogue

*(Applicable on Citi Rewards Card, IndianOil Citi Platinum/Titanium Card, Citi Corporate Card, Citi Prestige Card and Citi PremierMiles Card) Q*

#### 1. How do I place a request to redeem reward points against Rewards Catalog?

Request for reward redemption can be placed via any of the below ways

- Citibank Online:
- Login to Citibank Online with your User ID and IPIN and select Credit Card Tab
- Click on "Rewards Catalog Redemption" on the left navigation panel
- Alternatively, Contact us at 24x7 CitiPhone

#### Q 2. How will the voucher be delivered to me?

Upon successful redemption, the E-voucher will be sent via SMS and email on the registered contact details within 2 working days.

- The first SMS/ email will contain the voucher link
- The second SMS/email will contain a pin to be entered on the link to view the voucher code
- Voucher code will be displayed after the pin is used to open the link

#### Q 3. What is the Citi Rewards catalogue?

Citi Rewards catalogue is one of the options you can use to redeem your Citi Reward Points. The catalogue offers you a wide range of options with gift vouchers from great brands across apparel, accessories, books, music, entertainment, dining, travel and many more categories.

Q 4. In the Online Catalogue, there are many options in the drop-down list against 'Select your Card Type'. Which one should I choose? You can click on the link 'I don't know my card type' which will guide you in this step.

#### Q 5. What happens if I select the wrong option in the drop-down list against 'Select your Card Type'?

Irrespective of the option you select from the list, we will process the redemption as per the card that you hold. Do refer to the link 'I don't know my card type' to ensure you make the right selection.

#### Q 6. How soon will the vouchers I have redeemed against my reward points reach me?

Your gift vouchers will be delivered within 2 working days from the date of your request, on best effect basis via SMS and email on the contact details maintained by the Cardmember with Citibank

#### Q 7. If I change my mind, how can I cancel my order?

Sorry, once you have made your redemption request, your order cannot be cancelled.

Q 8. Can I change the vouchers I have selected if the Rewards Points being redeemed are the same? Sorry, you cannot change the vouchers you have selected once the order has been placed.

#### Q 9. How do I find out the status of the vouchers I have redeemed?

The E-voucher will be delivered via SMS and Email on registered contact details and email within 2 working days. In case of any delays experienced in receiving the vouchers, you may contact the bank by calling or writing to us.

#### Q 10. What happens if I don't receive the voucher?

If the voucher is not delivered on the contact details maintained on our records within 5 working days your redemption request will be cancelled, and the Reward Points will be credited back to your Credit Card.

#### Q 11. What happens if I don't receive the link or the pin?

Please check the junk/spam folder in your email and your SMS inbox. In case of receiving incomplete voucher details you may contact the bank by calling us.

#### Q 12. What happens if the voucher gets deleted?

In case the voucher gets deleted post-delivery of SMS and Email, you may contact the bank by calling us and the same voucher will be re-triggered.

Q 13. Can I redeem vouchers outside of what is eligible for my card type?

You can order only those vouchers listed in the catalogue against your card type.

Q 14. For how long is the Gift Voucher valid?

The validity details for the voucher will be present on the E-voucher received.

**Frequently Asked Questions on Universal Pay with Points (Pay with Points via SMS)**

*(Applicable on Citi Rewards Credit Card and IndianOil Citi Platinum/Titanium Credit Card, Citi PremierMiles Credit Card & Citi Prestige Credit Card)*

Q 1. What is Universal Pay with Points (Pay with Points via SMS)?

Universal Pay with Points (Pay with Points via SMS) is an instant reward redemption option that allows customer to redeem Reward Points against their credit card transactions. These transactions can be done at select merchants or designated merchant categories e.g. Travel, Retail and utilities. The merchants and merchant categories are listed on our portal. It is applicable to Credit Cardholders of – Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi Prestige Card and Citi Premier Miles Card issued by Citibank India

Q 2. How does Universal Pay with Points (Pay with points via SMS) work?

