

**Citibank Rewards Card - Offer Terms and Conditions:*****Earn 1 Reward Point on every Rs.125 spent anywhere on your Citibank Rewards Card.***

The offer is valid only if the Cardmember's Citibank Rewards Card account continues to be in good standing and payment continues to reach us before the payment due date. The Reward points earned against purchases made on the credit card are transferred to the customer's card account after each monthly billing cycle and will reflect in the customer card account after the billing cycle for the respective month.

***10X Rewards at Apparel & Department Stores***

The 10X Rewards means 10 times the reward points. Identification of Apparel and Department Stores are based on MCCs (Merchant Category Codes) allotted by Visa and MasterCard. Citibank will not be responsible for providing the 10X rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Apparel and Department Stores by Visa and MasterCard. For merchant outlets not registered under the MCCs assigned for Apparel and Department Stores by Visa and MasterCard customer will earn 1 reward point for every Rs. 125 spent on the card. The 10X points accrue on spends till Rs.7000 (or 560 points) per "month" in the categories specified in Point 2. For spends beyond this, the customer will earn 1 point per Rs.125 spent. "Month" is defined as the statement billing cycle assigned to your card.

***10X Rewards at Featured partners***

This Offer cannot be combined with any other offer including but not limited to EMI Offers at the merchant. For Retail outlets, this offer is valid only when the Card is swiped on the Citibank EDC. The bonus reward points will be credited to your card account in the same billing cycle as the qualifying transaction. These are limited period offers. Please refer the list published on the 10X Rewards-Special Offers Tab for details for terms & conditions of these offers, validity dates & participating outlets.

***Earn 300 bonus rewards points when you spend at least INR 30 thousand in a month***

Month is defined as statement month i.e. monthly billing cycle of your credit card. Billed and unbilled spends under primary & Additional Cards for the said period will be considered. Qualifying purchase value for bonus rewards will exclude all EMI transactions, cash withdrawals, fees (if any), changes and Goods and Services Tax (GST). Any disputed transaction and merchant refunds will not be considered for qualifying purchase value computation. Spends will be calculated basis the transaction date submitted by the Merchant Establishment/Association (i.e Visa/MasterCard). Citibank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done. The bonus reward points will be credited within 60 days of completion of the said quarter.

***Redemption of Reward Points:***

On redemption, the Reward Points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Rewards Cardmember's Account.

Citibank Rewards Cardmember needs to accumulate a minimum of:

Fuel: Redemption rate at IndianOil outlets: 1 Reward Point = Rs0.25 | Minimum Points required to redeem: 250  
In-Store Shopping: Redemption rate at partner stores: 1 Reward Point = INR 0.30 | Minimum Points required to redeem: 250.

Online Shopping: Online shopping sites redemption rate: 1 Reward Point = Rs0.30 | Minimum Points required to redeem: 250 & Online travel sites redemption rate: 1 Reward Point = Rs0.25.

Air miles (On Air India and Jet Airways as Frequent Flyer membership miles): Redemption rate for air miles: 1 Reward Point = 0.75 miles | Minimum Points required to redeem: 100.

Cash back: Redemption rate for cash back: 1 Reward Point = Rs0.35 | Minimum Points required to redeem: 5,000.

Gift Vouchers: Instant redemption against premium brands

Redeem your points in three simple steps – browse the catalog, choose what you want, and place an order using your points.

5000 Reward Points to redeem them for Cashback (1point=Rs.0.35) Minimum Number of Points to be redeemed in a single transaction is 5000.

For details on Rewards Redemption and Terms & Conditions, please visit [www.citibank.com/india](http://www.citibank.com/india) and click on 'Redeem Reward Points'.

Once the Card Account is closed, redemption of reward points accrued till date but not redeemed is not allowed. The above Terms & Conditions need to be read in conjunction with the Cardmember Terms & Conditions. Please refer the Cardmember Terms & Conditions at [www.citibank.com/india](http://www.citibank.com/india).

**Annual Card Fee:**

There is no joining fee however an annual card fee of Rs. 1000 may be levied on the Card at the end of the year. A Cardmember shall 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. Spends will be calculated basis the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Citibank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done. Qualifying purchase value will exclude all EMIs pertaining to Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds will be considered as a negative adjustment in qualifying purchase value computation.

**Please note:**

1. Citibank reserves the right to extend or terminate any/all offers provided with the Citibank Rewards Card (the "Card") from time to time without prior notice.
2. Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time

to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.

3. All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

4. Payment of fees/service charges/all other amounts due from the Citibank Rewards Cardmember (the "Cardmember") to Citibank from usage of the Card by the Cardmember under various offers provided on the Card and/or otherwise related to the Card shall be governed by the detailed Citibank Cardmember Terms & Conditions.

