



## Terms and Conditions

- This campaign is executed for all Citibank Credit Cards issued in India except Corporate Credit Cards.
- The campaign is valid from 00:00 hrs. on 1<sup>st</sup> November, 2015 till 23:59 hrs. on 15<sup>th</sup> November, 2015.
- Citibank has partnered with two NGOs, namely, St. Judes and ADAPT (formerly The Spastics Society of India) to contribute from this campaign towards specific purposes.
- For every Rs.25,000/- spend by a customer on the credit card during the campaign period, Citibank will contribute Rs.50/- and the aggregated contribution from this campaign would be donated to the NGOs.
- Irrespective of the spend volumes, Citibank will contribute the minimum guaranteed amount to the NGOs.
- The minimum contribution and upper cap of the contribution would be per Citibank's agreement with the NGOs.
- The contribution is made solely by Citibank and not on behalf of customers. Spend linked contribution is the method of calculating the contribution.
- Citibank would be monitoring the usage of the funds contributed to the NGOs. Citibank would not be obliged to share the usage report with the credit card customers meeting the spend threshold.
- This campaign cannot be clubbed with any other ongoing campaigns for Citibank Credit Cards.
- Citibank reserves its' right to add, alter, modify, change or vary, extend or terminate any of the terms and conditions of this campaign at any point of time without prior notice and without assigning any reason or giving any intimation whatsoever.
- Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the products/services obtained under the campaign must be addressed in writing, by the customers directly to the respective merchants. Citibank will not entertain any communication in this regard.
- The terms & conditions for purchasing/obtaining services from the respective merchants shall also be applicable in addition to these Terms & Conditions stated in here.
- Citibank shall not 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 obtained under this campaign.
- In the event of non-happening, cancellation or partial happening or delay or anything to be done in respect of the campaign is prevented or delayed for reasons, circumstances or events beyond the control of Citibank, 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, then, Citibank or their respective agents, sponsors or their agent, successors or assigns shall not be liable to any of the customers participating in the campaign for the same to the extent so prevented or cancelled or delayed, and Citibank shall not be liable for any consequences arising thereafter.
- By participating in this campaign, the customer shall be deemed to have accepted these Terms and Conditions.
- All other expenses for purchasing/obtaining services as mentioned above, if any, including all taxes as may be applicable under the Indian Laws and all local levies is to be borne by the customers participating in the campaign.
- The terms & conditions of this campaign shall be in addition to & not in substitution/derogation to the rules & regulations governing the use of the Citibank credit card and/or the Citibank websites as stated above. Payment of fees/service charges/all other amounts due from the customer to Citibank from usage of Citibank Credit Cards by the customers under this Offer and/or otherwise will be governed by Citibank Terms &



Conditions and the Cardmember Terms and Conditions. Customer can view the Citibank Cardmember Terms and Conditions as well as the complete terms and conditions on the online portal <http://www.citibank.com/india>.

- All of Citibank's actions under this campaign shall be on a best-efforts basis only.
- These terms and conditions are governed by the laws of India. Any disputes arising out of this campaign shall be subject to the exclusive jurisdiction of competent courts in India only.

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