

Terms & Conditions

1. The Citi Prestige Credit Card is complimentary for Citigold Private Clients as long as the monthly Net Relationship Value (NRV) of Rs. 7.5 crores is maintained. Net Relationship Value (NRV) is across all accounts under a household and is calculated by aggregating average monthly balances across savings account, current account, deposits, mutual funds and insurance premium paid.
2. The applicable annual fee of Rs 20,000 will be levied on your credit card statement, and will then be reversed in the subsequent month's statement, subject to the card being linked to the account, and your account status being maintained as Citigold Private Client Account at the time of fee reversal (basis the above relationship value criteria)
3. Citi Prestige customer can avail annual bonus of 2500 reward points and Rs 10,000 voucher from Taj/ITC every year. This bonus is valid only on Citi Prestige primary cardmember and is valid for cards issued in India. The Citi Prestige primary cardmember will need to call the Citi Prestige Service Line (+91-22- 49181050, 1-800-419-1050) after the first transaction in every membership year to avail this offer.
4. Issuance of this Citi credit card is at the sole discretion of Citibank, N.A. and is subject to the internal eligibility criteria of Citibank, N.A.
5. The reversal of the annual fee for first membership year under this offer is not to be construed as a payment towards the outstanding amount due on the credit card. You are required to pay the Total Amount Due for your first credit card statement in full, to avoid being levied with applicable charges.

Please visit: <https://www.online.citibank.co.in/portal/Standalone/May16/Credit-Cards/pdf/SOC/TandC.pdf> for detailed Schedule of Charges applicable on Citi Prestige credit card.

6. These terms and conditions shall be in addition to and not in substitution/derogation to terms and conditions governing the use of the Citi Prestige credit Card and/or Citigold Private Client Account available in <https://www.online.citibank.co.in/cpc/pdf/Termsandconditions.pdf> and <https://www.online.citibank.co.in/credit-card/pdf/terms-condition.pdf>, Citibank Cardmember Terms and Conditions available in <https://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf> and Most Important Terms & Conditions associated with the card available on <https://www.online.citibank.co.in/portal/Standalone/May16/Credit-Cards/pdf/MITC/TandC.pdf>
7. Citibank reserves the right to, at any stage and at its discretion, to extend or terminate this Offer, without prior notice or assigning any reasons thereof, to add/alter/modify/change or vary all or any of these terms and conditions or to replace wholly, or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
8. Neither anything contained in these Terms & 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 Offer termination. Nothing herein amounts to a commitment or representation by Citibank to conduct further such offers.
9. You agree and confirm that you have read, understood and unconditionally agree to all the Terms and Conditions applicable to the Citi Prestige Credit Card.

10. Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.
11. 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.
12. To know more about the features of the Citi Prestige credit card, and associated terms and conditions, please visit: <https://www.online.citibank.co.in/credit-card/elite-credit-cards/citi-prestige-credit-card>