- a. All transactions made using Citi bank Credit card with our partner merchants, would be considered as eligible transactions.
- b. When an eligible transaction is made, customer will receive an SMS on his/her registered mobile number with a link to redeem Reward Points for the transactions. For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (valid for 48 hours). For all other merchant categories, customers will receive an SMS once per day (valid for 24 hours).
- c. By clicking on the link, customer will be redirected to the Universal Pay with Points (Pay with Points via SMS) website/microsite, where they will be able to select the amount, they would like to redeem with Reward Points (in case of partial redemption) or It will allow to redeem Reward Points for the complete transaction (In case of full reward redemption). This microsite would show the customer’s available Rewards Points, transaction amount and equivalent Reward Points to be deducted against the amount of transaction.
- d. Once the redemption amount is selected, customer may click on the “Redeem Now” button and they will receive an instant redemption confirmation on the redemption site.

Q 3. Why is Instant Redemption not working?

We are introducing a new redemption option of Universal Pay with Points (Pay with Points via SMS) and Instant Redemption option will not available effective 28<sup>th</sup>

Dec 2019, where you will receive a link to redeem your points once the transaction is complete at our eligible & . For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (valid for 48 hours). For all other merchant categories, customers will receive an SMS once per day (valid for 24 hours).

Q 4. Which partners are eligible for Universal Pay with Points (Pay with Points via SMS)

You may redeem your transaction with points for Make My Trip, Indigo Airlines, Goibibo, [Citi PremierMiles website](#) (until Sep 30, 2023) and [Axis Travel Edge website](#). (applicable for PremierMiles Credit card only), Vodafone, Jio, Airtel, BookMyShow, Shopper Stop, Westside, select Indian oil outlets & PayPal.

Q 5. How many redemptions can I do in a day?

The customer will receive one SMS per merchant category (other than grocery and medical) in one day for the eligible transaction done on eligible card. For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (the UPWP link shall be valid for 48 hours).

Q 6. What will be the impact on me if Instant redemption option is not there?

Instead of redeeming on the website at the time of payment, you will receive an alert with link to redeem against your eligible transaction for the select merchants where instant redemption was also applicable. For eligible transactions under grocery and medical merchant category, customers will receive an SMS once in 2 days (the UPWP link shall be valid for 48 hours).

Q 7. What is the redemption ratio for Universal Pay with Points (Pay with Points via SMS)?

Merchant Category	Merchant	Merchant Category Code	Credit Card			
			Rewards Credit Card	IndianOil Citi Credit Card	PremierMiles Credit Card	Prestige Credit Card
Travel	MakeMyTrip	4722 & 4511	0.25	0.25	0.45	1

	EaseMyTrip		0.25	0.25	0.45	1
	Indigo		0.25	0.25	0.45	1
	Cleartrip		0.25	0.25	0.45	1
	Go Ibibio		0.25	0.25	0.45	1
	Citi Premiermiles.co.in(until Sep 30 <sup>th</sup> ) & Axis Travel Edge		0.25	0.25	0.45	1
	Yatra		0.25	0.25	0.45	1
Utility	Vodafone	4814	0.3	0.3	0.3	1
	Airtel	4814,4900, & 7832	0.3	0.3	0.3	1
	Jio	4814,4900, & 7832	0.3	0.3	0.3	1
	Book My show	4814 & 7832	0.3	0.3	0.3	1
Retail	Shopper Stop		0.3	0.3	0.3	1
	Westside	5311, 5399, 5651, 5699, 5944 & 5999	0.3	0.3	0.3	1
Dining	Dining Merchants	5811, 5812, 5813, 5814	0.25	0.25	0.3	1
Grocery & Medical*	Grocery & Medical merchants	8062, 5912, 5411	0.25	0.25	0.3	1
Fuel	Indian oil	5541	0.25	1	0.3	1
Rest	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund.	All MCCs (Excl. above)	0.2	0.2	0.2	1

\*MCC - Merchant Category Code as defined by Visa & Master Card

\*Grocery & Medical: Customers will receive the UPWP link once in 2 days and not daily

Eligible Credit Cards - Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi PremierMiles Card and Citi Prestige Credit Card issued by Citibank India

IKEA card holders are eligible for UPWP redemption at IKEA at conversion of 1 point = Rs 0.2

**Q 8. Are there charges to use Universal Pay with Points (Pay with Points via SMS)?** No, there is no additional charge to use Pay with Points.

**Q 9. Do I have to redeem Universal Pay with Points (Pay with Points via SMS) immediately when it is received?**

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 24 hours for all merchant categories except Grocery & medical, post performing the eligible transaction, but you are suggested to redeem when the SMS is received.

