

Terms and Conditions

Axis Bank (“**Bank**”) is launching Offer (“**Offer**”) for the below Offer Period (“**Offer Period**”). Details of the Offer extended to all individuals holding eligible Citi-branded Credit Cards (“**Cards**”) issued in India (“**Customers**”) are detailed herein below.

Offer Validity: Offer Valid from 15th December, 2023 to 14th January, 2024

Eligible customers: All customers holding a valid Citi Rewards Credit Card, Citi PremierMiles Credit Card, Citi Prestige Credit Card, Citi Cash Back Credit Card, IndianOil Citi Credit Card, First Citizen Citi Credit Card, IKEA Family Credit Card by Citi, CitiBusiness Credit Card, Citi ULTIMA Credit Card

Details of the Offer:

- 10% additional Reward Points/Cashback/Turbo Points/Miles on all qualifying online spends.
- The 10% bonus Reward Points Cashback/Turbo Points/Miles shall be calculated on the reward points earned as per the rewards structure pertaining to the credit card and mentioned in the respective product terms and conditions document.
- Qualifying criteria includes all transactions done online except on the following Merchant Category Code (MCC):

Excluded Merchant categories	Excluded MCCs
Transportation & Tolls	4111, 4121, 4131 & 4784
Utilities	4814, 4816, 4899, 4900
Insurance	6300, 6381, 5960, 6012 & 6051
Educational Institutions	8211, 8241, 8244, 8249 & 8299
Government Institutions	9211, 9222, 9311, 9399, 9402, 9405 & 8220
Wallet	6540
Rent	6513
Fuel	5172,5541,5542,5980

- The Offer is applicable on cumulative online spends of **up to INR 10,000** in the Offer period
- Below are Illustrations of the offer construct for Citi-branded credit Cards

Citi Rewards Credit Card			
Accelerated Category Spend Scenario		Base Category Spend Scenario	
10X Reward points/INR 125 (<i>spent at Apparel & Department Stores</i>)		1X reward point/INR 125 (<i>spent anywhere on the Citi Rewards Credit Card except standard MCC exclusions</i>)	
Particulars	Value	Particulars	Value
Total Value of Online Transactions in category (INR)	10,000	Total Value of Online Transactions in category (INR)	10,000
Reward points earn	800	Reward points earn	80
10% Bonus Reward points as per the offer	80	10% Bonus Reward points as per the offer	8
Total Rewards points to be Credited	880	Total Rewards points to be Credited	88

Citi PremierMiles Credit Card			
Accelerated Category Spend Scenario		Base Category Spend Scenario	
Earn: 10 Miles/INR 100 (<i>spent on www.premiermiles.co.in and on airline spends</i>)		4 Miles/INR 100 spent (other qualifying spends)	
Particulars	Value	Particulars	Value
Total Value of Online Transactions in category (INR)	10,000	Total Value of Online Transactions in category (INR)	10,000
Reward points earn	1000	Reward points earn	400
10% Bonus Reward points as per the offer	100	10% Bonus Reward points as per the offer	40
Total Rewards points Credited	1100	Total Rewards points Credited	440

Citi Cash Back Credit Card			
Accelerated Category Spend Scenario		Base Category Spend Scenario	
5% Cashback – On Movies, Telephone Bills & Utility payments on Citi Bill Pay (Identified by MCCs)		0.5% Cashback on other spends	
Particulars	Value	Particulars	Value
Total Value of Online Transactions in category (INR)	10000	Total Value of Online Transactions in category (INR)	10000
Cashback earn	500	Cashback earn	50
10% Bonus Cashback as per the offer	50	10% Bonus Cashback as per the offer	5
<i>Cashback capping/month</i>	100	<i>Cashback capping/month</i>	No Capping
Total Cashback Credited	150	Total Cashback Credited	55

Offer Terms and Conditions:

- This Offer is available to Citi-branded Credit Cards issued in India except Citi Corporate Card
- Add on Cards will be treated as separate Cards.
- Reward points earned via this Offer 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 Bank Offer nor can it be transferred or assigned to any other Customer or third party.
- Reward points 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.
- Reward Points 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.
- Bank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Customer under the respective Offer.
- The Customers shall not hold Bank, 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 .
- Bank 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 Citiphones 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 Bank before the payment due date.
- 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.
- Neither anything contained in these terms & conditions, nor the running of these Offer to which they apply, shall be construed as an obligation on the Bank to continue the Offer up to, on or after the Offer termination date. Nothing herein amounts to a commitment or representation by Bank 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 Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of the Bank 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 the Bank or the other entity/ies, then the Bank 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.
- 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 Card member Terms & Conditions, Most important terms and conditions (MITC), Account T&Cs and terms governing the use of Citi-branded Credit/debit Cards and/or Bank website.
- 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. 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 May 2024. Post such date, Bank will not entertain any correspondence or communication regarding this Program from any customers/persons.