

**Achieving the Citigold Status:** The Citigold status can be experienced by maintaining a Net Relationship Value (NRV) of Rs.75 Lakh. NRV is defined as the balances held across the savings under a household and is calculated by aggregating average balances across Savings / Current Account, Deposits, Mutual Funds, Loans against Securities, Insurance Premium, Outstanding Home Loan and 25% of Demat holdings.

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## **2. MLDs:**

The investment made in Market Linked Debentures ("MLD")/ Bonds will be shown at the purchase price applicable at the time of making these investments and is not reflective of the current market value of such investments. The Bank should be promptly informed of any transaction (sale/purchase) effected in the MLD/Bonds portfolio by the client. The investment in MLD/Bonds shall be accordingly reflected in the investment account and the value in respect thereof shall be reflected the investment account statement. The revised portfolio shall be reflected in the investment account statement only pursuant to the client informing the Bank of such transactions in their MLD/Bonds portfolio. These investments may simultaneously reflect in the client's Investment and Demat account held with the bank. All Structured Notes issued post Jan 2012 will have their latest and historical valuation available at <http://www.icra.in/mld-valuations.aspx>

## **3. Crisil:**

Data and research provided by CRISIL. This performance analysis is based on the framework and methodology developed by CRISIL for Citibank. It is presumed that, CRISIL has taken due care and caution in compilation of data. Information has been obtained by CRISIL from sources it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the information and is not responsible for any errors or omissions or for the results obtained from the use of such information. CRISIL is not responsible for any errors in data reproduction. CRISIL especially states that it has no financial liability whatsoever to the subscribers/ users/ transmitters/ distributors of this analysis.

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## 5. Standard Insurance Disclaimers

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Participation by the bank's customers in an insurance product is purely on a voluntary basis.

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Citibank N.A. is a registered Corporate Agent of Tata AIA Life Insurance Company Limited, New India Assurance Company Limited, Royal Sundaram General Insurance Company Limited and Apollo Munich Health Insurance Company Limited under the composite license number CA0086 issued by IRDAI.

Life Insurance Policies: These policies are underwritten by Tata AIA Life Insurance Co. Limited (IRDAI Registration No. 110) CIN: U66010MH2000PLC128403 with its registered office at 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.

All guaranteed benefits are payable only when all premiums are paid when due.

Investment risk in the investment portfolio is borne by the Policy Holder. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associate with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured is responsible for his or her decision. Tata AIA Life is only the name of the Insurance Company and the funds offered are only the names of the funds and does not in any way indicate the quality of the contract, its future prospects or returns.

Non-life Insurance Policies:

Policies are underwritten by New India Assurance Company Limited (IRDAI Registration No. 190) CIN: U99999MH1919GOI000526 with its registered office at No.87, Mahatma Gandhi Road, Fort, Mumbai – 400 001 or by Royal Sundaram General Insurance Company Limited (IRDAI Registration No. 102) CIN:U67200TN2000PLC045611 with its registered office at No. 21, Patullos Road, Chennai 600 002.

Specialist Health Insurance Policies: These policies are underwritten by Apollo Munich Health Insurance Co. Limited (IRDAI Registration No. 131) CIN: U66030AP2006PLC051760 with its registered office at Apollo Hospitals Complex, Jubilee Hills, Hyderabad - 33.

For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding the sale.

For any queries with respect to your Insurance Policies bought through Citibank N.A, kindly contact 24 x 7 Citi Phone. Updated numbers are available on [www.citibank.co.in](http://www.citibank.co.in)

#### SECTION 41 OF THE INSURANCE ACT 1938 PROHIBITION OF REBATES

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

**6.** Terms and Conditions apply. All loans are at the sole discretion of Citibank, N.A. Citibank reserves the right to ask for any additional documents from the applicant/borrower. Citibank reserves the right, at any time, with notice, to add/alter/modify/change or vary any of the Terms and Conditions or to replace, wholly or in part. Please visit us at [www.citibank.com/india](http://www.citibank.com/india) for detailed Terms and Conditions and Schedule of Charges. Citibank Home Loans are available only in Delhi-NCR, Mumbai, Pune, Kolkata, Bengaluru, Chennai, Hyderabad, Coimbatore, Ahmedabad, Surat, Jaipur and Chandigarh.

**7.** Account opening, trade services and foreign exchange services are offered selectively and are subject to Citibank, N.A. terms and conditions and applicable RBI guidelines.

## 8. Citibank Debit Card

### Terms & Conditions

"I/We, the Account Holder(s), have read and understood the Citibank Account Terms & Conditions in the Citibank Account Application Form and am/are aware of the Terms & Conditions on which the cardholder will be permitted to use the Debit Card and agreed to be bound by all the Terms & Conditions." I/We agree that the use of the Debit Card is subject to certain stipulations as laid down by Citibank including: a) That the use of the Debit Card is subject to there being a minimum applicable credit balance in the Account. b) That the use of the Debit Card shall stand automatically terminated in case of I/We ceasing to be an Account Holder(s) or my/our account being rendered temporarily or permanently non-operational. c) That a maximum of 500 Reward Points can be earned and/or redeemed per month on a particular CitiCard, subject to any limits imposed by the Bank on each respective Card or any specific criteria/terms that may be imposed in this regard from time to time. d) That the customers shall be entitled to redeem all accrued points on the Account/Debit Card within one month period of the closure of the Account/Debit Card after which the points shall be zeroised automatically.

For all offers including Debit and Credit Card Offers, and Concierge offers:

### Terms & Conditions

These offers ("Offers") are valid only on purchases made through the Citibank Debit or Credit Cards issued by Citibank, N.A. in India to individual customers having Citibank, N.A. savings account/s. Each of these offers are valid till the specified validity period for them. Each of these offers is brought to you by participating third party merchant establishments. The participating merchant establishments are third party service/goods providers independent of Citibank, N.A. Rules/Terms & Conditions of the respective participating merchant establishments will apply in addition to these Terms & Conditions at the time of availing of the offer. The offers herein cannot be clubbed with any other offer running at the third party merchant establishments. None of the offers or the benefits thereunder are encashable or refundable. It is to be noted that Citibank, N.A. is not making any of these offers to you on its own, and that Citibank, N.A. holds no warranty and is not representative of the delivery, service, suitability or quality of any of the offers or any products and/or services made available to you under any of the offers. Any disputes regarding the delivery, service, suitability or quality of any of the offers and/or products/services made available to you under any of the offers must be addressed in writing, by you directly to the participating merchant establishment and Citibank, N.A. will not entertain any communication in this regard. Further, Citibank, N.A. shall not be liable for any loss or damage that may be suffered, or for any personal injury that may be suffered, by you or anyone else, whether directly or indirectly by use or non-use of the products/services made available to you under any of the offers. Citibank reserves the right to, without viability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw / suspend / amend / cancel or amend / modify / vary any of the terms & conditions of the offer, without assigning any reasons therefore. Citibank, N.A. reserves the right, at any time, without prior notice, to add/alter/modify/change or vary all or any of these Terms & Conditions relating to the offer or to replace, wholly or in part, any of these offers by other offer(s), whether similar to these offers

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