

Terms and Conditions

Account opening is subject to Citibank Terms and conditions and applicable RBI guidelines.

This account is applicable for clients maintaining a Net Relationship Value (NRV) of Rs 15 Lakhs.

¹More than 90% of the calls are answered in 20 seconds or less. Answer time is measured from the time customers select the option to speak to the CitiPhone officer. Without taking on any liability for the same, Citibank, N.A, will make best efforts to answer your call within the answer time indicated above. In some cases or situations, the answer time indicated above may not be met. In such cases or situations, Citibank, N.A. will make best efforts to answer your call within the shortest time possible.

Insurance products are obligations only of the Insurance company. They are not bank deposits or obligations of or guaranteed by Citibank N.A, Citigroup Inc or any of its affiliates or subsidiaries or any Governmental agency. All claims under the policy will be solely decided upon by the Insurance Company. Citibank, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Investment products are not available to US persons and may not be available in all jurisdictions.

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

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.

Investment Disclaimers: Investment products do not pertain to Citibank and are not bank deposits or obligations of or guaranteed by Citibank, N.A. Citigroup Inc. or any of its affiliates or subsidiaries. Investment products are not insured by any governmental agency and are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices/invested sum is subject to market risks which may result in appreciation or depreciation. The ownership of any investment decision(s) shall exclusively vest with the Investor after analyzing all

possible risk factors and by exercise of his/her/its independent discretion and Citibank N.A shall not be liable or held liable for any consequences thereof.

Investment products are not available to US persons, Residents of Canada and may not be available in all jurisdictions. By making any investment, you confirm your deemed acceptance to the conditions mentioned herein.

Citibank N.A. may discuss with you ('customer/investor') about investment products (shortly referred as 'investment products') which are in line with your investor rating as maintained with us. Investment products are referred/distributed by Citibank N.A. on a non-discretionary and nonparticipation basis. Such discussion would be a service without any consideration by Citibank to the Investor and the final investment decision shall at all times exclusively remain with the investor.

Investor investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Please read the Key Information Memorandum(s)/ Scheme Investment Document(s) & Statement of Additional Information/Term Sheet/Prospectus carefully before investing and no claim whatsoever shall be made against Citibank N.A. any of its affiliates or subsidiaries and/or employees claiming any influence/recommendation/responsibility/liability for your decision to invest in any investment product.

Investor should ensure to understand, accept the identities of different parties and the roles that they play in relation to the various Investment Product(s). Investor acknowledges that, there may be various actual or potential conflicts of interest between Citibank N.A. India, Citigroup Capital Markets Ltd., Citigroup Inc. or their affiliates or subsidiaries (collectively "Connected Persons") and that of an investor itself, as a result of the various investment and/or commercial businesses and/or activities of the Connected Persons. You are deemed to accept, on purchasing/subscribing/investing to a particular Investment Product(s), that any such conflict may exist and may be prejudicial to an investment in the Investment Product(s).

³For complete T&Cs please click here

<https://www.online.citibank.co.in/portal/newgen/seo/banking/images/Investment-Services-Agreement.pdf>

⁴Terms and conditions apply. Timelines mentioned include only working days. For detailed Terms and conditions, please refer www.citibank.com/india.

⁵Redemption of Reward Points:

- Minimum number of Reward Points required to redeem airlines = 500 Reward Points.
- Minimum number of Reward Points required to get Cash Back = 250 Reward Points
- You need to call 24x7 CitiPhone to redeem your Reward Points. Please quote the correct frequent flyer number, for airmiles redemption

⁶Terms and conditions Apply. Subject to Citibank approval criteria.

Citibank Home Loans & Personal Loans - 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. All products/facilities mentioned in this booklet are subject to Citibank Terms and conditions. Home loans are subject to necessary RBI and other local approvals.

Citibank Personal Loan - Terms and conditions Apply. Timelines mentioned include only working days.

Timelines mentioned, if any, would commence once the entire documentation as per Citibank's requirements are submitted by the applicant. Subject to Citibank approval criteria. For detailed Terms and conditions, please refer www.citibank.com/india.

