

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 FOR CREDIT LIMIT INCREASE INFORMATION ON SMS/WhatsApp

- On receipt of your confirmatory message via SMS/WhatsApp, we will require up to 7 working days to affect the change in your credit limit. The new credit limit will reflect in your subsequent statement
- Citibank will be able to process your request only if it is received from the mobile number that is registered with us. As per our records, the mobile number on which you have received this communication is your registered mobile number. If you wish to change the same, please visit www.citibank.com/India or call CitiPhone
- An acknowledgement SMS/WhatsApp would be sent to you post receiving your consent
- Your response to the SMS/WhatsApp message would be auto read by Citibank. We request you to avoid any query in your response
- In case you are not interested in the increase of your Credit Limit or have already accepted the line increase, please do not respond to the SMS message
- Credit line increase is at the sole discretion of the bank. The bank would run a few more internal realtime checks for the card before the line increase is processed
- If you are a Director/Senior officer of Citibank or other financial institution and/or their relative, please call CitiPhone to accept the increase in your Credit Line.

Definition

- "Director" would include Director on Citibank NA's Board abroad or Member of Country Co-ordinating Committee (CCC) of Citibank NA, India. (includes 'Nominee directors' and 'Chairman/Managing Director'). This would also include directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by Citibank or any other bank.
- "Senior Officer" would include any officer in senior management level in Grade C16 and above (Title 'Managing Director' and above).
- "Relative" includes: (a) Spouse (b) Father (c) Mother (including step-mother) (d) Son (including step-son) (e) Son's Wife (f) Daughter (including step-daughter) (g) Daughter's Husband (h) Brother (including stepbrother) (i) Brother's wife (j) Sister (including step-sister) (k) Sister's husband (l) Brother (including stepbrother) of the spouse (m) Sister (including stepsister) of the spouse.
- The limit increase, if approved, will be recalled in case there is misrepresentation in declaring the designation as or relation to Director/Senior Officer of any Bank/Financial Institution.