5. Reward Points will be awarded to a Cardmember for valid charges incurred on a valid Card. No Reward Points will be awarded to a Cardmember towards fees & charges, cash advance, any advance on Cash Line, Loan on Phone or any Equated Monthly Installment (EMI) products. Further, only such Cardmembers who are not delinquent on their Card payments shall be eligible for Reward Points. Reward Points shall not accrue on charges that are subsequently reversed.

6. No accumulation or redemption of Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Cardmember is a delinquent account or if there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions.

7. Citibank's computation of Reward Points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.

8. Cardmember cannot transfer any Reward Points to another person or combine the Reward Points of his / her other credit cards except for Additional Cards that are issued to him/her with the Card.

9. Citibank accepts no liability in respect of any income or other tax liability of Cardmembers arising from the redemption of Reward Points.

10. Reward Points once exchanged for any other partner loyalty programs cannot be transferred back. On redemption, the Reward Points so redeemed would be automatically subtracted from the accumulated Reward Points in the Cardmember's Card Account.

### **WelcomeRewards – Special Offer**

**Offer: Get 1500 reward points on your first spend within 30 days of card issuance.** The bonus rewards points will be credited to your card account within 60 days of the transaction date (as defined below)

#### **Validity:**

This offer is valid on cards booked till 31st March 2018

#### **Terms & Conditions:**

- The bonus rewards offer is valid only on the first spend on the Primary Card which is made within 30 days of Card Issuance.

- Spends will be calculated basis the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Citibank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.
- Qualifying purchase value will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax (GST).
- This offer is not applicable on swap to Citibank Rewards Credit card from an already existing Citibank Credit card.
- Citibank reserves the right to extend or terminate any/all offers provided with the Citibank Rewards Card (the "Card") from time to time without prior notice.
- Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- Reward Points will be awarded to a Cardmember for valid charges incurred on a valid Card. No Reward Points will be awarded to a Cardmember towards fees & charges, cash advance, any advance on Cash Line, Loan on Phone or any Equated Monthly Installment (EMI) products.
- Further, only such Cardmembers who are not delinquent on their Card payments shall be eligible for Reward Points. Reward Points shall not accrue on charges that are subsequently reversed.
- No accumulation or redemption of Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Cardmember is a delinquent account or if there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions.
- Citibank's computation of Reward Points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
- The Terms & Conditions of the Offer shall be in addition to and not in substitution of/derogation to, the Cardmember Terms & Conditions governing the card.
- The use of the card by the Cardmember will be deemed to be acceptance of these Terms and Conditions in addition to the Cardmember Terms and Conditions governing the card and the Cardmember understands and agrees to be unconditionally bound by the same The Offer is valid only if the Cardmember's Citibank Card Account continues to be in good standing and the minimum payment due continues to reach us before the payment due date.

## Welcome Rewards

### Offer:

Get 1000 reward points on your first spend of Rs.1000 within 60 days of card issuance. The bonus rewards points will be credited to your card account in the subsequent statement.

### Terms & Conditions:

- The bonus rewards offer is valid only on the first purchase of Rs.1000 or more on the Primary Card in a single transaction which is made within 60 days of Card Issuance.
- Spends will be calculated basis the transaction date submitted by the Merchant establishment/Association (i.e. Visa/ MasterCard). Citibank will not be held responsible if

Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.

- Qualifying purchase value will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax (GST).
- This offer is not applicable on swap to Citibank Rewards Credit card from an already existing Citibank Credit card.
- Citibank reserves the right to extend or terminate any/all offers provided with the Citibank Rewards Card (the "Card") from time to time without prior notice.
- Citibank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- Reward Points will be awarded to a Cardmember for valid charges incurred on a valid Card. No Reward Points will be awarded to a Cardmember towards fees & charges, cash advance, any advance on Cash Line, Loan on Phone or any Equated Monthly Installment (EMI) products.
- Further, only such Cardmembers who are not delinquent on their Card payments shall be eligible for Reward Points. Reward Points shall not accrue on charges that are subsequently reversed.
- No accumulation or redemption of Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Cardmember is a delinquent account or if there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions.
- Citibank's computation of Reward Points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error.
- The Terms & Conditions of the Offer shall be in addition to and not in substitution of/derogation to, the Cardmember Terms & Conditions governing the card.
- The use of the card by the Cardmember will be deemed to be acceptance of these Terms and Conditions in addition to the Cardmember Terms and Conditions governing the card and the Cardmember understands and agrees to be unconditionally bound by the same The Offer is valid only if the Cardmember's Citibank Card Account continues to be in good standing and the minimum payment due continues to reach us before the payment due date.

