

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) with effect from March 1, 2023. 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 OF CITIBANK REWARDS REDEMPTION**

### **Terms & Conditions of Redemption against Vouchers**

1. The feature of Rewards redemption against Citibank Rewards Catalog is applicable on select Citibank Credit Card products only. E-Vouchers will be sent via text and email on the Cardmember’s registered contact details, on a 'best-effort' basis, within 2 working days of receipt of the order.
2. Upon successful processing of redemption from the Rewards catalog, an SMS alert will be sent to the Cardmember to the registered mobile number maintained by the Cardmember with Citibank on the same day.
3. If delivery of voucher via SMS and email on the registered contact details is unsuccessful after repeated attempts, the said Reward Points redemption request will be cancelled, and the Reward Points will be credited back to the Cardmember’s account within 5 working days.
4. The e-voucher will be sent in 2 SMS/emails. The first SMS/email will contain a link to access the voucher. The second SMS/email will contain a pin to enter on the link and view the voucher code.
5. The link in the first email/SMS will direct the customer to a 3<sup>rd</sup> party page on which the pin must be entered. The pin will be unique and must not be shared with anyone.
6. Redemption orders cannot be cancelled or varied once request has been placed.
7. 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 by other offers, whether similar to this Offer or not, or to withdraw it altogether.
8. Citibank reserves the right to extend or terminate this program without prior notice.
9. All offers listed under the Citibank Rewards Catalog are subject to Terms & Conditions of the Merchant, at the time of redemption. The offers listed in the Citibank Rewards catalog are subject to change without any prior notice.
10. Usage of the vouchers redeemed from Citibank Rewards Catalog will be governed by the Terms & Conditions of the Merchant. This Offer is solely brought to you by the participating merchants and Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the Voucher or of the products/services made available to you by Merchant under this Offer.
11. Citibank gives no warranty (whether expressed or implied) whatsoever with respect to Rewards items under the Citibank Rewards Program–In particular, Citibank gives no warranty with respect to the quality of items acquired or their suitability for any purpose.
12. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products/services under the Citibank Rewards Catalog must be addressed by the Card members directly.
13. Cardmember must notify Citibank for non-receipt of any voucher within 7 days of placing the request. Post that, such requests shall not be entertained by Citibank and the Cardmember shall be deemed to be having received the voucher.
14. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, by use or non-use of products/services under this Voucher.

15. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
16. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
17. The Terms & Conditions shall be governed by the Laws of India.
18. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

**Terms & Conditions of Instant Redemption at Partner outlets / Online shopping:**

*(Effective 31st December 2019, Instant Redemption was discontinued)*

**Terms & Conditions of Redemption against Outstanding (Cashback redemption):**

1. The facility of redeeming Citibank reward against card outstanding is available on select Citibank Credit Cards only.
2. On redemption, the reward points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Rewards Cardmember's Account.
3. Cashback credit against reward points will reflect in the unbilled section within 3 working days. The credit will not adjust with the Minimum Amount Due.
4. The conversion ratio and the minimum points required for this redemption are as per mentioned on the Citibank website.
5. 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 by other offers, whether similar to this Offer or not, or to withdraw it altogether.
6. Citibank reserves the right to extend or terminate this program without prior notice.
7. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, by use or non-use of products/services under this Offer.
8. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
9. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
10. Citibank or its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses whatsoever that may be suffered, or for any personal injury that may be suffered, sustained or incurred to a Cardmember, directly or indirectly, by availing the redemption and/ or due to use or nonuse of products/services availed of under this redemption.
11. The Terms & Conditions shall be governed by the Laws of India.
12. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

**Cashback value corresponding to one point for particular Citi cards:**

Card Type	Cashback (Rs/point)
Citi Rewards Card	35p / 1 reward point
IndianOil Citi Platinum/Titanium Card	35p / 1 turbo point
Citi Prestige Card	Rs. 1 / 1 reward point

**Minimum points that need to be redeemed in a single cashback transaction for particular Citi cards:**

Card Type	Minimum points to be redeemed
Citi Rewards Card	10,000 points
IndianOil Citi Platinum/Titanium Card	10,000 points
Citi Prestige Card	250 points

