

Customer Handbook

Most important things to know about the migration of Citibank customers onto Axis Bank platforms

We aim to complete the migration of your Citibank relationships to Axis Bank by 15th July, 2024. It has been our priority to minimize changes to the way you bank, and we are committed to a seamless transition. We have consolidated the **topmost Frequently Asked Questions (FAQs)** for your ready reference.

Credit and Debit Cards

1. Will my Citi-branded Card(s) continue to work post the migration?

Yes, your Citi-branded Card(s) will continue to work seamlessly with no change in card number, CVV, or expiry date. You can start enjoying the new benefits with your Citi-branded Card from 15th July, 2024. All add-on cards will also be migrated seamlessly. You will receive your new Axis Bank Cards in the last quarter of 2024.

2. What will happen to Standing Instructions on cards and card details saved on merchant sites (e.g. Amazon)?

All Standing Instructions on your cards will migrate seamlessly. All transaction limits & cards saved on merchants (e.g. subscriptions) will migrate as is. There is no action required from you.

3. What will happen to my accumulated reward points or miles on my old/existing Citi branded Card?

All your unredeemed reward points, as of migration day, will be migrated and converted to Axis Bank **EDGE REWARD** Points or **EDGE** Miles depending on the product you own. The monetary value of these points will remain the same and they will never expire. However, points earned post migration will expire after three years.

Points earned post migration will also expire in case you have made no transaction, no reward redemption and have not logged in to your **EDGE REWARDS** portal in a period of 365 days. To know the value of your accumulated reward points post migration, refer to the rewards calculator [here](#).

4. What will be the name of my Citi-branded Credit Card post migration?

Your erstwhile Citi Cards will be migrated to the following Axis Bank Credit Card. While you will receive the new Axis Bank Credit Card in the last quarter of 2024, you can start enjoying the new benefits on your existing Citi-branded Card from 15th July 2024. For details, refer to the table below:

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.

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Existing product name	New product name	Detailed terms and conditions
Citi Rewards Credit Card	Axis Bank REWARDS Credit Card	Click Here
IndianOil Citi Credit Card	INDIANOIL AXIS BANK PREMIUM Credit Card	Click Here
Citi PremierMiles Credit Card	Axis Bank HORIZON Credit Card	Click Here
Citi Cash Back Credit Card	Axis Bank CASHBACK Credit Card	Click Here
First Citizen Citi Credit Card	AXIS BANK SHOPPERS STOP Credit Card	Click Here
Citi Prestige Credit Card	Axis Bank OLYMPUS Credit Card	Click Here
Citi Business Credit Card	Axis Bank REWARDS Credit Card	Click Here
CitiBusiness IOC Credit Card	INDIANOIL AXIS BANK PREMIUM Credit Card	Click Here
IKEA Family Credit Card by Citi	IKEA Family Credit Card by Axis Bank	Click Here

5. Post the migration, will the credit limit on my credit cards remain the same?

You will enjoy a single combined credit limit across all your Citi-branded and Axis Bank Credit Card(s) you hold currently. This limit will be the sum of the limits on your open Citi-branded Credit Card(s) and the Axis Bank aggregate credit limit you enjoy currently. [Click here](#) to know more.

6. How can I redeem reward point on Axis Bank? Please share details.

You can redeem your Axis Bank **EDGE REWARD** Points / Miles through a wide range of other options that are now available, depending on your card type:

- **EDGE REWARDS** website: Redeem across catalogue purchases and voucher redemption. Click here for details: <https://edgerewards.axisbank.co.in/lms/>
- **TRAVEL EDGE** portal: Redeem for flight, hotel & travel experience bookings and convert as partner miles. Click here for details: <https://traveledge.axisbank.co.in/TE/home>
- SMS based redemption
- You can now also redeem your **EDGE REWARD** Points / Miles at partner outlets.
- For a video tutorial on how to redeem your rewards, [click here](#).

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Banking, Investments and Insurance

7. Will there be any changes to my savings or current account numbers and linked mandates?

No, there will be no change in your savings or current account number. All standing instructions and e-NACH mandates will migrate seamlessly.

8. Will my demat and investment accounts be affected by the migration?

Your investment portfolio held under Citi Investment Services Account (“ISA”) will be migrated to Axis Bank and all your holdings will reflect under Axis Bank Limited AMFI Code: ARN-0019. All individual demat accounts will be seamlessly migrated to Axis Securities Ltd.