⁷ Insurance products are obligations only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Citibank N.A., Citigroup Inc., or any of its affiliates or subsidiaries or any Governmental agency. All Claims under the policy will be solely decided upon by the Insurance Company. Citibank, Citigroup or any of their affiliates and group entities hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. Insurance is the subject matter of solicitation. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Participation by the bank's customers in an insurance product is purely on a voluntary basis.

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Tax benefits are subject to changes in the tax laws.

Citibank N.A. is a licensed Corporate Agent of Tata AIA Life Insurance Company Limited, Royal Sundaram Alliance Insurance Company Limited and Apollo Munich Health Insurance Company Limited under the composite license number 1137144.

This policy is underwritten by Apollo Munich Health Insurance Company Limited with its registered office at Apollo Hospitals Complex, Jubilee Hills, Hyderabad 500033. For more details on risk factors, Terms and Conditions please read the sales brochure carefully before concluding the sale.

8 The Citi Rewards credit card is complimentary for Citi Priority clients as long as the monthly Relationship Value across Savings Accounts, Time Deposits and Investment Accounts is equal to or exceeds Rs 15 Lakhs.

The applicable annual fee of Rs. 1000 will be levied on the Card at the end of the year, and will then be reversed in the subsequent month's statement, subject to the card being linked to the Bank Account and your Bank account status being maintained as Citi Priority. A Cardmember shall also be exempted from the said annual card fees of the year in which he/she spends Rs. 30,000 or more on his/her Card. Please visit <https://www.online.citibank.co.in/soc/soc-pdfs/Citi-Rew-Credit-Card.pdf> for detailed Schedule of Charges applicable on Citi Rewards card.

Issuance of this Citi credit card is at the sole discretion of Citibank, N.A. and is subject to Citibank, N.A.'s internal approval criteria.

These terms and condition shall be in addition to and not in substitution/derogation to terms and conditions governing the usage of the Citi Rewards credit Card and/or Citi Priority Account, the Most Important Terms & Conditions and the Citibank Cardmember Terms & Conditions.

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. 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 or amend/modify/vary any of the Terms & Conditions of this Offer, without assigning any reasons therefore.

You agree to be bound by the Terms & Conditions contained herein. Without you being required to do any further act, you shall be deemed to have read, understood and unconditionally accepted the Terms & Conditions herein.

To know more about the features of the Citi Rewards card, and associated terms and conditions, please visit <https://www.online.citibank.co.in/portal/newgendp/cards/citi-rewards-card.htm>

For the Most Important Terms & Conditions associated with the card, please visit:

<https://www.online.citibank.co.in/portal/newgen/cards/rewards/Citi-Rewards-card-charges.pdf>

For Citibank Cardmember Terms & Conditions, please

visit: <https://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf>

⁹List of participating countries:

- Argentina
- Bahrain
- Belgium
- Brazil
- Chile
- China
- Columbia
- Egypt
- Greece
- Guam
- Hong Kong
- Hungary
- India
- Indonesia
- IPB (Miami, NY, San Francisco)
- Japan
- Korea
- Macau
- Malaysia
- Mexico
- Peru
- Philippines
- Poland
- Singapore
- Spain
- Czech Republic
- Taiwan
- Thailand
- Turkey
- UAE
- UK
- Uruguay
- USA
- Venezuela
- Vietnam

⁺A charge of \$25 may be levied by certain Citibank branches for emergency cash assistance services. As per the extant FEMA regulations.

¹⁰At your specific request, Citibank N.A., India may arrange for assistance to facilitate opening of your overseas account in the destination country. Account opening is subject to applicable Terms & Conditions of the Citi entity in the destination country as well as applicable legal and regulatory requirements and conditions. Citibank N.A., India's role in respect of opening your overseas account shall be limited to arranging assistance for you on a reasonable efforts basis

¹¹Citibank will not levy any charge on cash withdrawals done overseas at any ATM although, please note other banks may charge fees for usage of their ATMs, which will be borne by the Account holder.

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Registration Numbers: NSE- INB/INF 231141335, BSE- INB/INF 011141331 Depository Participant Number: IN-DP-NSDL-268-2006 DP ID for NSDL: IN303245.