

Redemption of Reward Points towards Card Outstanding

Q 1. Which are the Cards on which this facility is available? What is the conversion ratio?

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

Q 2. How can 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

Q 3. What is the minimum number of points I can redeem in a single transaction?

- For Citi Rewards Card & IndianOil Citi Platinum/Titanium Card, the minimum number of points that can be redeemed in a single transaction is 10000.
- For Citi Cashback Card, the minimum number of points that can be redeemed is 500.
- For Citi Prestige Card, the minimum number of points that can be redeemed is 250.

Q 4. 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.

Q 5. Where can I see the credit?

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

Q 6. 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.