



## Terms and Conditions

### Special offer: Rs. 1000 cash back on online credit card applications

- The Offer is valid for online applications between 1<sup>st</sup> Jan 2016 to 30<sup>th</sup> Jun, 2016.
- **The customer should have spent a total at least Rs 5000 on all transactions put together within 30 days of the receipt of a credit card to be eligible for the offer; Cash back of Rs 1000 would be credited within 90 days of receipt of the credit card 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.**
- This Offer cannot be combined with any other offers and cannot be assigned/ transferred to any other person/ customer.
- The offer is applicable only on Citibank credit cards issued in India.
- Cash back is only applicable on the transaction done on a Citibank credit card only. Issuance of Citibank credit cards shall be at the sole discretion of Citibank and is subject to internal processing.
- Citibank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, with or without any reason
- Citibank has the sole discretion to change, suspend or modify the Offer or these terms and conditions at any time without prior notice, at its sole discretion
- The entrants/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, costs, charges and expenses which an entrant/customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer.
- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the time the Offer Period ends.
- Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such offers in future
- All entrants/customers must agree to the Terms and Conditions at the time they apply for the Citibank credit cards. The terms & conditions of this Offer shall be in addition, and not in substitution / derogation to, the Rules & Regulations governing the use of the Citibank Credit



Card and/or the Citibank websites. By applying for credit cards through this offer, the Customers shall be deemed to have agreed to be bound by the terms and conditions contained therein.

- Payment of fees/service charges/all other amounts due from the customers to Citibank from usage of the credit cards by the customers under this Offer and/or otherwise will be governed by Citibank Terms & Conditions and the Cardmember Agreement. The above terms and conditions need to be read in conjunction with the Citibank Cardmember Agreement. Customer can view the Citibank Cardmember Agreement as well as the complete terms and conditions on the online portal <http://www.citibank.com/india>.
- If the Offer and/or anything to be done by Citibank in respect of the Offer is prevented or delayed by causes, 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 beyond the control of Citibank, then Citibank shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
- All of Citibank's actions shall be on a best-efforts basis only.
- The 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