



## Terms & Conditions of Citibank Rewards Redemption

### Terms & Conditions of Redemption against Vouchers/Merchandise:

1. The feature of Rewards redemption against Citibank Rewards Catalog is applicable on select Citibank Credit Card products only. Items would be dispatched, on a 'best-effort' basis, within 12 working days of receipt of the order on the Citibank Rewards Catalog.
2. Upon successful processing of redemption from the Rewards catalog, an SMS alert will be sent to the Cardmember to the registered mobile number maintained by the Cardmember with Citibank with the dispatch details, within 4 working days of receipt of the redemption request. Similar SMS will also be sent to the Cardmember upon successful delivery at the address maintained by the Cardmember with Citibank.
3. If delivery of the item(s) at the address maintained on records is unsuccessful despite repeated attempts, the said Reward Points redemption request will be cancelled and the Reward Points will be credited back to the Cardmember's account within 10 working days. SMS alert will be sent notifying the same.
4. Redemption orders cannot be cancelled or varied once request has been placed.
5. Citibank reserves the right at any time, without prior notice, to add / alter / modify /change or vary all of these terms & conditions or to replace wholly, or in part, the Offer by other offers, whether similar to this Offer or not, or to withdraw it altogether.
6. Citibank reserves the right to extend or terminate this program without prior notice.
7. All items listed under the Citibank Rewards Catalog are subject to availability of the goods and supplier restrictions, at the time of redemption. The items listed in the Citibank Rewards catalog are subject to change without any prior notice.
8. Usage of the vouchers redeemed from Citibank Rewards Catalog will be governed by the Terms & Conditions of the Merchant. This Offer is solely brought to you by the participating merchants and Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the Voucher or of the products/services made available to you by Merchant under this Offer.
9. Citibank gives no warranty (whether expressed or implied) whatsoever with respect to Rewards items/merchandise acquired under the Citibank Rewards Program, either directly through the Citibank Rewards Program or through other partner loyalty programs. In particular, Citibank gives no warranty with respect to the quality of items acquired or their suitability for any purpose.
10. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products/services under the Voucher/Merchandise must be addressed by the Card members directly with Merchant and that Citibank shall not entertain any communication in this regard.
11. Any images displayed on the website for merchandise are for illustrative purposes only. Characteristics of actual product may vary.
12. Any dispute as regards delivery of defective or deficient items from the Citibank Rewards Catalog must be addressed by the Cardmember to Citibank within 7 working days of the date of receipt of the items. Any claims made after 7 days shall not be entertained and the Cardmember shall be deemed to be satisfied with the items.
13. Any dispute with respect to in –transit damage must be highlighted to Citibank within 3 working days of the receipt of damaged items. Any claims made after 3 days of the receipt of items shall



not be entertained by Citibank and the Cardmember shall be deemed to be having received the product in satisfactory condition.

14. Cardmember must notify Citibank for non-receipt of any order within 30 days of placing the request. Post that, such requests shall not be entertained by Citibank and the Cardmember shall be deemed to be having received the product.
15. 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 Cardmember, directly or indirectly, by use or non-use of products/services under this Voucher.
16. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
17. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
18. The Terms & Conditions shall be governed by the Laws of India.
19. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

#### **Terms & Conditions of Instant Redemption at Partner outlets / Online shopping:**

1. The facility of redeeming Citibank reward points for purchases at participating outlets / online stores is available on select Citibank Credit Cards only.
2. The list of participating outlets / merchants is dynamic and will be updated on Citibank website from time to time.
3. Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the Offer by other offers, whether similar to this Offer or not, or to withdraw it altogether.
4. This Offer is solely brought to you by the participating merchants and Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the Offer or of the products / services made available to you by the participating merchants under this Offer.
5. Citibank reserves the right to extend or terminate this program without prior notice. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the Offer and/or products/services under the Offer must be addressed in writing, by the Cardmember directly to Merchant and that Citibank shall not entertain any communication in this regard.
6. 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 Cardmember, directly or indirectly, by use or non-use of products/services under this Offer.
7. Delivery of Goods and Services ordered at Online Shopping and Retail Store Partners will be governed by terms & conditions of the Merchant and Citibank will not be liable in case of any Disputes.
8. In case the Cardmember cancels the purchaser made at the Partner outlet / Online store, the corresponding refund will be governed by the Partner Terms and Conditions.
9. For details on Partner Terms and Conditions of online stores, Cardmember can visit the official website of the Partner. These terms and conditions are in addition to the terms and conditions as agreed upon by card member with Citibank.



10. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
11. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
12. Citibank or its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses whatsoever that may be suffered, or for any personal injury that may be suffered, sustained or incurred to a Cardmember, directly or indirectly, by availing the redemption and/ or due to use or non-use of products/services availed of under this redemption.
13. 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.

#### **Terms & Conditions of Redemption against Outstanding:**

1. The facility of redeeming Citibank reward against card outstanding is available on select Citibank Credit Cards only.
2. On redemption, the reward points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Rewards Cardmember's Account.
3. Cashback credit against reward points will reflect in the unbilled section within 3 working days. The credit will not adjust with the Minimum Amount Due.
4. The conversion ratio and the minimum points required for this redemption are as per mentioned on the Citibank website.
5. Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the Offer by other offers, whether similar to this Offer or not, or to withdraw it altogether.
6. Citibank reserves the right to extend or terminate this program without prior notice.
7. 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 Cardmember, directly or indirectly, by use or non-use of products/services under this Offer.
8. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
9. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
10. Citibank or its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses whatsoever that may be suffered, or for any personal injury that may be suffered, sustained or incurred to a Cardmember, directly or indirectly, by availing the redemption and/ or due to use or non-use of products/services availed of under this redemption.
11. The Terms & Conditions shall be governed by the Laws of India.
12. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

### Terms & Conditions of Redemption against Air Miles:

1. The facility of redeeming Citibank reward against card outstanding is available on select Citibank Credit Card Cards only.
2. On redemption, the reward points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Rewards Cardmember's Account.
3. The conversion ratio and the minimum points required for this redemption are as per mentioned on the Citibank website.
4. Customers can transfer their miles to only their own Frequent Flyer Accounts. Transfer to other Frequent Flyer Accounts is not permitted.
5. Mile transfer can only be done to our partner airlines. The list of partner airlines is dynamic, please visit [www.citibank.com/India](http://www.citibank.com/India)
6. Mile transfer can take upto 14 working days from date of placing the request.
7. Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the Offer by other offers, whether similar to this Offer or not, or to withdraw it altogether.
8. Citibank reserves the right to extend or terminate this program without prior notice.
9. 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 Cardmember, directly or indirectly, by use or non-use of products/services under this Offer.
10. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
11. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
12. Citibank or its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses whatsoever that may be suffered, or for any personal injury that may be suffered, sustained or incurred to a Cardmember, directly or indirectly, by availing the redemption and/ or due to use or non-use of products/services availed of under this redemption.
13. The Terms & Conditions shall be governed by the Laws of India.
14. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

### General Terms & Conditions on Rewards Redemption:

1. The feature of Rewards redemption against Citibank Rewards Catalog is applicable on select Citibank Credit Card products only. This scheme shall remain in force till such time as terminated by Citibank.
2. On redemption, the Citibank Reward Points so redeemed would be automatically subtracted from the accumulated Citibank Reward Points in the Cardmember's Account.
3. No accumulation or redemption of Citibank Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account



- of the Cardmember is a defaulted account or if there is any breach of any clause of the Cardmember Terms and Conditions.
4. If the Citibank Card is closed voluntarily by the Cardmember, the Reward Points standing to the credit of the Cardmember, shall lapse automatically.
  5. If the Citibank Card is closed involuntarily by the Cardmember, the Reward Points standing to the credit of the Cardmember, shall lapse post 45 days of card closure.
  6. Citibank reserves the right to add / alter / modify the redemption program across products / vouchers / channels / merchant partners without prior notice.
  7. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
  8. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
  9. Citibank or its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses whatsoever that may be suffered, or for any personal injury that may be suffered, sustained or incurred to a Cardmember, directly or indirectly, by availing the redemption of Citibank Reward Points and/ or due to use or non-use of products/services availed of under the redemption of Citibank Reward Points.
  10. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
  11. The Terms & Conditions shall be governed by the Laws of India.