**Terms & Conditions of Redemption against Air Miles:**

1. The facility of redeeming Citibank reward against card outstanding is available on select Citibank Credit Card Cards only.
2. On redemption, the reward points so redeemed would be automatically subtracted from the accumulated Reward Points in the Citibank Rewards Cardmember's Account.
3. The conversion ratio and the minimum points required for this redemption are as per mentioned on the Citibank website.
4. Customers can transfer their miles to only their own Frequent Flyer Accounts. Transfer to other Frequent Flyer Accounts is not permitted.
5. Mile transfer can only be done to our partner airlines. The list of partner airlines is dynamic, please visit [www.citibank.com/India](http://www.citibank.com/India)
6. Mile transfer can take upto 14 working days from date of placing the request.
7. 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 by other offers, whether similar to this Offer or not, or to withdraw it altogether.
8. Citibank reserves the right to extend or terminate this program without prior notice.
9. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, by use or non-use of products/services under this Offer.
10. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
11. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
12. Citibank or its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses whatsoever that may be suffered, or for any personal injury that may be suffered, sustained or incurred to a Cardmember, directly or indirectly, by availing the redemption and/ or due to use or nonuse of products/services availed of under this redemption.
13. The Terms & Conditions shall be governed by the Laws of India.
14. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

**Airline Miles earned corresponding to spends on particular cards:**

Card Type	Reward points earned (Points / Rs. Spent)	Those points, if transferred to Airline Miles
Citi PremierMiles Card	4 Miles / Rs.100	2 Airline Miles
Citi Rewards Card	1 Point / Rs.125	0.75 Airline Miles
IndianOil Citi Card	1 Point / Rs.150	0.75 Airline Miles
Citi Prestige Card	1 Point / Rs.100	4 Airline Miles
Citi Corporate Card	2 Points / Rs.125	1.32 Airline Miles

**Airline Miles conversion ratio for eligible airlines:**

Airline	Citi Rewards Card	IndianOil Citi Platinum/Titanium Card	Citi Corporate Card	Citi PremierMiles Card	Citi Prestige Card
Intermiles	Yes, 1point=0.75 miles	Yes, 1point=0.75 miles	Yes, 1 point= 0.66 miles	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Air India	Yes, 1point=0.75 miles	Yes, 1point=0.75 miles	Yes, 1 point= 0.66 miles	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Etihad	No	No	No	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Thai Airways*	No	No	No	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Cathay Pacific	No	No	No	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
British Airways	No	No	No	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Singapore Airlines	No	No	No	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Eva Air*	No	No	No	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Qatar Airways	No	No	No	Yes, 1 point= 0.5 miles	Yes, 1point=4 miles
Taj InnerCircle Membership	No	No	No	Yes, 2 points= 1 TIC point	Yes, 1 point= 1 TIC point
InterContinental Hotel Group	No	No	No	Yes, 1 point = 1 reward point	Yes, 1 point = 4 Reward points
Flying Blue (Air France and KLM)	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles
Virgin Atlantic	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles
Qantas	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles
Turkish Airlines	No	No	No	Yes, 1 point = 0.5 mile	Yes, 1point=4 miles

\*Eva Air and Thai Airways will be exiting our reward program starting 31<sup>st</sup> July 2022

**Minimum number of points to be redeemed per transaction:**

Airline	Citi Rewards Card	IndianOil Citi Platinum/Titanium Card	Citi Corporate Card	Citi PremierMiles Card	Citi Prestige Card
Intermiles	250 points	250 points	250 points	100 points	250 points
Air India	100 points	100 points	100 points	100 points	250 points
Etihad Airlines	NA	NA	NA	100 points	250 points
British Airways	NA	NA	NA	100 points	250 points
Singapore Airlines	NA	NA	NA	100 points	250 points
Thai Airways*	NA	NA	NA	100 points	250 points
Cathay Pacific	NA	NA	NA	100 points	250 points

