

### **Terms & Conditions**

1. The Citibank, N.A. NRI Banking "Member get member" program ("Program") is open to all existing Citibank N.A. ("Citibank") non-resident Indian (NRI).
2. A referral can be made only for prospects who currently do not have a banking relationship with Citibank
3. A referral can be made to prospects only for the following Citibank products:
  - Citibank Credit Card
  - Citibank Home Loan
4. A referral can be made only for prospects who currently are residents of India.
5. Current Citi employees belonging to any Citi Entity are not eligible for this program.
6. There is no limit on the number of referrals, which a participant to the Program can make during the term of the Program.
7. Participants cannot refer themselves.
8. All banking relationships are at the sole discretion of Citibank. Citibank reserves the right to ask for any additional documents from the applicant/referrer/referred customer. Citibank reserves the right, at any time, with notice to add/alter/modify/change or vary any of the Terms and Conditions or to replace, wholly or in part.
9. Citibank alone shall determine the eligibility of the referred prospect before offering a Citibank product proposition. Being referred for a specific Citibank product does not imply eligibility or any promise from Citibank to offer that specific product. Referral is the first step in a series of checks and the final decision to offer a Citibank product depends on various eligibility criteria and various specific terms and conditions to be determined by Citibank only. Citibank's decision in this regard is final and binding.
10. Referring a prospect does not guarantee a banking relationship with Citibank. Citibank will have the final right to determine eligibility etc. in this regard and cannot be held liable for not offering a banking relationship to the referred prospect.
11. The referred prospect must adhere to the existing product/fulfillment terms and conditions that are available individually for the banking products.
12. Notwithstanding anything contained herein, Citibank reserves the right to vary, withdraw, cancel, or invalidate the Program, at any time at its absolute discretion without prior notice or without having to give a reason thereof, and without compensation whatsoever.
13. Further, Citibank reserves the right to reject any claim in the event of irregularity, discrepancy, or dispute, and that its decision shall be final, conclusive and binding.
14. Citibank will not contact the referred persons unless they give consent through SMS, call back, or online form authorizing Citibank and/or its associates/subsidiaries/affiliates to contact them.
15. Citibank will not be able to contact the referred persons if they are part of any Do Not Disturb (DND) registry or Telecom Regulatory Authority's (TRAI's) National Customer Preference Register (NCPR) unless they give consent through SMS or online form authorizing Citibank and/or its associates/subsidiaries/affiliates to contact them.
16. This Offer cannot be combined with any other offers and cannot be assigned/ transferred to any other person/customer.

17. This Offer is valid only for the mail recipient and no one else. Citibank has the right to cross verify with internal records as to the validity of the recipient/offer.
18. All decisions taken by Citibank relating to accepting/ rejecting an application shall be deemed final basis internal policies and eligibility criteria. Citibank shall not entertain any communication/ dispute from applicants in this regard.
19. The entrants/customers shall not hold Citibank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which an entrant/customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer.
20. Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the time the Offer Period ends.
21. Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such offers in future
22. All entrants/customers must agree to the Terms and Conditions at the time they apply for the Citi bank product/proposition. The terms & conditions of this Offer shall be in addition, and not in substitution / derogation to, the Rules & Regulations governing the use of the Citi banking propositions and/or the Citibank websites. By applying for Citibank products through this offer, the Customers shall be deemed to have agreed to be bound by the terms and conditions contained therein.
23. Payment of fees/service charges/all other amounts due from the customers to Citibank from usage of the Citibank product propositions by the customers under this Offer and/or otherwise will be governed by Citibank Account Terms & Conditions and other related terms & conditions. The above terms and conditions need to be read in conjunction with the Citibank products Terms & Conditions. Applicants can view other such conditions as well as the Citibank Account complete terms and conditions on the online portal <http://www.citibank.com/india>.
24. If the Offer and/or anything to be done by Citibank in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citibank, 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 Citibank, then Citibank shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
25. All of Citibank's actions shall be on a best-efforts basis only.
26. The Terms & Conditions shall be governed by the Laws of India
27. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai