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). 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 and Conditions:

Offer:

- 1. Apply for a Citi credit card on the Flipkart App
- 2. On successful issuance of the new Citi Credit Card, spend INR 2500 with your new Citi Credit Card within 30 days of card issuance
- 3. Get Flipkart Gift Card worth INR 1000
- 4. To know more about the benefits on Citi Credit Cards, click here

Other Terms and Conditions

- To be eligible for this Offer, the participant has to be of 21 years of age or above and from one of the following locations Delhi, Noida, Gurugram, Mumbai, Bengaluru, Pune, Hyderabad, Kolkata, Ahmedabad, Secunderabad, Chennai, Jaipur, Chandigarh, Coimbatore, Vadodara, Kochi, Surat, Aurangabad, Lucknow, Nagpur and Nasik.
- This is a limited period campaign valid on online applications through Flipkart hosted communication between 12.00 hours on September 18th, 2019 to December 31st, 2020 (23:59 Hours) for Credit Card applications
- This Offer is applicable to all Flipkart customers who successfully receive a new Citi Credit Card by applying via Flipkart App.
- This Offer is valid only for Citi Rewards Credit Card, Citi Cashback Credit Card, IndianOil Citi Credit Card and Citi Premier Miles Card
- This Offer is not applicable on Citi Prestige, Citi Ultima, Citi First Citizen card and Citi Corporate Credit Card
- An individual participant to this Offer can be eligible for the reward only once
- Applicable only on Citibank Credit Cards issued in India through this campaign
- Once the customer is issued a Citibank Credit Card through this campaign, he/she will get Flipkart
 Gift Card worth INR 1000 only if he/she spends INR 2500 within the first 30 days of issuance of
 the credit card
- INR 2500 or more can be spent in one go or in multiple transactions within 30 days of new card issuance
- All POS (Point of sale) transactions including online purchases will be considered as spends
 This is a limited period Offer valid on online applications on campaign communications through
 Flipkart between 12.00 hours on September 18th, 2019 to December 31st, 2020 (23:59 Hours)
 for Credit Card applications
- This Offer cannot be combined with any other offers and cannot be assigned/transferred to any other person/customer

- 1 -



- Flipkart Gift Card will be issued and shared via SMS/email within 90 days of customer meeting the eligibility criteria. Gift Card is valid for a period of upto 11 months from the date of Gift Card delivery.
- The timeline provided for receipt of Flipkart Gift Card is only indicative of expected period and may differ from the actual date
- Citibank reserves the sole discretion to select the list of qualifying participants based on criteria set by Citibank only and the same shall be final and binding on the entrants. Issuance of Credit Card is solely the discretion of Citibank and based on internal criteria and processing. Citibank's decision in this regard shall be final
- No further claims/communication/correspondence of any nature shall be entertained by Citibank in this regard
- Citibank reserves the right to disqualify any participant if it has reasonable grounds to believe that the participant has breached any of the terms and conditions of the Offer
- Citibank is under no obligation to disclose or publish the identity of the participants for any reason whatsoever at any point of time
- Citibank reserves the right to extend or terminate this Offer without prior notice. Citibank also reserves the right at any time, without prior notice, 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 withdraw it altogether
- Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such campaigns
- All of Citibank's actions shall be on a best-efforts basis only
- Citibank shall not be liable for any loss or damage whatsoever that may be suffered, or for any
 personal injury that may be suffered, to any person, directly or indirectly, by participating in this
 Offer and Citibank shall not be liable to for any indirect, punitive, special, incidental or
 consequential damages arising out of or in connection with the Offer
- The sellers on Flipkart/Flipkart App. shall be responsible for the products/services purchased by a Customer
- Citibank shall in no way be liable if any Customer is unable to login to the Flipkart mobile app/ website due to incompatibility of device, internet usage plans, or any other reason whatsoever
- 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
- If the Offer and/or anything to be done by Citibank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citibank 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 Citibank or the other entity/ies, then Citibank 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

- All other terms and conditions of the Card Member Terms and Conditions shall continue to apply
- 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
- 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
- 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
- Nothing expressed or implied in this Offer shall in any way waive or amend any of the applicable terms and conditions on both Citibank and Flipkart website and APP
- Under no circumstance will the services obtained during the Offer period be settled in cash
- All government levies like GST, TDS, any Local Tax, Octroi etc., shall be payable by the Customer as applicable at the time the respective Programs were offered
- Citi shall not be held liable for any reason, including but not limited to any delay or loss that may be caused in delivery of the services
- The above Offer is by way of a special offer for select Citi Credit Cards 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 Citi from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by Citi Terms & Conditions, the Card member Terms and Conditions and the Most Important Terms & Conditions and the same may be viewed from the online portal http://www.citi.com/india
- A customer 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 Citi Card Member Terms and Conditions
- Any query regarding the Offer will be entertained till 90 days post campaign period. Post such date, Flipkart or Citibank will not entertain any correspondence or communication regarding this Program from any customers/persons
- Citibank does not make any warranties or representation on the delivery, service, quality, quantity, merchantability, suitability or availability of the products or services purchased via the Flipkart Gift Card provided in this Offer. The sellers on Flipkart shall be responsible for the products purchased by a Customer
- Citibank is in no way responsible for the functionality or redemption of the Flipkart Gift Card. Flipkart shall be responsible for services rendered by the Flipkart Gift Card.



- Issuance of credit cards will be as per Citi internal credit policy
- For any queries, you can reach out to Citi by clicking here: https://citi.asia/ContactUs
- This product/service is offered by branches of Citibank, N.A. in India.

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