Eva Air*	NA	NA	NA	100 points	250 points
Qatar Airways	NA	NA	NA	100 points	250 points
Taj InnerCircle Membership	NA	NA	NA	100 points	250 points
InterContinental Hotel Group	NA	NA	NA	100 points	250 points
Flying Blue (Air France and KLM)	NA	NA	NA	100 points	250 points
Virgin Atlantic	NA	NA	NA	100 points	250 points
Qantas	NA	NA	NA	100 points	250 points
Turkish Airlines	NA	NA	NA	100 points	250 points

\*Eva Air and Thai Airways will be exiting our reward program starting 31<sup>st</sup> July 2022

**Time taken for miles to reflect on the frequent flyer account / loyalty program:**

Airline/ Loyalty Program	Time taken post placing the request
Intermiles	05 working days from the date of placing the request
Air India	03 working days from the date of placing the request
Etihad Airlines	14 working days from the date of placing the request
British Airways	05 working days from the date of placing the request
Singapore Airlines	14 working days from the date of placing the request
Thai Airways*	14 working days from the date of placing the request
Cathay Pacific	05 working days from the date of placing the request
Eva Air*	05 working days from the date of placing the request
Qatar Airways	05 working days from the date of placing the request
Taj InnerCircle Membership	03 working days from the date of placing the request
InterContinental Hotel Group	05 working days from the date of placing the request
Flying Blue (Air France and KLM)	05 working days from the date of placing the request
Virgin Atlantic	05 working days from the date of placing the request
Qantas	05 working days from the date of placing the request
Turkish Airlines	05 working days from the date of placing the request

\*Eva Air and Thai Airways will be exiting our reward program starting 31<sup>st</sup> July 2022

**Terms & Conditions of Universal Pay with Points (Pay with Points via SMS) :**

1. The “Universal Pay with Points (Pay with Points via SMS)– SMS Redemption Service” (“Service”) is applicable to the select Citibank Credit cardholders (“Cardholders”) of IndianOil Citi Credit Card, Citi Rewards Credit card, Citi PremierMiles Credit Card and Citi Prestige Credit Card issued by Citibank (India) (“Citibank”) (“Eligible Card”)
2. Customer is eligible to participate in this program if customer has an active Citi Credit Card.
3. “Eligible Transaction” (Transaction) refers to the charge of Cardholder’s purchase/transaction at select Merchants or merchant category code to a Citi Credit Card subject to availability of credit card reward points with customer at the time of transaction, required for redemption against the transaction.

4. Eligible merchant/merchant category code refers to the select merchant and merchant category codes which are eligible for this redemption program as mentioned in the below table.

Merchant Category	Merchant	Merchant Category Code	Credit Card			
			Rewards Credit Card	IndianOil Citi Credit Card	PremierMiles Credit Card	Prestige Credit Card
Travel	MakeMyTrip	4722 & 4511	0.25	0.25	0.45	1
	EaseMyTrip		0.25	0.25	0.45	1
	Indigo		0.25	0.25	0.45	1
	Cleartrip		0.25	0.25	0.45	1
	Go Ibibio		0.25	0.25	0.45	1
	<a href="#">Citi PremierMiles website</a> ^and <a href="#">Axis Travel Edge website</a> (applicable for Citi PremierMiles credit card only).		0.25	0.25	0.45	1
	Yatra		0.25	0.25	0.45	1
Utility	Vodafone	4814	0.3	0.3	0.3	1
	Airtel	4814,4900, & 7832	0.3	0.3	0.3	1
	Jio	4814,4900, & 7832	0.3	0.3	0.3	1
	Book My show	4814 & 7832	0.3	0.3	0.3	1
Retail	Shopper Stop	5311, 5399, 5651, 5699, 5944 & 5999	0.3	0.3	0.3	1
	Westside	5699, 5944 & 5999	0.3	0.3	0.3	1
Fuel	Indian oil	5541	0.25	1	0.3	1
Dining	Dining merchants	5811, 5812, 5813, 5814	0.25	0.25	0.3	1
Grocery & Medical*	Grocery & Medical merchants	8062, 5912, 5411	0.25	0.25	0.3	1
Rest	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund.	Select MCCs (Excl. above)	0.2	0.2	0.2	1

\*MCC - Merchant Category Code as defined by Visa & Master Card

\*Grocery & Medical: Customers will receive the UPWP link once in 2 days and not daily

Eligible Credit Cards - Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi PremierMiles Card and Citi Prestige Credit Card issued by Citibank India

^Citi PremierMiles website will be available until Sep 30, 2023

IKEA card customers are eligible for UPWP redemption only at IKEA stores at 1 point = Rs 0.2 conversion

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 by other offers, whether similar to this Offer or not, or to withdraw it altogether. Citibank reserves the right to extend or terminate this program without prior notice.

