

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.



Bonus Points:

- The bonus rewards offer is valid 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 Establishments 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 service tax.
- The bonus rewards points will be credited to your card account within 60 days of the transaction date (as defined above)
- This offer is not applicable on swap to First Citizen Citibank Credit card from an already existing Citibank Credit Card. Citibank reserves the right to extend or terminate any/all offers provided with the First Citizen Citibank Credit 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 and conditions or to replace wholly, or, in part, the offer(s) provided with the Card from time to time by another 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 and 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 and 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. This Offer is brought to you solely by Citibank. Shoppers Stop Limited is not making these offers, and holds no warranty nor is liable or responsible to the Customers availing this Offer. Any issues regarding this Offer must be addressed in writing, by the Customers directly to Citibank and neither SSL nor its Directors and/or its managers and/or its employees shall be held liable or responsible for the same or entertain any communication in this regard