



## **Citibank IndianOil Titanium Credit Card - Terms and Conditions:**

### ***1. For fuel spends at IndianOil outlets***

Earn 4 Turbo Points on every Rs.150 spent for fuel purchases at IndianOil outlets on Citibank EDCs only with the IndianOil Citibank Titanium Credit Card.

The Turbo Points that accrue in this category would be capped to Rs. 10,000 per transaction, i.e., no Turbo Points would accrue for transactions greater than Rs. 10,000 in value.

### ***2. For grocery and supermarket spends***

Earn 2 Turbo Points on every Rs. 150 spent at groceries and supermarkets with the IndianOil Citibank Titanium Credit Card.

Identification of Grocery Stores, Supermarkets are based on MCCs (Merchant Category Codes) allotted by Visa and Mastercard. Citibank will not be responsible for providing the additional Turbo Points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Grocery Stores, Supermarkets by Visa and Mastercard.

For merchant outlets not registered under the MCCs assigned for Grocery Stores, Supermarkets by Visa and Mastercard customer will earn 1 Turbo Point for every Rs. 150 spent on the card.

"2 Turbo Points per Rs. 150" will accrue on spends till Rs.5000 (or 67 points) per "month" in the categories specified above. For spends beyond this, the customer will earn 1 Turbo Point per Rs.150 spent. "Month" is defined as the statement billing cycle assigned to your card.

### ***3. Turbo Points earned on other spends***

Earn 1 Turbo Point on every Rs.150 spent for all other spends on your IndianOil Citibank Titanium Credit Card.

The above benefits are valid only if the Cardmember's Citibank card account continues to be in good standing and payment continues to reach us before the payment due date.

The Turbo 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.

### ***Annual Card Fee:***

There is no first year card fee, however an annual card fee of Rs. 1,000 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. Qualifying purchase value will exclude all EMI transactions, cash withdrawals, fees (if any), charges and service tax. Any disputed transaction and merchant refunds will not be considered for qualifying purchase value computation. There is no annual fee on Additional Cards issued with the Card.

In case an existing Citibank credit card is swapped/converted to the IndianOil Citibank Credit Card, no annual card fee will be applicable irrespective of the card spend.

Details on Turbo Points redemption & Terms & Conditions are available at:

<http://www.online.citibank.co.in/portal/newgen/cards/tab/rewards-home.htm?eOfferCode=CHS01L01>.

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

<http://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf>

Terms and conditions for the "Personal Planner" service are available at [https://www.online.citibank.co.in/portal/newgen/cards/tab/creditcards\\_tc.htm](https://www.online.citibank.co.in/portal/newgen/cards/tab/creditcards_tc.htm) under "Titanium Assist"

Terms and conditions for the Citibank Privileges are available at <http://www.online.citibank.co.in/card-offers/special-offers.htm>