All existing SIP registrations will be migrated and mapped to the corresponding Axis Bank Investment Account. Similarly, all mandate(s) will be mapped to the migrated savings / current account.

9. Will my insurance policies purchased via Citibank continue?

Yes, the benefits of all insurance policies purchased via Citibank will continue. There is no change in the process of payment of your insurance premium via standing instructions registered in your account, and your renewal premium payment will continue to be debited through the account on the due date.

10. What will happen to the standing instruction set up on my credit card for insurance policy premium, post the migration?

For Life and Group Insurance policies, there is no change in the existing process of premium payment with your credit card, subject to OTP authentication (for transactions greater than INR 1 lakh). However, for individual Non-Life premium payments, you will have to set up renewal instructions on your policy directly with the insurer.

11. What will be my Axis Bank account type upon migration?

Details of your new account have been sent to you on your registered email id and phone number. Your product benefits have either been retained or enhanced. For more information on your account features and benefits, [click here](#).

12. What happens to my fixed deposits, investment account and demat holdings after migration?

All your existing fixed deposits, investment and demat holdings will be migrated to as is and will be available in your Axis Bank Internet Banking / Mobile Banking app, **open**, post the migration.

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Loans:

13. Will there be any changes to my loan account number?

Yes, your new loan account numbers will be communicated with you right after the migration. However, there will be no changes in the terms and conditions or schedule of charges linked to your loans.

14. How can I request for my Statement of Account (SOA)?

You can easily download this through our digital platforms upon migration, by calling our phone banking teams, or visiting your nearest Axis Bank loan center, upon migration.

15. Do I need to send provide any additional documentation due to this migration?

No, all your existing documents have been transferred and no additional documents need to be submitted.

Transactions:

16. When is the IFSC expected to change? What will happen to the payments that I am expecting into my Citibank account?

The Citibank IFSC has been discontinued with effect from 6th July, 2024. To avoid banking disruptions, please request individuals sending money to your accounts to update the IFSC by:

- a) Deleting your existing payee details saved in their bank account
- b) Adding you as a new payee with the Axis Bank IFSC and your existing account number.

17. Where will I need to update my new IFSC?

The bank is updating your IFSC centrally for all NACH mandates, standing instructions, insurance claims from Tata AIA, Aditya Birla and MaxLife, demat accounts, mutual fund folios and salary credits with erstwhile Citibank corporate partners.

However, for all inward remittances, trading through brokerage apps (e.g. Zerodha, Groww), ITR portal for tax refunds, EPFO and insurance claims from non-Axis Bank partners, please update your IFSC.

18. What happens to my Citibank cheque book?

Citibank cheque books have been discontinued with effect from 6th July, 2024.

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If you haven't received your new Axis Bank cheque book, please register on our digital banking platforms post the migration, update your address and place a request.

Please cancel all post-dated cheques given by you to vendors, financial institutions, property owners, etc. and replace with the new Axis Bank cheques. For all new Axis Bank cheques issued above INR 5 lakhs, it is mandatory to submit Positive Pay details for smooth clearance.

19. Will I be able to use the Citibank UPI ID post the migration to Axis Bank?

No, your Citibank UPI ID will stop working post the migration. If you have registered your UPI using your Citibank account on third-party UPI applications (e.g. PayTM, Google Pay, PhonePe etc.), you will be required to re-register for your new Axis Bank UPI ID.

20. I use multiple UPI applications (Mobile Banking App or third-party applications like Google Pay, PhonePe). Will I have to register my Axis Bank account in all applications after the migration?

Yes, you will have to link your account on all applications. However, once you set up your PIN on any application, you need not set the PIN again on other application(s). We recommend registering on the Mobile Banking App, *open* for a seamless transition.

21. I don't have a debit card right now. Will my UPI work?

UPI registration requires a valid debit card. Please do reach out to Phone Banking to have a debit card issued if you do not have a valid debit card.

22. Will I be able to use UPI autopay / mandates after the migration?

With your new Axis Bank account, you can now set up UPI autopay / recurring mandates.