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 48 hours for the Grocery & Medical merchant category, post performing the eligible transaction. The customers will receive an SMS once in 2 days (the UPWP link shall be valid for 2 days).

**Q 10. How long will the redemption service be valid?**

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 24 hours for all merchant categories except Grocery & medical, post performing the eligible transaction, but you are suggested to redeem when the SMS is received.

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 48 hours for the Grocery & Medical merchant category, post performing the eligible transaction. The customers will receive an SMS once in 2 days (the UPWP link shall be valid for 2 days).

**Q 11. When and how will the redemption show in my account?**

Upon confirmation of successful redemption, the redemption will show in your account statement as credit in your next statement cycle.

Credit will be posted in your account within 2 working days from redemption.

**Q 12. Can CitiPhone redeem for me?**

No, you will have to click on the link in the SMS and select the redemption amount at the redemption site.

**Q 13. Why didn't I receive the SMS offer while my friend received?**

There may be lots of reasons, e.g. mobile network or available reward points at the time of transaction, your card/transaction not eligible for redemption.

**Q 14. I received multiple Pay with Points SMS offers. What should I do?**

If the offers are still valid and point balance is sufficient, you can still click through the links and select the transaction amount you'd like to redeem with Reward Points.

**Q 15. Once I have redeemed the transaction using Reward Points, can Citibank cancel and reverse the Reward Points?**

Once you have redeemed the Reward Points by pressing the "Redeem Now" button. Citibank will not be able to cancel and reverse the redemption.

**Q 16. Which mobile number will receive the redemption service SMS?**

Customer would get the SMS triggered directly from the bank to their registered mobile number with the bank.

**Q 17. When will the customer be allowed to perform full reward redemption and partial reward redemption?**

The customer will get full or partial reward redemption option based on the below mentioned grid

Merchants /Merchant Category	Transaction Amount	Redemption type
Travel (applicable to PremierMiles & Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 7,500	Full redemption
	> Rs. 7,500 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Travel (applicable to IndianOil & Rewards Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only Prestige Cards) & Fuel	<= Rs. 250	No redemption
	> 250 and <=Rs 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
PayPal, Points for People, PM Cares fund, Akshaya Patra Foundation	<= Rs. 1	No redemption
	> 1 and <=Rs. 10	Full redemption
	> Rs. 10 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Dining, Grocery & Medical	< Rs. 100	No Redemption
	>Rs 100 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
IKEA**	< Rs. 250	No Redemption
	>Rs 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*

\*Partial redemption is allowed for lower of transaction amount or available equivalent reward points.

For transaction greater than Rs 2 lakhs, redemption can be done for points worth upto Rs.2 Lakhs only.

\*\*Redemption at IKEA is possible only for IKEA card holders

**Full Reward Points redemption** –Customer will get SMS only if the customer has Reward Points equivalent to or greater than the transaction amount done on eligible merchant.

**Partial Reward Points redemption** – Customer will get SMS if the customer does a transaction as per the above-mentioned grid and has Reward Points to partially redeem the transaction till the equivalent value of minimum threshold amount.

**Q 18. Is there any Maximum Cap for redemption?**

Yes, there is maximum amount cap of Rs. 2,00,000 per transaction; Any customer performing a transaction above the maximum cap would be allowed to redeem till the lower of - maximum cap amount or Reward Point available in their account.

**Q 19. Is there any Minimum amount below which the redemption is not eligible?**

Yes, there is minimum amount threshold of Rs. 250 per transaction. Any customer performing transaction below the minimum transaction cap will not be allowed to redeem the points.

