

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.



Terms & Conditions:

Citibank, N.A. (“**Citibank**”) and IKEA India Pvt Ltd. are launching offer (“**Offer**”) for the below Offer Period. Details of the Offer extended to all individuals holding valid Citibank Credit and Debit Cards except Citi Corporate Cards (“**Cards**”) issued in India (“**Customers**”) are detailed herein below.

Offer Period:

Offer valid from 00:00 hours on 1st January 2023 to 23:59 hours till 28th February 2023. (“**Offer Period**”)

Details of the Offer:

- Offer will be valid **only on IKEA App, Online Store and Offline Stores based in Bangalore, Hyderabad and Mumbai**
- Get 10% cashback up to Rs 2000 on min transaction of Rs 10,000 for Non-EMI transactions on Citi Credit & Debit Cards.
- Get 10% cashback up to Rs 2000 on min transaction of Rs 15,000 for EMI transactions on Citi Credit Cards
- Additional Rs 500 cashback on EMI transactions on min spend of Rs 15,000 on Citi Credit Cards.
- EMI transactions are allowed only on Ikea Family Credit Card at offline stores and on Citi Credit cards on the IKEA App & online store.
- EMI option needs to be chosen at the time of purchase, to qualify for the cashback. Customers who convert their transactions into EMI at a later stage, will not be eligible for the additional cashback.
- Offer is not valid on Debit EMI
- Offer will be valid once during the offer period.

Offer Terms and Conditions:

- This Offer is available to all Citi Credit and Debit cards issued in India except Citi Corporate Card.
- Add on cards will be treated as separate cards.
- The Offer is also valid on EMI transactions. Citibank merchant EMI Terms & Conditions will be applicable on EMI transactions as mentioned at: <https://www.online.citibank.co.in/card-offers/pdfs/EMI-TC.pdf>
- Cashback amount shall be credited on or before 90 business days from the date of transaction to all open and active card members’ account only. The timeline provided for effective credit is only indicative of expected period and may vary from the actual date of credit.
- This Offer can neither be combined with any other Citibank offer nor can it be transferred or assigned to any other Customer or third party.
- Cashback will be credited at open and active card member account.
- The transactions for any approved claim of refund/replacement shall be excluded from this Offer.
- Cash back will not be applicable for a transaction where a refund is processed. The refund amount will be equal to card swipe amount and not the invoice amount.
- 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 IKEA 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 IKEA 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 IKEA who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- The Offer is valid only if the Customer’s account continues to be in good standing and payment continues to reach Citibank before the payment due date.
- 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 IKEA online store 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 Citibank Card member Terms & Conditions, Most important terms and conditions (MITC), Citibank Account terms & conditions and terms governing the use of Citibank credit/debit cards and/or Citibank website.
- Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by Citibank Account Terms & Conditions, the Card member Terms and Conditions and MITC. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>.

- Any query regarding the offer will be entertained till 31st March 2023. Post such date, IKEA or Citibank will not entertain any correspondence or communication regarding this Program from any customers/persons.

This product/service is offered by branches of Citibank, N.A. in India.

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List of Stores:

1. Survey no. 83/1, part 29 Panmaqtha, Rangareddy , Plot no. 26 & 26 , Mindspace Road, Rai Durg; Teleganana-5000032
2. Pawana TTC Industrial area, plot 15, Thane, Belapur Road, Turbhe, Navi Mumbai- Maharashtra- 400705
3. Unit-1, Level 0, Unit-2, Level 1, Unit 3 Level 2, Building #18 & #10, Trade View, Utopia City Pandurang Budhkar marg, near kamala Mills compound, worli, Mumbai, Maharashtra- 400013
4. Nelamangala - Majestic Service Rd, Manjunatha Nagar, Nagasandra, Bengaluru, Karnataka 560073, India.
5. T-28I and TF-1,146 CTS No. 166/1 to 23 off village Ghatkopar, LBS Marg, Mumbai, Maharashtra - 400086