Existing Axis Bank customers:

23. I am an existing Axis bank customer and have multiple relationships. Will something change for me?

We are pleased to inform you that as an existing Axis Bank customer, the transition will have minimal impact:

- a. Your existing Internet Banking and Mobile Banking login will continue to be work seamlessly. Post migration, you will be able to view all your migrated Citibank relationships under your existing Customer ID.
- b. The One Glance Statement (OGS) will reflect all the migrated relationships post migration.
- c. Credit limits on your existing Citibank credit cards will also be included in your overall customer level limit and will be available for use across cards.

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- d. You will be able to include the migrating account also for UPI with your existing mobile number.

24. I have accounts with both Citi and Axis. Will the bank merge my accounts/ credit cards?

No. Customer accounts will be transferred to Axis systems as is. You could choose to consolidate your account (s) post migration

Channels:

25. Will my relationship manager (RM) remain the same?

Yes, your existing relationship manager(s) will continue. For common customers with 2 relationship managers presently, both RMs will be available for the initial 90 days to support the transition.

26. Will my branch location change?

Out of 34 Citibank branches, 26 will continue in the same location. 8 branches will be relocated in the nearest vicinity (details of this branch change has been sent to your registered email id). However, you can now access all 5300+ Axis Bank branches for all your banking needs.

27. What will happen to Citibank Online and Citi Mobile App post the migration?

There will be temporary service interruptions on Citibank platforms starting 6th July 2024, post which Citibank Online and Mobile App will be permanently discontinued from 10pm, 12th July 2024. Rest assured, you can use all services on Axis bank platforms from 15th July, 2024.

28. What happens to my existing Citibank login credentials?

Your current Citibank User ID and password cannot be used to log into Axis Bank applications. You will need to set up new login credentials.

29. How can I access my migrated Citibank relationships on Axis Bank digital platforms?

You will need to download the Axis Bank Mobile Banking App, **open**, and log in using your existing product / contact details. Similarly, you will have to register on Axis Bank Internet Banking using your customer ID (communicated to you over email) and either credit / debit card details. However, rest assured, all your payees and beneficiaries have been migrated as is.

Upon first-time registration, solely for security reasons, transaction limits have been set up on our digital banking platforms.

To know more about how to register on Axis Bank Internet Banking, [click here](#)

To know more about how to register on Axis Bank Mobile Banking, [click here](#)

30. Are account / credit card statements, tax certificates etc. available in the Axis Bank digital platforms?

We would like to reassure you that all your existing account transaction information will be available even after the migration. Please do login to the Axis Bank Internet Banking and Mobile Banking app, **open**, to get access to your bank account statements for the last 3 years and your credit card statement for the last 18 months. If you need statements for any period beyond this, you can reach out to our phone banking team or visit any branch for this information.

Tax Certificates for the previous financial year will be available in our digital platforms. You can also access this from your form 26AS.

31. What is my customer ID? How can I access it?

It is a unique identifier which has been linked to all your migrating Citibank relationships. It has been communicated to all customers via email. To retrieve your customer ID, you could also send SMS from your registered mobile number as below:

- Savings account customer: SMS CustID to 56161600 or 9951860002
- Credit card customer: SMS CUSTIDCC < last 4 digits of card number > to 56161600 or 9951860002

In case you are a common customer with Axis Bank, your Customer ID will be merged to provide a one-glance view of all your relationships.

32. I have my mobile updated across multiple accounts. Can I get access to UPI and MB?

Access to your mobile banking app, **open**, is linked to the mobile number updated in the account. As per regulations, we would be binding the SIM with your account and hence only one account can be enabled on your mobile banking application. You can continue to review the other accounts in which you have provided your mobile number through Axis Bank Internet Banking login.

UPI access is also linked to a specific mobile number and hence you will be able to link all your relationships under an existing customer ID. However, in case your mobile number is linked to multiple customer IDs, we recommend that you change the mobile numbers on the other customer IDs before initiating UPI registration

33. Whom can I connect with for further assistance on the migration?

Please reach out to our phone banking team at 1-800-103-5577 (toll free), 1-860-500-5555 and +91-40-6717-4100 (for NRI). If you have any questions which haven't been answered in this document, please visit our [dedicated transition microsite](#).

For tutorial videos on navigating our best-in-class digital platforms, [click here](#).

*We thank you for your continued trust and partnership throughout this journey. Always **dil se open** to help you!*

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