

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:

Axis Bank (“**Bank**”) is launching the Offer (“**Offer**”) for the below Offer Period. Details of the Offer extended to all resident & Non-Resident individual savings account holders, holding a valid Citi branded debit Card (“**Cards**”) issued in India.

Offer Period:

- Offer is valid from 1st Jan 2024 till 23:59 hours on 31st March 2024. (“**Offer Period**”)

Offer Details:

- Offer is extended to Citigold Private Client, Citigold & Citi Priority clients with a valid Debit Card as mentioned above.
- Customer will be eligible for 24% cashback on all Point of Sale and Online transactions (including international spends) during the Offer Period, subject to minimum spend of INR 1 lakh and above, along with a minimum spend of INR 10,000 per transaction.
- Maximum total cashback of INR 24,000 per debit card on eligible spends during the Offer Period, will be limited to 1 card per family/Household.
- If multiple cardholders in a household are eligible for cashback, then the debit card with highest spend shall be considered for cashback.
- Customer to maintain the Net Relationship Value (“**NRV**”) of INR 7.5 cr. for 3 consecutive calendar months during the Offer Period, as defined by the Bank, to be eligible for the cashback.
- Net Relationship value (NRV) is across all accounts under a household and is calculated by aggregating monthly balances across Savings account, Current a/c, Deposits, Mutual Funds and Insurance Premium paid. The Net Relationship value (NRV) for a month is computed on the penultimate working day of that month. For associated benefits & Terms and Conditions applicable to the Citigold Private Client account & Citigold Private Client World debit card. Please refer to the website <https://www.online.citibank.co.in/wealth-management/citigold-private-client/?eOfferCode=INHOBATMMCPCL>
- Cashback will be credited on or before 90 business days from the date of completion of the Offer Period to all open and active card members account only. The timeline provided for effecting credit is only indicative of expected period and may vary from the actual date of credit.

Other Terms and Conditions:

- Eligible spends excludes payments to financial services & government organizations, mutual fund, insurance premiums, donations, tax payments, credit card balance payments, loan payments, stock investment, home and auto finance repayments, contributions to chit funds, payments made to Utilities services including but not limited to electricity, gas, landline, mobile, broadband, etc. Customers understand, agree, and acknowledge that this list of exclusion is not exhaustive, and Bank holds the exclusive right to add/modify/delete any category and / or payment applicable under any category at its sole discretion and same shall be binding on the customer at all times during the Offer period.
- Customers understand and agree that the Offer shall not be applicable on transactions with the following Merchant Category Codes (MCC), i.e., Utilities - 4813 ,4814, 4816, 4899, 4900, Insurance & Financial Institutions - 5960, 6012,6211, 6300, 6540, Charities, Religious Govt. Organizations - 8398, 8661, 8641, 8651, 9399, Tax Payments – 9311 and transactions with these MCCs will be excluded from the Offer eligibility.
- Settled transactions will be considered for Cashback and reversals shall be excluded.
- Current accounts are excluded from this Offer.
- 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 Bank Card member Terms & Conditions, Most important terms and conditions (MITC), Bank Account Terms & Conditions and terms governing the use of Bank credit/debit cards and/or Bank website.
<https://www.online.citibank.co.in/>
- Bank 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.
- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.
- All other terms and conditions of the Banking Account and Debit Card related Terms and Conditions shall continue to apply.

- If the Offer and/or anything to be done by Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Bank or any other entity, including but not limited to, 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 Bank or the merchant, then Bank and/or the merchant shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences and on occurrence of such event, the Offer may be withdrawn at the discretion of Bank.
- All Government levies like GST, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Customer as applicable at the time the respective Programs were Offered.
- The Offer is valid only if the Customer's account continues to be in good standing and payment continues to reach Bank before the payment due date.
- Bank shall not also be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a customer, directly or indirectly, by use or non-use of products/services under the Offer.
- Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change/cancel or vary all 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/cancel it altogether at its sole discretion and the same shall be binding on the Cardholder at all times.
- Payment of fees/service charges/all other amounts due from the Customer to Bank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by Bank Account Terms & Conditions, the Card member Terms and Conditions and MITC. For more details, please visit - <https://www.online.citibank.co.in/>
- A Card holder without being required to do any further act, shall be deemed to have read, understood, and unconditionally accepted the terms and conditions herein. The above terms and conditions need to be read in conjunction with the Bank Account Terms and Conditions.
- The terms & conditions shall be governed by the Laws of India.
- Any disputes arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai only, irrespective of whether Courts in other areas have concurrent or similar jurisdiction.
- Any query regarding the Offer will be entertained till 31st July 2024. Post such date, Bank will not entertain any correspondence or communication regarding this Program from any customers/persons.