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). 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.



## **Terms and Conditions**

**Campaign Dates**: 00:00 hours on 26<sup>th</sup> November 2022 to 23:59 hours on 31<sup>st</sup> March 2023 (hereinafter referred to as "Offer Period")

## **Details of the Offer:**

Citibank, N.A. ("Citibank") is launching an Offer (hereinafter referred to as "**Offer**") for the offer period. Details of the offer extended to all individuals who are holders of valid Citibank credit cards issued in India (hereinafter referred to "**Customer**") are listed as under. However, the Offer is only valid on below Citibank Credit Cards.

**"Offer":** Rs. 3000 cash back on online applications between 26<sup>th</sup> November 2022 and 31<sup>st</sup> March 2023 (both days included)

- Eligible card types under the offer period Citi Rewards Credit Card, Citi Cashback Credit Card, IndianOil Citi Credit Card
- Customers would be eligible for Rs 3000 cashback if he/ she spends a total of at least Rs 6000 on all transactions put together within first 30 days of the credit card booking date
- Cash back of Rs. 3000 will be credited within 120 days of receipt of the credit card for such
  customers on best effort basis. The time line provided for effecting credit is only indicative of
  expected period and may vary from the actual date of credit

## **Other Terms & Conditions**

- This offer is only valid for Citi Credit Card sourced online during the offer period in India
- It is mandatory for the Customers to pay with a valid Citi Credit Card issued in India to avail the Offer
- Citibank is not making any commitment to make any Offer beyond the Offer Period
- All other terms and conditions of the Citibank Account Terms & Conditions, the Cardmember Terms and Conditions and the Most Important Terms & Conditions shall continue to apply
- Citibank does not make any warranties or representation on the delivery, service, quality, quantity,
   merchantability, suitability or availability of the products or services included in this Offer
- Acceptance of these terms is a prerequisite for participation in this Offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein

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- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any,
   shall be borne directly by Customer and/or billed to the account of the Customer
- If the Offer and/or anything to be done by Citi or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citi or any other entity, including but not limited to, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government, or other causes of like or similar or other character beyond the control of Citi, then Citi shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences and on occurrence of such event, the Offer may be withdrawn at the discretion of Citi
- The Terms and Conditions shall be governed by the laws of India. Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the Courts in Mumbai only
- Under no circumstance will the Offer being offered under this Program be settled in cash
- All government levies like GST, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Customer as applicable
- Citi shall not also be liable for any loss or damage whatsoever that may be suffered, or for any
  personal injury that may be suffered, to a customer, directly or indirectly, by use or non-use of
  products/services under the Offer
- Citi reserves the right, at any time, without prior notice and without assigning any reason
  whatsoever, to add/ alter/ modify/ change/ cancel or vary all of these terms and conditions or to
  replace, wholly or in part, this Offer by another Offer, whether similar to this Offer or not, or to
  extend or withdraw/cancel it altogether at its sole discretion and the same shall be binding on the
  Cardholder at all times
- Customers are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis
- Nothing herein amounts to a commitment by Citi to conduct further, similar or other Offer
- Payment of fees/ service charges/ all other amounts due from the Customer to Citi from usage of
  credit cards by the Customer under this Offer and/or otherwise will be governed by Citi banking
  Account Terms & Conditions, the Card member Terms and Conditions and the Most Important terms
  and conditions and the same may be viewed from the online portal http://www.citi.com/india



- A Card holder without being required to do any further act, shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein
- The Offer cannot be combined with any other Offer and cannot be transferred or assigned to any other person/customer

This product/service is offered by branches of Citibank, N.A. in India.

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