



## FREQUENTLY ASKED QUESTIONS ON CITIBANK REWARDS

### Queries on catalogue

What is the Citibank Rewards catalogue? What are my option of Reward Points redemption?

Citibank Rewards catalogue is one of the options you can use to redeem your Citibank Reward Points. The catalogue offers you a wide range of options with gift vouchers from great brands across apparel, accessories, books, music, entertainment, dining, travel and many more categories. Apart from the above, you can redeem your Citibank Reward Points during online shopping at websites like [indiaplaza.in](http://indiaplaza.in), <http://www.travelrewards.co.in/>(see the full list of websites under the online shopping tab) and pay for your purchase with your Citibank Reward Points. Alternatively, you can choose to redeem your reward points instantly at partner retail outlets like Landmark, Shoppers Stop or Westside with just a swipe of your Card.

What are the minimum Rewards Points I can redeem?

If you are a Platinum Select / Titanium Cash Rewards Cardmember, you would need a minimum 500 Reward Points to redeem your gift. All other cards, need a minimum of 250 Reward Points to redeem rewards.

How do I find out the status of the gifts I have ordered?

You can e-mail your query to [indiaservice@citi.com](mailto:indiaservice@citi.com) or call CitiPhone Banking to find out the status of your order. However, for online shopping, the concerned merchant will provide you the gift delivery status. Reward redemption at Merchant outlet is instant and you can take your shopping home as soon as the bill is settled with payment in Citi Rewards.

What happens if you are unable to deliver the gift?

If we are unable to successfully deliver the gift at the address maintained on our records, we will try to contact you via telephone or other suitable means to ascertain your availability and attempt redelivery of the gift.

If we are unable to deliver the gift despite repeated attempts, we shall notify you. Your Reward Points redemption request will be cancelled and the Reward Points will be credited back to your Credit Card.

How soon will my gifts reach me?

Your gifts will reach you within 7 days from the date of your order on a best effort basis. In case of online shopping, the delivery of products will happen as per the Terms and Conditions of the respective partner website.

If I change my mind, how can I cancel my order?

Sorry! Once you have made your redemption request, your order cannot be cancelled.



Can I change the items I have selected if the Rewards Points being redeemed are the same?

Sorry! You cannot change the items you have selected after the order has been placed.

Can Rewards Points be redeemed as gifts to be delivered to others?

Gifts redeemed under the Rewards Points scheme will be delivered only to the address of the Cardmember as per our records.

Can I order other gifts?

You can order only those gifts listed in the catalog. However, on our online shopping partners like Indiaplaza.in, they host over 4 million products and we are sure that will go a long way in bringing you choice-filled experience.

### **Queries on Instant Rewards**

What is Instant Rewards?

Redemption of Citi Reward Points instantly over the counter at specific partner merchant outlets with just a swipe of your Card. This swipe will adjust your Reward Points towards the purchase amount. You may choose to pay the balance purchase amount, if any, by charging the same to your Citibank Credit Card.

Which are the other modes of redemption?

You can redeem points against the gift vouchers mentioned in the Citibank catalogue. This Catalogue is also available on Citibank website for ready reference. Alternatively you can redeem by online shopping by redeeming your points at websites like indiaplaza.in, rightflorist.com etc. [Visit the website](#) for the full list of partner websites here.

How is this feature different from normal redemption?

This facility allows you to redeem your Reward Points against a wide range of merchandise at these outlets and you are not limited to the brands that are present on the catalog. Further you can purchase on the spot - you don't have to wait for the item to be delivered to you. Also, you are not limited to your Reward Points. You can always "pay the difference" with your Citibank Credit Card.

At which outlets can points be redeemed?

Please refer to the Instant Rewards tab for detailed list of outlets

How can I redeem my Reward Points? What happens next?

You would need to know your current Reward Points tally. You can always find this out by sending a SMS Rewards <XXXX> to 52484 where XXXX are the last 4 digits of your Credit Card.

Once you have decided on your purchase at the Instant Rewards outlets, present your Credit Card at the counter and indicate to the personnel that you want to redeem rewards against your purchase. Once the online authorisation for the Reward Points takes place, the rewards chargeslip is



generated by the EDC and the customer will have to sign on the same and keep a copy. The points redeemed and the rupee value of the merchandise bought are printed on the charge slip. The balance points outstanding are not printed.

