

## FREQUENTLY ASKED QUESTIONS

### 1. How do I earn reward points in the new banking rewards program?

You will earn banking reward points for the below transactions effective April 01, 2015:

Transaction	Banking Reward Points
Purchase Transactions on your debit card	Based on the reward points program on the card that you hold.
Execution of Standing Instructions (SI) for a Citibank Credit Card payment, loan payments or systematic investment plan (SIP)	5 Reward points
Bill Payments on Citibank Online	5 Reward Points
First login to Citi Mobile within 60 days of account opening.	50 Reward Points
First fund transfer via Immediate Payment Service (IMPS), within 60 days of account opening.	50 Reward Points

Each reward point will be worth Re.1 and you can redeem reward points for cash credit to your account. Reward points for banking transactions will be credited within the first ten days of the month, for transactions done in the previous month.

### 2. Where can I see my reward point balance?

You will be able to view your reward point balance in the monthly statement for your account.

### 3. How can I redeem my banking reward points?

You can redeem your banking rewards for cash credit to your account easily through the below channels:

- SMS REDEEM <Last 4 digits of your debit card number> <Number of points to redeem> to 52484
- Call our 24\*7 Citiphone helpline
- Log into [www.citibank.com/india](http://www.citibank.com/india) and write to us through the 'Your Queries' section
- Citibank Shoppers Stop Debit Card holders can redeem their points at any Citibank affiliated Shoppers Stop outlet in India.

You will need a minimum of 250 reward points for redemption. Reward points can be redeemed in multiples of 50 only.

### 4. When will my reward points lapse?

If you earn less than 250 reward points in a membership year, the reward points will lapse every membership year of your debit card.

For example, if your debit card expires in the month of December, your accumulated reward points will lapse on Dec 01, 2015. If you have earned more than 250 reward points in a membership year, they will be carried forward for one more year. i.e., if your debit card expires in the month of December, your accumulated reward points will be carried forward and will lapse on Dec 01, 2016.

Reward points once lapsed cannot be credited again. Lapsing of reward points will commence from April 01, 2016. Rewards points on the Citibank Platinum Debit Card are evergreen and do not lapse.

## IMPORTANT INFORMATION

**Accrual of Reward Points :** Reward Points do not accrue on any purchases/spends made on the debit card (whether used online or through physical swipes) for mutual fund payments, insurance premium payments, electronic-tax payments, railway ticket purchases using IRCTC.com, donations, credit card balance payments or loan payments etc.

**Redemption through SMS:** You will need to place your request for redemption only from your mobile number as registered with the Bank. Reward points redeemed will be credited to your linked bank account within 5 working days as cash credit. In case you do not receive the credit after 5 working days of sending the SMS, you may contact Citiphone to check the status of your request.

If you do not specify the number of reward points to be redeemed in your SMS, all the available reward points on your debit card will get redeemed and credited to your account.

You will need to accumulate a minimum of 250 points for rewards redemption. If you do not have the requisite number of reward points for redemption, your request will not be processed. Reward points will be redeemed in multiples of 50 only.

**Accrual of Rewards for Bill Payment & Standing Instructions (SI):** Bill Payments on Citibank Online: Minimum amount of the bill must be Rs.200 and points will be awarded only for the first 10 transactions of the calendar month. Multiple payments made in respect of a single bill will not be considered for the purposes of receiving reward points for bill payments made under the offer. For instance, if you were to make multiple payments in respect of a single bill, irrespective of the number of times you make payment, you will be entitled to reward points only once for that bill.

**Credit of Reward points:** Reward points for bill payments, SIs, SIPs, IMPS / Citi Mobile registrations [trust these terms have been defined in the terms and conditions of the card?] will be credited within the first ten days of the month, for transactions done in the previous month.

Please refer to detailed Terms and conditions.