

## MEMBER GET MEMBER PROGRAM – SUVIDHA

### TERMS AND CONDITIONS

- i. The Citibank, N.A. Suvidha "Member get member" program ("Program") is open to all existing Citibank N.A. Mortgage, Cards, Suvidha, Banking and Personal loans customers in India.
- ii. A referral can be made for customers who have existing Non Suvidha relationships with bank. Customers with existing Suvidha relationships will not be eligible referral under the program.
- iii. There is no limit on the number of referrals, which a participant to the Program can make during the term of the Program.
- iv. Notwithstanding anything contained herein, Citibank, N.A. reserves the right to vary, withdraw, cancel, or invalidate the Program, at any time at its absolute discretion without prior notice or without having to give a reason thereof, and without compensation whatsoever.
- v. Further, Citibank, N.A. reserves the right to reject any claim in the event of irregularity, discrepancy, or dispute, and that its decision shall be final, conclusive and binding.
- vi. Citibank, N.A., reserves the right to vary, delete or add to these terms and conditions or withdraw the Program, at any time or from time to time at its discretion and without prior notice.
- vii. These Terms and Conditions shall be governed by the Indian Law
- viii. All disputes relating to the Program and its terms and conditions shall be subject to the exclusive jurisdiction of courts located at Mumbai.
- ix. Accounts are offered at the following locations only. Ahmedabad, Bengaluru, Chennai, Chandigarh, Delhi NCR, Hyderabad, Mumbai, Pune, Kolkata.
- x. Citibank NA will not be able to contact the referred persons if they are part any Do Not Disturb (DND) registry or Telecom Regulatory Authority's (TRAI's ) National Customer Preference Register (NCPR) unless they give consent through online form authorizing Citibank and/or its associates/subsidiaries/affiliates to contact them.
- xi. Citibank India does not market any product or service to individuals' resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This Referral program is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals (referrers or referees)

resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey.