

## Terms & Conditions

### Citi Rewards Credit Card

Here's how you can get benefits worth Rs. 4,800+ in first year:

Benefits	Monthly spends Rs.	Reward points	Savings (Rs.)	Rounded off
Fee waiver <sup>^</sup>			1000	1000
Card activation*		2500	875	850
Bonus points on apparel & departmental stores**	7000	560	2352	2350
Points on all other spends**	18000	144	605	600
<b>Total</b>	<b>25000</b>		<b>4832</b>	<b>4800</b>

<sup>^</sup>No annual fee shall be charged on spend of Rs 30000 or more in a membership year (a year from the date of issuance of the card), else fee of Rs 1,000 will be charged at the end of the said year

\*1500 bonus points on first spend made within 30 days of card issuance and 1,000 bonus points on first spend of Rs 1000 made within 60 days of card issuance

\*\*Rs 2350 and Rs 600 on spending Rs 7000 and Rs 18000 every month at apparel / department stores (10 points / Rs 125) and other spends (1 point / Rs 125) respectively. Cashback value per point - 0.35 paise. Benefits rounded down to nearest fifty

### Citi IndianOil Credit Card

Here's how you can get up to 71 litres of free fuel in first year:

Benefits	Monthly spends Rs.	Turbo Points	Savings (Rs.)	Round off
Fee waiver <sup>^</sup>			1000	1000
Card Activation*		250	250	250
4X on Fuel**	5000	1600	1600	1600
2X on grocery**	6000	960	960	950
1X points on all other spends**	14000	1120	1120	1100
<b>Total</b>	<b>25000</b>		<b>4930</b>	<b>4900</b>

<sup>^</sup>No annual fee shall be charged on spend of Rs 30000 or more in a membership year (a year from the date of issuance of the card), else fee of Rs 1,000 will be charged at the end of the said year

\*250 turbo points on activation

\*\*Rs 1600, Rs 950 and Rs 1100 on spending Rs 5000, Rs 6000 and Rs 14000 every month on Fuel, Grocery and other categories respectively. 4 turbo points / Rs 150 spent on Fuel, 2 turbo point / Rs 150 spent on Grocery and 1 turbo point / Rs 150 spent on other category

Cashback value per turbo point - Rs 1. Benefits rounded down to nearest fifty

### Citi Cash Back Credit Card

Here's how you can earn benefits worth Rs. 3,300+ in first year:

Benefits	Monthly Spends	Cashback Rs.	Savings (Rs.)	Round off
5% cashback on Movies, Telephone & Utility Bills*	4000	200	2400	2400
0.5% cashback on all other spends**	16000	80	960	950
<b>Total</b>	<b>20000</b>		<b>3360</b>	<b>3350</b>

\*5% cashback on monthly spend of Rs 4000, capped to Rs 100 per month

\*\*0.5% cashback on monthly spend of Rs 16000

Benefits rounded down to nearest fifty

### Citi PremierMiles Credit Card

Here's how you can earn benefits worth Rs. 19,000+ in first year

Benefits	Monthly Spends	Miles	Savings (Rs.)	Round off
Card Activation*		10000	4500	4500
10X miles on Premiermiles website**	6000	600	3240	3200
4X miles on other travel and other spends***	54000	2160	11664	11600
<b>Total</b>	<b>60000</b>		<b>19404</b>	<b>19300</b>

\*On first spend of Rs 1000 within 60 days of card issuance

\*\*On spends of Rs 6000 every month on airline spends at premier miles website (10 miles / Rs 100)

\*\*\*On spends of Rs 54000 every month on travel and other spends (4 miles / Rs 100)

Cashback value per point - 0.45 paise. Benefits rounded down to nearest fifty

## Citi Prestige Credit Card

Here's how you can earn benefits worth Rs. 50,000 in a year:

Benefits	Annual Spends	Reward Points	Savings (Rs.)	Round Off
Card Activation*		2500	2500	2500
Taj Group/ITC Hotels vouchers**			10000	10000
Epicure Plan of Taj InnerCircle**			13500	13500
Reward points on all spends***	2400000	24000	24000	24000
<b>Total</b>	<b>2400000</b>	<b>26500</b>	<b>50000</b>	<b>50000</b>

\*On first transaction in a membership year. The Citi Prestige Primary cardmember will receive 2500 reward points within the first 60 days of making the transaction. Cashback value per point is Re.1.

\*\*On first transaction in a membership year. The customer will need to call the Citi Prestige Service Line after the first transaction in every membership year to avail this offer. Retail price of Taj Innercircle Rs. 13,500. Please visit Taj InnerCircle website for more details.

\*\*\*On annual domestic spends of Rs 2400000 (1 point/Rs 100). Cashback value per point is Re 1.