#### Frequently Asked Questions on Instant Redemption against Fuel Purchases

*(Applicable on Citi Rewards Car and IndianOil Citi Platinum/Titanium Card)*

*Effective 31<sup>st</sup> December 2019, Instant Redemption against fuel purchases has been discontinued*

#### Frequently Asked Questions on Instant Redemption at Retail Outlets, Online Shopping & Online Travel websites

*(Applicable on Citi Rewards Card, IndianOil Citi Platinum/Titanium Card, Citi Prestige Card and Citi PremierMiles Card)*

*Effective 31<sup>st</sup> December 2019, Instant Redemption at Retail Outlets, Online Shopping & Online Travel websites has been discontinued*

#### Frequently Asked Questions on redeeming points against Card outstanding

*(Applicable on Citi Rewards Card, IndianOil Citi Platinum/Titanium Card and Citi Prestige Card)*

**Q1. How do I place a request to redeem reward points against the statement outstanding?**

Request for reward redemption can be placed via any of the below ways

- Citibank Online:
  - Login to Citibank Online with your User ID and IPIN
  - Click on “Redeem Rewards” on the left navigation panel
  - Select your credit card and click on “Cashback”
- Citi Mobile App
  - Login to Citi Mobile App with your User ID and IPIN
  - Select your credit card in the account summary section
  - Click on Rewards and select “Cashback”
- Alternatively, Contact us at 24x7 CitiPhone

**Q2. What is the value of a point for this type of transaction?**

- Citi Rewards Card – 1 reward point = 35p
- IndianOil Citi Platinum/Titanium Card – 1 Turbo Point = 35p
- Citi Prestige Card- 1 reward point = Re.1

**Q3. What is the minimum number of points I can redeem in a single transaction?**

- Citi Rewards Card – 10000 points
- IndianOil Citi Platinum/Titanium Card – 10000 points
- Citi Prestige Card- 250 points

**Q4. Is there a limit to the number of reward points I can redeem?**

You may choose to redeem all the points available on your Citi card.

**Q5. How many days will it take for the credit to reflect in my account?**

The credit will reflect in 3 working days from the time of placing the request.

**Q6. Where can I see the credit?**

You can see this in the Account Summary when you login to Citi Online. If your statement is not yet generated, this will reflect along with 'Unbilled' transactions. Once your statement is generated, you can see an entry for this transaction.

**Q7. Will this amount be adjusted against the Minimum Amount Due?**

No, this amount will not be adjusted against the Minimum Amount Due. You will need to ensure payment of the Minimum Amount Due in time to avoid levy of Interest & Late Payment charges.

**Frequently Asked Questions on transferring points to Frequent Flyer programs at select  
Airline partners/loyalty programs with hotel partners**

*(Applicable on Citi Rewards Card, IndianOil Citi Platinum/Titanium Card, Citi Corporate Card, Citi PremierMiles Card and Citi Prestige Card)*

**Q 1. How many airline miles do I get on normal spends on my card?**

Card Type	Reward points earned (Points / Rs. Spent)	Those points, if transferred to Airline Miles
<b>Citi PremierMiles Card</b>	4 Miles / Rs.100	2 Airline Miles
<b>Citi Rewards Card</b>	1 Point / Rs.125	0.75 Airline Miles
<b>IndianOil Citi Card</b>	1 Point / Rs.150	0.75 Airline Miles
<b>Citi Prestige Card</b>	1 Point / Rs.100	4 Airline Miles
<b>Citi Corporate Card</b>	2 Points / Rs.125	1.32 Airline Miles

**Q 2. Which are the airlines where this facility is available? What is the conversion ratio?**

Airline	Citi Rewards Card	IndianOil Citi Platinum/Titanium Card	Citi Corporate Card	Citi PremierMiles Card	Citi Prestige Card
<b>Intermiles</b>	Yes, 1point=0.75 miles	Yes, 1point=0.75 miles	Yes, 1point=0.66 miles	Yes, 1point=0.5 miles	Yes, 1point=4 miles
<b>Air India</b>	Yes, 1point=0.75 miles	Yes, 1point=0.75 miles	Yes, 1point=0.66 miles	Yes, 1point=0.5 miles	Yes, 1point=4 miles
<b>Etihad</b>	No	No	No	Yes, 1point=0.5 miles	Yes, 1point=4 miles
<b>Thai Airways*</b>	No	No	No	Yes, 1point=0.5 miles	Yes, 1point=4 miles