5. Customer would get full or partial reward redemption option based on the below mentioned grid

Merchants /Merchant Category	Transaction Amount	Redemption type
Travel (applicable to PremierMiles & Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 7,500	Full redemption
	> Rs. 7,500 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Travel (applicable to IndianOil & Rewards Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only Prestige Cards) & Fuel	<= Rs. 250	No redemption
	> 250 and <=Rs 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
PayPal, Points for People, PM Cares fund, Akshaya Patra Foundation	<= Rs. 1	No redemption
	> 1 and <=Rs. 10	Full redemption
	> Rs. 10 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Dining, Grocery & Medical	< Rs. 100	No Redemption
	>Rs 100 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
IKEA**	< Rs. 250	No Redemption
	>Rs 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*

\*Partial redemption is allowed for lower of transaction amount or available equivalent reward points. For transaction greater than Rs 2 lakhs, redemption can be done for points worth upto Rs.2 Lakhs only.

\*\*Redemption at IKEA is applicable for IKEA card holders only

**Full Reward Points redemption** – customer will get SMS only if the customer has Reward Points equivalent to transaction amount done by the customer on eligible MCC.

**Partial Reward Points redemption** – customer will get SMS if the customer does a transaction as per the above-mentioned grid and has Reward Points to partially redeem the transaction till the equivalent value of minimum threshold amount.

- This Service is applicable to the Eligible card transactions incurred at above Select Merchant category code and/or merchant(s) and subject to customer's available reward points at the time of transaction ("Eligible Transaction"). Customer will receive an SMS text shortly after the transaction is performed, inviting the customer to redeem the Reward Points against the transaction amount charged to your Citi Credit Card in full or in parts using the available Points on your Citi Credit Card. The SMS will be sent to customer's registered mobile number available in our records. Customer would receive SMS only if the customer has performed an eligible transaction and has sufficient available reward points at the time of transaction and the previous SMS has expired.

7. The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 24 hours for all merchant categories except Grocery & medical, post performing the eligible transaction, but you are suggested to redeem when the SMS is received.

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 48 hours for the Grocery & Medical merchant category, post performing the eligible transaction. The customers will receive an SMS once in 2 days (the UPWP link shall be valid for 2 days).

To affect the redemption (full or partial), customer will need to click on the link provided in the SMS received from Citibank within 24 hours (or 48 hours for eligible grocery and medical merchants) of making the transaction. By clicking on the link, customer will be routed to screens where customer would be informed about customer's available Reward/Turbo Points/Miles balance on the Citi Credit Card ("Available Points/Miles Balance") and the maximum number of Points/Miles that will be deducted from available Points/Miles balance if the customer wishes to pay for the transaction in full using your Points/Miles ("Maximum Points/Miles Redemption"); and will be invited to redeem any number of Points/Miles up to the Maximum Points/Miles Redemption or customer's available Points/Miles Balance (whichever is lower), to pay for your eligible Transaction.