For which Cards is it possible to redeem Reward Points instantly/through EDCs?

Citibank Credit Cards Only

Silver @ 1 point = 0.40 Paise

Gold @ 1 point = 0.50 Paise

Diners @ 1 point = 0.50 Paise

Titanium Cash Rewards/Platinum/Plat Select/Ultima @ 1 point = Re. 1.0

Citibank Rewards Card @ 1 point = 0.40 Paise

IndianOil Citibank Credit Card @ 1 point = 0.40 Paise

Can I get to know status of my outstanding points through EDC machines at any of these redemption outlets/merchants?

No, EDC machines only support redemption and online authorisation of Reward Points. Balance enquiry of Reward Points cannot be made at any of these outlets. Outstanding points can be known from

SMS Rewards <XXXX> to 52484 where XXXX are the last 4 digits of your Credit Card.

Check you billing statement

Call CitiPhone helpline

What is the value of each Reward Point at these outlets?

Silver @ 1 point = 0.40 Paise

Gold @ 1 point = 0.50 Paise

Diners @ 1 point = 0.50 Paise

Titanium Cash Rewards/Platinum/Plat Select/Ultima @ 1 point = Re. 1.0

Citibank Rewards Card @ 1 point = 0.40 Paise

IndianOil Citibank Credit Card @ 1 point = 0.40 Paise

Is there a limit to the amount of Reward Points I can redeem?

No, there is no limit on the maximum number of points that you can redeem. You may choose to redeem all your reward earned on your Citibank Credit Card.



What is the minimum number of points I need to have for redeeming on EDCs?

You must have a minimum of 250 points to redeem using this facility. Can I do a partial redemption. For e.g., purchase an item valued at Rs. 500 by paying Rs. 250 cash and 500 Reward Points?

Definitely. Please indicate the number of points you wish to redeem at the billing counter.

What if I change my mind and do not want to redeem points post redemption (i.e. Card has been swiped and chargeslip generated)?

In that case Merchant will do a VOID transaction to cancel the earlier rewards redemption transaction. Cardmember points will remain unaffected.

Will the Cardmember earn Reward Points for rewards redemption on EDCs?

No, Cardmember will not earn any Reward Points for a rewards redemption transaction on EDC.

Is there any additional cost that I (Cardmember) need to incur for using this facility?

No, there is no additional cost for using this facility.

### **Queries on Online Shopping**

What is Online Shopping?

Online Shopping refers to transactions that you make when you buy gifts or products online on websites. Now with the new Citibank Rewards program, you can pay for your Online Shopping with your Reward Points at select partner websites.

Where can I do this?

[Click here](#) to view our complete list of websites where you can redeem against purchases. Is this safe?

Definitely. We have partnered with reliable and trustworthy companies who strive to bring you the best quality available in every product you redeem for.

How is it different from normal redemption?

The redemption on Citibank catalogue is restricted to the Citibank catalogue and brings you gift vouchers

which you can use at an outlet to purchase whatever you want with those vouchers. However if you are busy, want to make a choice online and get the products delivered to your doorstep, this is the perfect option for you.

At [indiaplaza.in](http://indiaplaza.in), specifically, you can pay with any combination of points and cash, i.e. if a product cost you Rs. 2100 and you have only 1500 points (assuming 1 point is equal to Re. 1) then you can



pay with your Credit Card for the rest. What's more, you can choose this combination of points and cash yourself.

How do I redeem my rewards here?

You can make your purchase as usual on these websites. On the payment page, please click on the option that talks about Citibank Rewards and you will be enabled to pay through Reward Points. You will be taken to a payment gateway just like it happens today for your regular Online Credit Card purchases.

What is the value of a point at these websites?

Silver @ 1 point = 0.40 Paise

Gold @ 1 point = 0.50 Paise

Diners @ 1 point = 0.50 Paise

Titanium Cash Rewards/Platinum/Plat Select/Ultima @ 1 point = Re. 1.00

Citibank Rewards Card @ 1 point = 0.40 Paise

IndianOil Citibank Credit Card @ 1 point = 0.40 Paise