

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.



#### **PL Digi-clusive offer T&C**

- The Offer is applicable only on Citibank Personal Loans issued in India through this campaign. The final loan amount and interest rate applicable will be subject to eligibility, per Citibank's credit processing criteria.
- This Offer cannot be combined with any other offers and cannot be assigned/transferred to any other person/customer
- Amazon e-voucher will be issued and shared via [SMS/email] within 90 days of customer meeting the eligibility criteria to the contact details written in the application form. The timelines stated herein are only indicative of expected period and may differ from the actual date.
- Citibank reserves the sole discretion to select the list of qualifying participants based on criteria set by Citibank only and the same shall be final and binding on the entrants. Issuance of loan is at the sole discretion of Citibank and Citibank reserves the right to seek for any additional documents from the customer/loan applicant. Citibank's decision in this regard shall be final and binding on all participants to the Offer. Citibank shall entertain no further claims/communication/correspondence of any nature in this regard.
- Citibank reserves the right to disqualify any participant if it has reasonable grounds to believe that the participant has breached any of the terms and conditions of the Offer
- Citibank is under no obligation to disclose or publish the identity of the participants for any reason whatsoever at any point of time.
- Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Customer by Amazon under the respective Offer.
- The Customers shall not hold Citibank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services .
- Citibank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality made available to the Customers under the Offer on the products/services (shortly referred as "Claims").
- In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to Amazon respectively and that Citibank shall not entertain any communication in this regard. Any query/contention/dispute raised by any Customer to Citibank shall be forwarded to Amazon accordingly who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- 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.
- Neither anything contained in these terms & conditions, nor the running of these 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 date. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Offers.
- 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.

- 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.
- 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.
- Citibank shall in no way be liable if any Customer is unable to login to Amazon website/app due to incompatibility of device, internet usage plans, or any other reason whatsoever.
- Customers are not bound in any way to participate in this offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein. By participating in the offer, the Customers agree to be bound by the terms & conditions contained herein. Without a Customer being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the terms & conditions herein. The Offer Terms & Conditions need to be read in conjunction with the detailed Terms & Conditions, <https://www.online.citibank.co.in/products-services/loans/ready-cash-personal-loan.htm>. Payment of fees/service charges/all other amounts due from the Customer to Citibank as per the personal loan terms and conditions under this Offer and/or otherwise will be governed by, Terms and conditions captured at <https://www.online.citibank.co.in/products-services/loans/ready-cash-personal-loan.htm>.
- Any query regarding the offer will be entertained till 120 days from the date of expiry of the campaign period. Post such date Amazon or Citibank will not entertain any correspondence or communication regarding this Offer from any customers/persons.
- Citibank does not make any warranties or representation on the delivery, service, quality, quantity, merchantability, suitability or availability of the products or services purchased via the Amazon e-voucher provided in this offer. The sellers on Amazon shall be responsible for the products purchased by a customer.
- Citibank is in no way responsible for the functionality or redemption of the Amazon e-voucher. Amazon shall be responsible for services rendered by the e-voucher.
- The e-voucher may only be redeemed towards the purchase of eligible products on www.amazon. in, via the website or the app. Purchases are deducted from the redeemers e-voucher balance.
- Any unused e-voucher balance will remain associated with the redeemers Amazon.in account and applied to purchases in order of earliest expiration date.
- If a purchase exceeds the redeemer's e-voucher balance, the remaining amount must be paid using credit card, net banking or debit card.
- No fees or charges apply to the e-voucher.
- The e-voucher, including any unused balance, will expire 10 months from the date of issuance.
- The e-voucher cannot be used to purchase other Amazon/Citibank gift vouchers. However, it can be used to purchase other brand's gift vouchers.
- The e-voucher cannot be reloaded, resold, transferred for value or redeemed for cash.
- Unused e-voucher balances associated with an Amazon.in account may not be transferred to another Amazon.in account.
- The e-voucher can be used to purchase eligible products during all sales which are run on Amazon.in site- i.e. today's deal or annual or festive deals or sales.
- The e-voucher can be used/clubbed with existing offers in store.
- Partial redemption of the e-voucher is possible.

- Any escalations with regards to the e-voucher should be addressed to the customer service available in Amazon.in.
- Multiple e-vouchers can be clubbed to purchase one product on Amazon.in.
- Unlimited e-vouchers can be clubbed against one billing on Amazon.in.
- Citibank shall not be liable/responsible if the email containing the e-voucher cannot be opened due to any error/services downtime of the network service provider.
- Customer should raise all queries regarding redemption/ non-redemption of e-voucher with Amazon.

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