

## Welcome Bonus

Offer: Get 250 Turbo Points on your first spend on your IndianOil Citi Platinum Card within 30 days of card issuance. The bonus points will be credited to your card account within 60 days of the transaction date (as defined below)

Validity: This offer is valid on all IndianOil Citi Cards booked till 31st December, 2018

Terms & Conditions:

- The bonus rewards offer is valid only on the first spend on the Primary Card which is made within 30-days of Card Issuance.
- Spends will be calculated basis the transaction date submitted by the Merchant Establishment / Association (i.e. Visa/ MasterCard). Citi will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done
- Qualifying purchase value will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and services tax as applicable.
- This offer is not applicable on swap to IndianOil Citi Platinum Credit Card from an already existing Citi Credit card.
- Citi reserves the right to extend or terminate any/all offers provided with the IndianOil Citi Platinum Credit Card (the "Card") from time to time without prior notice.
- Citi 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.
- 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.
- Reward Points will be awarded to a Cardmember for valid charges incurred on a valid Card. No Reward Points will be awarded to a Cardmember towards fees & charges, cash advance, any advance on Cash Line, Loan on Phone or any Equated Monthly Installment (EMI) products.
- Further, only such Cardmembers who are not delinquent on their Card payments shall be eligible for Reward Points. Reward Points shall not accrue on charges that are subsequently reversed.
- No accumulation or redemption of Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Cardmember is a delinquent account or if there is any breach of any clause of the detailed Citi Cardmember Terms and Conditions.