<b>Cathay Pacific</b>	No	No	No	Yes, 1point=0.5 miles	Yes, 1point=4 miles
<b>British Airways</b>	No	No	No	Yes, 1point=0.5 miles	Yes, 1point=4 miles
<b>Singapore Airlines</b>	No	No	No	Yes, 1point=0.5 miles	Yes, 1point=4 miles
<b>Eva Air*</b>	No	No	No	Yes, 1point=0.5 miles	Yes, 1point=4 miles
<b>Qatar Airways</b>	No	No	No	Yes, 1 point=0.5 miles	Yes, 1point=4 miles
<b>Taj InnerCircle Membership</b>	No	No	No	Yes, 2 points=1 TIC point	Yes, 1 point = 1 TIC point
<b>InterContinental Hotel Group</b>	No	No	No	Yes, 1 point = 1 reward point	Yes, 1 point = 4 Reward points
<b>Flying Blue (Air France and KLM)</b>	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles
<b>Virgin Atlantic</b>	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles
<b>Qantas</b>	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles
<b>Turkish Airlines</b>	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles

\*Eva Air and Thai Airways will be exiting our reward program starting 31<sup>st</sup> July 2022

### Q 3. How can I place a request for rewards redemption towards air miles?

Request for reward redemption can be placed via any of the below ways

1. Citibank Online:
  - Login to Citibank Online with your User ID and IPIN
  - Click on "Redeem Rewards" on the left navigation panel
  - Select your credit card and click on "Miles transfer"
2. Citi Mobile App
  - Login to Citi Mobile App with your User ID and IPIN
  - Select your credit card
  - Click on Rewards and select "Miles transfer"
3. Alternatively, Contact us at 24x7 CitiPhone  
 Note: Kindly contact CitiPhone for miles transfer towards Air India frequent flyer program

### Q 4. What is the minimum number of points I can redeem in a single transaction?

<b>Airline</b>	<b>Citi Rewards Card</b>	<b>IndianOil Citi Platinum/Titanium Card</b>	<b>Citi Corporate Card</b>	<b>Citi PremierMiles Card</b>	<b>Citi Prestige Card</b>
<b>Intermiles</b>	250 points	250 points	250 points	100 points	250 points
<b>Air India</b>	100 points	100 points	100 points	100 points	250 points
<b>Etihad Airlines</b>	NA	NA	NA	100 points	250 points



British Airways	NA	NA	NA	100 points	250 points
Singapore Airlines	NA	NA	NA	100 points	250 points
Thai Airways*	NA	NA	NA	100 points	250 points
Cathay Pacific	NA	NA	NA	100 points	250 points
Eva Air*	NA	NA	NA	100 points	250 points
Qatar Airways	NA	NA	NA	100 points	250 points
Taj InnerCircle Membership	NA	NA	NA	100 points	250 points
InterContinental Hotel Group	NA	NA	NA	100 points	250 points
Flying Blue (Air France and KLM)	NA	NA	NA	100 points	250 points
Virgin Atlantic	NA	NA	NA	100 points	250 points
Qantas	NA	NA	NA	100 points	250 points
Turkish Airlines	NA	NA	NA	100 points	250 points

\*Eva Air and Thai Airways will be exiting our reward program starting 31<sup>st</sup> July 2022

Q 5. How long will it take for the miles to reflect on my frequent flyer account/loyalty program?

Airline/ Loyalty Program	
Intermiles	05 working days from the date of placing the request
Air India	03 working days from the date of placing the request
Etihad Airlines	14 working days from the date of placing the request
British Airways	05 working days from the date of placing the request
Singapore Airlines	14 working days from the date of placing the request
Thai Airways*	14 working days from the date of placing the request
Cathay Pacific	05 working days from the date of placing the request
Eva Air*	05 working days from the date of placing the request
Qatar Airways	05 working days from the date of placing the request

<b>Taj InnerCircle Membership</b>	03 working days from the date of placing the request
<b>InterContinental Hotel Group</b>	05 working days from the date of placing the request
<b>Flying Blue (Air France and KLM)</b>	05 working days from the date of placing the request
<b>Virgin Atlantic</b>	05 working days from the date of placing the request
<b>Qantas</b>	05 working days from the date of placing the request
<b>Turkish Airlines</b>	05 working days from the date of placing the request

\*Eva Air and Thai Airways will be exiting our reward program starting 31<sup>st</sup> July 2022

**Frequently Asked Questions on Select and Credit (Pay with Points via CBOL)**  
*(Applicable on Citi Rewards Card, Citi IndianOil Card, Citi Premiermiles Card and Citi Prestige Card)*