8. If the Points/Miles redemption is successful, the amount of the transaction redeemed will be shown as a statement credit in the next statement cycle of Credit Card. Customer will receive a message on the website for successful redemption and reward points will be debited from the credit card account.
9. The option to redeem is valid for 24hrs (or 48 hours for eligible grocery and medical merchants- refer to point 7 above) from performing the Eligible Transaction.
10. Once the redemption request has been submitted, the redemption cannot be reversed, cancelled or changed and the Points/Miles used in the redemption cannot be transferred back to the Available Points /Miles Balance.
11. In case of merchant disputes, and in the event that a transaction is reversed by the Merchant, the transaction amount of the transaction would get credited back. However, the Points/Miles used to pay for the transaction/Miles, will not be credited back to Citi Credit Card account.
12. Inquiries with regard to the goods and/or services purchased or redeemed under the Points/Miles redemption transaction shall be directed to the respective merchant.
13. Eligible Cardholders must promptly update Citibank of any change to registered mobile phone number. Citibank shall not be liable to any Cardholder or anyone else for any losses or damages arising from the Service.
14. The Service cannot be cancelled, returned, exchanged or traded for cash or other promotion.
15. Citibank reserves the right to terminate this Service or amend its terms and conditions at any time without prior notice.
16. Citibank shall not be responsible for any matters in relation to the related products or services purchase or obtained through this Offer. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.

17. In the event of any dispute, Citibank's decision shall be final and conclusive.
18. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Services/Offer.
19. The 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.
20. 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 merchant under the respective Offer.
21. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to the Customers, directly or indirectly, as a result of participating in the Offer or by the use or non-use or suitability or effectiveness of the products. 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, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer or the acceptance, decline, non-receipt, suitability, quality of any product/ services from third parties.
22. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products under the Offer must be addressed in writing, by the Customers directly to merchant and that Citibank shall not entertain any communication in this regard.
23. 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
24. If the customer wants to opt out of the campaign and not receive any SMS. Customer needs to send a SMS with short code "PWPOPTOUT" to 52484 for Airtel /Aircel/Idea/Vodafone subscribers or +919880752484 for other subscribers and Citibank will remove the customer from the campaign within 45 days of receiving the short code.

### **Select & Credit (Pay with Points via CBOL)**

#### **Terms and Conditions**

**(Applicable for Indian Oil Citi Credit Card, Citi Rewards Credit card, Citi PremierMiles Credit Card and Citi Prestige Credit Card)**

1. The "Select & Credit" (Pay with Points via CBOL) redemption option is applicable to the select Citibank Credit cardholders ("Cardholders") of Indian Oil Citi Credit Card, Citi Rewards Credit card, Citi PremierMiles Credit Card and Citi Prestige Credit Card issued by Citibank (India) ("Citibank") ("Eligible Card")
2. Customer is eligible for this redemption option if customer has an active Citi Credit Card.

3. "Eligible Transaction" (Transaction) refers to the charge of Cardholder's purchase/transaction at select Merchants or merchant category code to a Citi Credit Card
4. Eligible merchant/merchant category code refers to the select merchant and merchant category codes which are eligible for this redemption program as mentioned in the below table.

Merchant Category	Merchant	Merchant Category Code	Credit Card			
			Rewards Credit Card	IndianOil Citi Credit Card	PremierMiles Credit Card	Prestige Credit Card
Travel	MMT	4722 & 4511	0.25	0.25	0.45	1
	Indigo		0.25	0.25	0.45	1
	Go Ibibio		0.25	0.25	0.45	1
	Premiermiles.co.in		0.25	0.25	0.45	1
	Yatra		0.25	0.25	0.45	1
Utility	Vodafone	4814	0.3	0.3	0.3	1
	Book My show	4814 & 7832	0.3	0.3	0.3	1
Retail	Shopper Stop	5311, 5399, 5651, 5699, 5944 & 5999	0.3	0.3	0.3	1
	Westside		0.3	0.3	0.3	1
Fuel	Indian oil	5541	0.25	1	0.3	1
Rest	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund.	Select MCCs (Excl. above)	0.2	0.2	0.2	1

\*MCC - Merchant Category Code as defined by Visa & Master Card

Eligible Credit Cards - Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi PremierMiles Card and Citi Prestige Credit Card issued by Citibank India

5. Customer would be able to redeem basis following threshold values:

Minimum Transaction Amount: Rs.250, for transaction to be eligible

Minimum redemption allowed: Rs.250

Maximum redemption allowed: Rs.2L

6. This redemption option is applicable to the Eligible card transactions incurred at above Select Merchant category code and/or merchant(s) and the transactions will be eligible for redemption only up to 60 days from the date of redemption.

