

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:** 1st October 2022 (00.00 hours) to 31st March 2023 (23:59 Hours) (hereinafter referred to as “Offer Period”)

#### **Details of the offer:**

Citibank, N.A. (“Citibank/Citi”) is launching an Offer (hereinafter referred to as “Offer”) for the above mentioned Offer Period. This Offer is valid only for Rewards, IOC, Cashback and Premier Miles Credit cards issued in India only.

#### **Offer:**

1. Apply for a Citi credit card between 01<sup>st</sup> October 2022 to 31<sup>st</sup> March 2023 (both days included) through this campaign between the offer period mentioned above
2. The customer should have spent a total at least Rs. 5000 on all transactions put together within 30 days of credit card issuance to be eligible for the offer
3. Cash back of Rs. 1000 will be credited within 120 days of the credit card issuance 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 and Conditions:**

- The Offer is applicable only on Citibank credit cards issued in India through this campaign
- To be eligible for this Offer, the participant has to be of 21 years of age or above and from one of the following locations – Delhi/NCR, Mumbai, Pune, Hyderabad, Bangalore, Chennai, Ahmedabad, Kolkata, Chandigarh, Jaipur, Baroda and Coimbatore
- An individual participant to this Offer can be eligible for the reward only once
- Once the customer is issued a Citibank Credit Card through this campaign, he/she will get Rs. 1000 cashback only if he/she spends INR 5000 within the first 30 days of issuance of the credit card
- INR 5000 or more can be spent in one go or in multiple transactions within 30 days of new card issuance
- All POS (Point of sale) transactions including online purchases will be considered as spends
- This is a limited period Offer valid on online applications between 00.00 hours on 01<sup>st</sup> October 2022 to 31<sup>st</sup> March 2023 (23:59 Hours) for Credit Card applications
- This Offer cannot be combined with any other offers and cannot be assigned/transferred to any other person/customer
- The timeline provided for crediting the cashback is only indicative of expected period and may differ from the actual date
- This Offer is not applicable on First Citizen Citi card, Citi Prestige, Citi Ultima and Citi corporate credit cards

- Citibank reserves the sole discretion to select the list of qualifying participants based on criteria set by Citibank only and the same shall be final and binding on the entrants. Issuance of Credit Card is solely the discretion of Citibank and based on internal criteria and processing. Citibank's decision in this regard shall be final. No further claims/communication/correspondence of any nature shall be entertained by Citibank in this regard.
- Citibank reserves the right to disqualify any participant if it has reasonable grounds to believe that the participant has breached any of the terms and conditions of the Offer
- Citibank is under no obligation to disclose or publish the identity of the participants for any reason whatsoever at any point of time
- The Customers shall not hold Citibank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services .
- Citibank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality made available to the Customers under the Offer on the products/services (shortly referred as "Claims").
- The Offer is valid only if the Customer's account continues to be in good standing and payment continues to reach Citibank before the payment due date.
- Citibank reserves the right to, at any stage and at its discretion, to extend or terminate this Offer, without prior notice or assigning any reasons thereof, to add/alter/modify/change or vary all or any 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 it altogether.
- Neither anything contained in these terms & conditions, nor the running of these Offer to which they apply, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the Offer termination date. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Offers.
- The Offer terms & conditions shall be governed by the Laws of India. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
- Any taxes or liabilities or charges payable to the Government or any other regulatory 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 Citibank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citibank or any other entity, including but not limited to computer viruses, 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 Citibank or the other entity/ies, then Citibank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.



- Customers are not bound in any way to participate in this offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein. By participating in the offer, the Customers agree to be bound by the terms & conditions contained herein. Without a Customer being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the terms & conditions herein. The Offer Terms & Conditions need to be read in conjunction with the detailed Citibank Card member Terms & Conditions, Most important terms and conditions (MITC), and terms governing the use of Citibank credit/debit cards and/or Citibank website.
- Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by, the Card member Terms and Conditions and MITC. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>.
- Any query regarding the offer will be entertained till 120 days from the date of expiry of the campaign period. Post such date Citibank will not entertain any correspondence or communication regarding this Program from any customers/persons.
- Issuance of credit cards will be as per Citi internal credit policy

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

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