



## TERMS & CONDITIONS

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. Nothing herein amounts to a commitment or representation by Citibank to conduct further such offers.
7. 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.
8. 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.
9. 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>
10. 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>.
11. For Citibank Cardmember Terms & Conditions, please visit: <https://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf>.
12. The Offer 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.
13. If the Offer and/or anything to be done by Citibank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citibank or any other entity, 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 or the other entity/ies, then Citibank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
14. Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by Citibank Account Terms & Conditions, the Card member Terms and Conditions and MITC. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>.
15. 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.
16. This Offer can neither be combined with any other Citibank offer nor can it be transferred or assigned to any other Customer or third party.