7. To effect the redemption, customer will need to login to Citibank website login and select “Pay with Points” under Redeem Rewards section. By selecting “Pay with Points” option, customer will be able to select any eligible transaction and redeem their points against it. On the next screen, customer would be informed about their available Reward/Turbo Points/Miles balance on the Citi Credit Card (“Available Points/Miles Balance”) and the maximum number of Points/Miles that will be deducted from available Points/Miles balance if the customer wishes to pay for the transaction in full using their Points/Miles (“Maximum Points/Miles Redemption”); and will be able to select any number of Points/Miles up to the Maximum transaction amount or customer’s available Points/Miles Balance (whichever is lower), to pay for the eligible Transaction.
8. If the Points/Miles redemption is successful, the amount of the transaction redeemed will be shown as a statement credit in the next statement cycle of Credit Card. The cashback will be credited within 2-3 working days. Customer will receive a message on the website for successful redemption and reward points will be debited from the credit card account.
9. The customer can then select another eligible transaction and redeem their remaining points by following the process mentioned above.
10. Once the redemption request has been submitted, the redemption cannot be reversed, cancelled or changed and the Points/Miles used in the redemption cannot be transferred back to the Available Points /Miles Balance.
11. In case of merchant disputes, and in the event that a transaction is reversed by the Merchant, the transaction amount of the transaction would get credited back. However, the Points/Miles used to redeem on that transaction/Miles, will not be credited back to Citi Credit Card account.
12. Inquiries with regard to the goods and/or services purchased or redeemed under the Points/Miles redemption transaction shall be directed to the respective merchant.
13. Any redemption of Points/Miles under this service shall be governed by the Citi Rewards Program terms and condition for details visit <https://www.online.citibank.co.in/portal/pdf/RewardsRedemption.pdf>
14. The Service cannot be cancelled, returned, exchanged or traded for cash or other promotion.
15. Citibank reserves the right to terminate this Service or amend its terms and conditions at any time without prior notice.
16. Citibank shall not be responsible for any matters in relation to the related products or services purchase or obtained through this Offer. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
17. In the event of any dispute, Citibank’s decision shall be final and conclusive.
18. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Services/Offer.

19. The 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.
20. 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 merchant under the respective Offer.
21. Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to the Customers, directly or indirectly, as a result of participating in the Offer or by the use or non-use or suitability or effectiveness of the products. 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, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer or the acceptance, decline, non-receipt, suitability, quality of any product/ services from third parties.
22. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products under the Offer must be addressed in writing, by the Customers directly to merchant and that Citibank shall not entertain any communication in this regard.
23. 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

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

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#### **General Terms & Conditions on Rewards Redemption:**

1. The feature of Rewards redemption against Citibank Rewards Catalog is applicable on select Citibank Credit Card products only. This scheme shall remain in force till such time as terminated by Citibank.
2. On redemption, the Citibank Reward Points so redeemed would be automatically subtracted from the accumulated Citibank Reward Points in the Cardmember's Account.
3. No accumulation or redemption of Citibank 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 defaulted account or if there is any breach of any clause of the Cardmember Terms and Conditions.
4. If the Citibank Card is closed voluntarily by the Cardmember, the Reward Points standing to the credit of the Cardmember, shall lapse automatically.
5. If the Citibank Card is closed involuntarily by the Cardmember, the Reward Points standing to the credit of the Cardmember, shall lapse post 45 days of card closure.

6. Citibank reserves the right to add / alter / modify the redemption program across products / vouchers / channels / merchant partners without prior notice.
7. Payment of fees/service charges/all other amounts due from a Cardmember to Citibank from usage of the Citibank Credit Card by the Cardmember under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.
8. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Cardmember Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal [www.citibank.com/India](http://www.citibank.com/India).
9. Citibank or its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses whatsoever that may be suffered, or for any personal injury that may be suffered, sustained or incurred to a Cardmember, directly or indirectly, by availing the redemption of Citibank Reward Points and/ or due to use or non-use of products/services availed of under the redemption of Citibank Reward Points.
10. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
11. The Terms & Conditions shall be governed by the Laws of India.