**1) What is Select & Credit (Pay with Points via CBOL)?**

*Select & Credit (Pay with Points via CBOL)*, is a reward redemption option that allows customer to redeem Reward Points against their credit card transactions via Citibank Online. These transactions can be done at select merchants from different categories e.g. Travel, Retail and utilities. The merchants and merchant categories are listed later in the FAQs. It is applicable to Credit Cardholders of – Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi Prestige Card and Citi Premier Miles Card issued by Citibank India

**2) How does Select & Credit (Pay with Points via CBOL) redemption work?**

- a. All transactions made using Citi bank Credit card with our partner merchants, would be considered as eligible transactions.
- b. When an eligible transaction comes up under your unbilled txns, it becomes eligible for Pay with points.
- c. Login to CBOL, click on Redeem Rewards, Select “Pay with Points” option from the dropdown for reward redemption options.
- d. Once you select Redeem, you will see the list of eligible transactions done with partner merchants in last 60days.
- e. You can select any transaction and redeem your points on that transaction.
- f. On the next screen, you will be able to select the amount that you would like to redeem with Reward Points. This screen will also show your available Rewards Points, transaction amount and equivalent Reward Points to be deducted against the amount of transaction.
- g. Once the redemption amount is selected, customer may click on the “Pay Now” button and they will receive an instant redemption confirmation.
- h. The customer can again select another transaction and redeem the remaining points using the same process as mentioned above.

**3) Which partners are eligible for Select & Credit (Pay with Points via CBOL)?**

You may redeem your transaction with points for Make My Trip, Indigo Airlines, Goibibo, Citi PremierMiles website (until Sep 30, 2023 (applicable for PremierMiles Credit card only), Vodafone, BookMyShow, Shopper Stop, Westside and select Indian oil outlets.

**4) How many redemptions can I do in a day?**

The customer can do any number of redemptions in a day, till they have an eligible transaction available in the transaction list.

**5) What is the redemption ratio for Select & Credit (Pay with Points via CBOL)?**

Merchant Category	Merchant	Merchant Category Code	Credit Card			
			Rewards Credit Card	IndianOil Citi Credit Card	PremierMiles Credit Card	Prestige Credit Card
Travel	MMT	4722 & 4511	0.25	0.25	0.45	1
	Indigo		0.25	0.25	0.45	1
	Go Ibibio		0.25	0.25	0.45	1
	Premiermiles.co.in**		0.25	0.25	0.45	1
	Yatra		0.25	0.25	0.45	1

Utility	Vodafone	4814	0.3	0.3	0.3	1
	Book My show	4814 & 7832	0.3	0.3	0.3	1
Retail	Shopper Stop	5311, 5399, 5651,	0.3	0.3	0.3	1
	Westside	5699, 5944 & 5999	0.3	0.3	0.3	1
Fuel	Indian oil	5541, 5542, 5983	0.25	1	0.3	1

\*MCC - Merchant Category Code as defined by Visa & Master Card

Eligible Credit Cards - Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi PremierMiles Card and Citi Prestige Credit Card issued by Citibank India

\*\* Citi PremierMiles website will be available until Sep 30, 2023.

**6) Are there any charges to use Select & Credit (Pay with Points via CBOL)?**

No, there is no additional charge to use Pay with Points.

**7) What is the period for which a transaction will be eligible for Select & Credit (Pay with Points via CBOL)?**

Any transaction will be listed under eligible transactions for 60 days from date of transaction.

**8) When and how will the redemption show in my account?**

Upon confirmation of successful redemption, the redemption will show in your account statement as credit in your next statement cycle.

Credit will be posted in your account within 2 working days from redemption

**9) Can CitiPhone redeem for me?**

No, you will have to login to CBOL and do it.

**10) Once I have redeemed the transaction using Reward Points, can Citibank cancel and reverse the Reward Points?**

Once you have redeemed the Reward Points by pressing the "Pay Now" button, Citibank will not be able to cancel and reverse the redemption.

**11) Are there any thresholds for this Select & Credit (Pay with Points via CBOL) option?**

Minimum Transaction Amount: Rs.250, for transaction to be eligible

Minimum redemption allowed: Rs.250

Maximum redemption allowed: Rs.2L

Please visit <http://www.online.citibank.co.in/portal/pdf/Rewards-Redemption.pdf> for applicable Terms & Conditions.

