

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.

## "Spend now to get a cashback"

### **Details of the Offer:**

- Cardmembers with minimum cumulative spends of Rs. 5000 during 20<sup>th</sup> April 2024 00:00 hrs to 20<sup>th</sup> May 2024 23:59 hrs ("Offer Period") using the select Citi-branded Credit Card issued in India who have been communicated by Axis Bank of the Offer via email/SMS/app notification from Axis Bank will get a cashback of value as communicated in the email/SMS/app notification.

### **Eligibility Criteria:**

- This Offer is valid for select set of credit card customers holding Citi-branded Credit Cards issued in India ("Customer/ Cardmember") who have received the invitation to participate in the offer via email/SMS/app notification from Axis Bank. This offer is not applicable on Corporate cards, Prestige and Ultima Cards.
- To avail the offer, Customers upon receipt of invitation to Offer vide e-mail/SMS on their registered e-mail id/Mobile number are required to make cumulative spends of Rs. 5000 on the select Citi-branded Credit Card during the Offer Period.
- Cardmember will be eligible for the cashback only if the select Citi-branded Credit Card account is active and continues to be in good standing and at least minimum amount due payment continues to reach Axis Bank on or before the payment due date.
- The Citi-branded Credit Card account based on which the Cardmember is receiving the Offer notification should be in open status as on the Offer fulfillment date. Cardmembers whose credit card account is closed at the time of fulfillment, will not be eligible for the Offer.
- The Offer is subject to all applicable laws and regulations. Participation constitutes Cardmember's full and unconditional agreement to these Terms and Conditions and decisions of Axis Bank, which are final and binding in all matters related to the Offer.

### **Qualification Criteria:**

- Transactions that qualify as eligible will include all purchases done by the Cardmember during the Offer Period using the Citi-branded Credit Card selected for this Offer. Only the transaction amount of eligible transactions will qualify as spend.
- Qualifying spend will exclude all EMIs pertaining to Citi Quick Cash (Loans on credit cards), Citi Flexibill (Balance conversion and Balance transfer programs), Citi Paylite (Dial an EMI) and Merchant EMIs. Original purchase value of Dial an EMI and Merchant EMI will qualify, provided the transaction is done during the Offer Period. The words "Loan on Credit Card", "Balance Conversion", "Balance Transfer Programs", "Dial an EMI" and "Merchant EMIs" shall have the same meaning as defined under the Citi Cardmember Terms and Conditions and Most Important Terms and Conditions.

- Cash withdrawals, all types of fees and charges, standing instructions and Goods and Service Tax (GST) will not qualify as spend for this Offer.
- Qualifying spend amount will be calculated net of any reversal or refund that is credited to the Citi card account on or before the offer fulfilment date.
- Transactions that are raised as disputes will not be considered eligible spend for the Offer.
- The date of the transaction will be considered based on the transaction date submitted by the Merchant Establishment /Association (i.e. Visa/ Mastercard). Axis Bank will not be responsible if Merchant Establishment submits the transaction date as different from the actual date when transaction was done.
- Axis Bank's decision in determining eligibility of a transaction and the spend amount shall be final, conclusive and binding on a Cardmember and will not be liable to disputes, except in case of manifest error. Axis Bank shall not entertain any dispute in this regard.
- Transactions on add-on cards will also be considered as transactions on the primary card and will be eligible for the Offer. Transactions on add-on card will not be separately eligible for the Offer.
- Cumulative spend during the Offer Period will be calculated at card account level. In case more than one card of the Customer is selected for the Offer, the eligible spend on each card will qualify independently for the Offer.

**Communication to Qualifiers:**

- Cardmembers who qualify for the Offer will be credited with a cashback of value as communicated in the offer via email & SMS within 90 working days from Offer end date. Cashback details will be sent via email on the registered email Id and if email not available then the same will be shared via SMS on registered mobile number. The time line provided for fulfillment of the Offer is only indicative of the expected period and may vary from the actual date of notification.
- The decision of Axis Bank would be considered final for eligibility of the Offer to the qualified Cardmembers. Axis Bank shall not entertain any dispute or communication in this regard. The Cardmember agrees that no claims pertaining to the qualification shall be raised against Axis Bank.

**Other Terms and Conditions:**

- No promo code is needed to avail the Offer.
- The cashback under the Offer is final. There is no cash alternative.
- All other provisions of the Card member Terms and Conditions shall continue to apply.
- The Offer is valid only if the Customer's account continues to be in good standing and payment continues to reach Axis Bank before the payment due date.
- Acceptance of these terms is a prerequisite for participation in this Offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein.
- Axis Bank holds the exclusive right at its sole discretion to refuse or deny the Offer to any Cardmember.
- The Cardmember shall become ineligible to participate in this Offer if his/her card is cancelled before the expiry of /during the Offer Period.
- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by the Cardmember and/or billed to the account of the Cardmember.
- If the Offer and/or anything to be done by Axis Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Axis 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 Axis Bank or the merchant, then Axis 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 Axis Bank.

- The Terms and Conditions shall be governed by the laws of India. Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the Courts in Mumbai only

- Under no circumstances the goods purchased/ services obtained during the Offer period will be settled in cash.

- Axis Bank shall not be held liable for any reason, including but not limited to any delay or loss that maybe caused in delivery of the services.

- Axis 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 Cardmember, directly or indirectly, by use or non-use of products/services under the Offer.

- Any person availing this Offer shall be deemed to have accepted these Terms and Conditions

- Axis 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 Cardmember at all times.

- Cardmembers are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.

- Nothing herein amounts to a commitment by Axis Bank to conduct further, similar or another offer.

- The above Offer is by way of a special offer for select Citi-branded Credit Card only and nothing contained herein shall prejudice or affect the terms and conditions of the card member terms and conditions. The terms of this Offer shall be in addition to and not in derogation of the terms contained in the Card member terms and conditions. Payment of fees/service charges/all other amounts due from the Customer to Axis Bank from usage of credit cards by the Customer under this Offer and/or otherwise will be governed by Card member Terms and Conditions and the Most Important Terms & Conditions and the complete account terms and conditions may be viewed from the online portal <http://www.citi.com/india>

- A Cardmember without being required to do any further act, shall be deemed to have read, understood, and unconditionally accepted the terms and conditions herein.