



Citi bank Credit Card Referral Program Frequently Asked Questions

1. What is the Referral Program campaign?

It is an ONLINE credit card referral program for a prospective customer who doesnot have a credit card yet. Prospects can refer their friends and family to apply for a new Citibank credit card through this program. For every valid application received, the referrer will get Rs. 250 worth Flipkart as the referral reward. E-Gift Vouchers can be used for purchases from Sellers listed on flipkart.com. A valid application means that the referred person has applied according to the terms of the campaign.

The referral program is for the issuance of new credit cards only and not for add-on cards.

2. Who is eligible under the eMGM campaign?

Anyone who is interested in a Citibank credit card including existing customers are eligible for this campaign. The referred person (known as 'referee') need not be an existing Citibank customer.

3. How is the reward credited to the referrer?

The referral reward is directly sent to the email ID mentioned on the referral form. Flipkart Gift Vouchers ('GV') are issued by QwikSilver Solutions Pvt. Ltd.

There is a limit of Rs. 5,000 total vouchers that can be processed to a single referrer in a financial year (April-March). This includes all the rewards that the referrer has earned in a financial year across all the credit card referral campaigns that are run in a financial year. So, if a referrer has referred more people and is eligible for more than Rs. 5,000 referral reward, the cash back would still be capped to Rs. 5,000.

4. How to refer under the eMGM campaign?

The referral program (eMGM campaign) is a completely automated online campaign. Referrer has to refer their friends through the online referral form only. The online referral form asks the prospect's details (Name/Mobile/Email/) and the referee's details (Name /City /Mobile /Email).

5. Upon submission of the referral form, what is the referral process?

Once referrer submits the referral form with all the details required, automated emails are sent to both the referrer and all his referees. The referrer is sent receives a link to the referral dashboard (used to track the referral status of his friends). It also contains a username and password for logging in to the referral dashboard.



The referees would receive an email informing them that their friend (friend's name would be mentioned) has referred them for a Citibank credit card. This email will contain unique links to apply for the 4 Citibank credit cards (IOC Titanium/Rewards Card/Cash back card/PremierMiles card).

6. Can the referees apply anywhere for a Citibank credit card?

Each referee's email is unique and customized for his/her referral. The referees should apply directly ONLINE for a Citibank credit card through this email only. The referees should NOT apply through anywhere else online or offline. They should NOT apply through another referee's referral mail too. If the referee applies elsewhere other than his/her own referral email, the referring customer would automatically not be eligible for that particular referral. The referral email contains links which takes the referees directly to the application form. The referees should NOT navigate outside this page before finishing the application. If the referees navigate outside before applying, they would have to once again come back to the application form ONLY through the referral email and not through internal navigation links on the Citibank website.

The referees will also not be contacted separately by any Citi sales representative to get their credit card application collected.

7. What if the referees do not receive their referral email?

If the referees have not received the referral email, referrers have the option to re-send the referral email up to 10 times to his friend through the referral dashboard. The referral dashboard contains a button which would say 'Send Reminder mail' next to each referral. Referrer can click on that button and the referral mail would be re-sent to that particular referral. There is a chance that the referral mail might be present in the Spam/Junk/Promotions folders of the referee's mailbox. If the referee still has not received the referral email, kindly write to Citi customer care.

8. What is the referral dashboard?

The referral dashboard is a page wherein the referrers can view the status of all their referrals. The username and password to the referral dashboard would be sent to referrer's mail id mentioned in the referral form. Once referrer logs in to the referral dashboard, he will be able to view all the referrals he has made using that particular email id only.

9. What do the statuses in the referral dashboard indicate?

There are 4 statuses in the referral dashboard:

- a. Not Applied Yet: The referee has not applied through the referral email yet. This means that if the referees have applied elsewhere and not through their own referral mail, the status would still be shown as 'Not Applied Yet'
- b. Applied/Under Process: This status is updated weekly once.



- c. Approved: This status is updated weekly once and the referees who have been successfully approved will have their statuses reflected in the dashboard only in the forthcoming week.
- d. Not Approved: This status is updated weekly once and the referees who have been have not been approved will have their statuses reflected in the dashboard only in the forthcoming week. The reason for the same will be sent via email to the referees' registered email-id. This communication will not be sent to the referrer.

The 'Last Updated' field in the referral dashboard indicates the date on which the referral dashboard was updated previously for each referral.

10. What should be done if the referral dashboard doesn't show the correct status?

If the referral dashboard doesn't reflect the correct status of any particular referee, please write to Citi customer care with the following details:

- a. Your name as filled in the referral form
- b. Your email id as filled in the referral form
- c. Your referee's name as filled in the referral form
- d. Your referee's mail id as filled in the referral form

11. How and when will the referral reward be processed?

The referral reward will be directly sent to the email ID mentioned by the referrer in the referral form. This will be credited within 30 days from the date of receiving the application. If the referral reward has not been credited even after 30 days, please write to Citi customer care with the following details:

- a. Your name as filled in the referral form
- b. Your email id as filled in the referral form
- c. Your referee's name as filled in the referral form
- d. Your referee's mail id as filled in the referral form