

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



MEMBER GET MEMBER PROGRAM – MORTGAGES

TERMS AND CONDITIONS

- i. The Citibank, N.A. Mortgage "Member get member" program ("Program") is open to all existing Citibank N.A. Mortgage, Cards, Suvidha, Banking and Personal loans customers in India excluding employees of Citibank, N.A.
- ii. For Under construction loans, full loan amount for reward calculation will be considered once the first tranche disbursement is done. For rest of the loans we will continue to calculate reward basis the amount of actual disbursements done.
- iii. A referral can be made for customers who have existing Non Mortgage relationships with bank. Customers with existing mortgage relationships will not be eligible referral under the program.
- iv. If more than one 'Referrer' recommends the same customer; the first one to make that referral will be entitled to the reward. In the event of a dispute, Citibank, N.A. shall have the sole and final discretion in deciding who the first referrer is.
- v. There is no limit on the number of referrals, which a participant to the Program can make during the term of the Program.
- vi. Participants cannot refer themselves, their spouse, father, mother, siblings and children under the Program.
- vii. The referrer authorizes Citibank and/or its associates/subsidiaries/affiliates to contact him/her. At the time of making a referral under the Program, the Referrer will need to specifically declare and undertake that due consent has been obtained from the referred customer(prospective customer), to refer his/her contact details to Citibank, N.A., and that Citibank, N.A., may contact the referred customer to offer its range of banking services and products. The Referrer agrees and undertakes that it shall be responsible to Citibank, N.A., for any losses or claims that may be occasioned upon Citibank, N.A., in the event that such declaration or undertaking is found to be untrue.
- viii. All loans are at the sole discretion of Citibank, N.A. Citibank, N.A., 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.
- ix. Applications already under process with Citibank, N.A., where no referral reference number has been generated upfront are not eligible for any benefits under this Program. No reward shall be due on such loan referrals.
- x. Citibank, N.A., alone shall determine a participant's qualification for the cash reward under the terms of the Program and the decision made by Citibank, N.A., in this regard shall be final and binding.
- xi. The cash reward payout, as directed, will be given in form of an account payable instrument within 4 months from the date of loan disbursement subject to submission of copy of PAN and other required details by the referrer.

- xii. The cash reward payouts are subject to the Income Tax, Service Tax, and other laws and regulations applicable at the time of calculations and making of the payments.
- xiii. Submission of copy of PAN card to Citibank, N.A. is mandatory and that the reward payouts are subject to the same. Citibank, N.A will not be liable to pay and will not process any payments without the required PAN card copy and details.
- xiv. 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.
- xv. 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.
- xvi. All payments are subject to the completeness and authenticity of information provided in the Referral Form.
- xvii. 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.
- xviii. These Terms and Conditions shall be governed by the Indian Law
- xix. All disputes relating to the Program and its terms and conditions shall be subject to the exclusive jurisdiction of courts located at Mumbai.
- xx. Loans are offered at the following locations only. Ahmedabad, Bengaluru, Chennai, Coimbatore, Chandigarh, Delhi NCR, Hyderabad, Jaipur, Mumbai, Pune, Kolkata.
- xxi. 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 SMS or online form authorizing Citibank and/or its associates/subsidiaries/affiliates to contact them.
- xxii. The referred loan should be disbursed within 3 months from the date of booking. If the loan is not disbursed within 3 months from the date of booking, the referrer will not be eligible for the payout.
- xxiii. 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.