



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.

Terms & Conditions

Citi Rewards Credit Card

Here’s how you can get benefits worth Rs. 5000+ in first year:

Benefits	Monthly spends Rs.	Reward points	Saving (Rs)	Rounded off
Fee waiver ^			1000	1000
Card activation*		2500	875	850
Bonus points on apparel & departmental stores**	7000	560	2352	2350
Points on all other spends**	23000	184	773	800
Total	30000		4999	5000

^No annual fee shall be charged on spend of Rs 30000 or more in a membership year (a year from the date of issuance of the card), else fee of Rs 1,000 will be charged at the end of the said year

*1500 bonus points on first spend made within 30 days of card issuance and 1,000 bonus points on first spend of Rs 1000 made within 60 days of card issuance. This offer is not applicable if the card is closed due to inactivity within 30 days of card issuance.

**Rs 2350 and Rs 800 on spending Rs 7000 and Rs 23000 every month at apparel / department stores(10 points / Rs 125) and other spends (1 point / Rs 125) respectively.

Cashback value per point - 0.35 paise. Benefits rounded down to nearest fifty

Citi IndianOil Credit Card

Here’s how you can get up to 68 litres of free fuel in first year!

Benefits	Monthly Spends (Rs.)	Turbo Points (Annual)	Annual savings (Rs.)	Round Off (Rs.)
Fee waiver ¹			1000	1000

Card activation ²		250	250	250
4x points on Fuel ³	7000	2240	2240	2250
1% fuel surcharge reversal			840	850
2x points on Grocery ³	5000	800	800	800
1x points on other spends ³	18000	1440	1440	1450
Total	30000	4730	6570	6600
Redemption value for IOC outlet redemption⁴				68 lts

¹No annual fee shall be charged on spend of Rs 30000 or more in a membership year (a year from the date of issuance of the card), else fee of Rs 1,000 will be charged at the end of the said year

²250 turbo points on activation

³Rs 2240, Rs 800 and Rs 1440 on spending Rs 7000, Rs 5000 and Rs 18000 every month on Fuel, Grocery and other categories respectively. 4 turbo points/ Rs 150 spent on Fuel, 2 turbo point/ Rs 150 spent on Grocery and 1 turbo point/ Rs 150 spent on other category as per product T&C

⁴Cashback value per turbo point - Rs 1 and fuel value of Rs.96.75(avg. fuel price 2021 in Delhi) Benefits rounded down to nearest fifty

Citi Cash Back Credit Card

Here's how you can earn benefits worth Rs. 3600 in a year

Benefits	Monthly Spends (in Rs.)	Cash Back (per Month)	Savings (in Rs. per year)	Round Off (in Rs.)
5% Cashback on Movies, Telephone Bills & Utilities*	4000	200	2400	2400
0.5% Cashback on all other spends**	20000	100	1200	1200
Total	24000		3600	3600

*5% Cashback on monthly spends of Rs. 4000, capped to Rs.100 per month per category

**0.5% Cashback on monthly spends of Rs. 20000

Citi PremierMiles Credit Card

Here's how you can earn benefits worth Rs. 20,000+ in first year

Benefits	Monthly Spends	Miles	Savings (Rs.)	Round Off
Card Activation*		10000	4500	4500
10 miles on Premiermiles ^ website, and Axis Travel Edge website, airline websites and air ticket counters**	6360	7632	3434.4	3400
4 miles on other travel and other spends***	57240	27475	12364	12300
Total		45107	20298	20200

*On first spend of Rs 1000 within 60 days of card issuance. This offer is not applicable if the card is closed due to inactivity within 30 days of card issuance.

**On airline spends of Rs 6360 every month at Citi PremierMiles website (*until Sep 30, 2023*) and Axis Travel Edge website (10 miles / Rs 100)

***On spends of Rs 57240 every month on travel and other spends (4 miles / Rs 100) Cashback value per mile - 0.45 paise. Benefits rounded down to nearest fifty

^ Citi PremierMiles website will be available *until Sep 30, 2023*.

Citi Prestige Credit Card

Here's how you can earn benefits worth Rs. 57,000+ in a year:

Benefits	Annual Spends	Reward Points	Savings (Rs.)	Round Off
Card Activation*		2500	2500	2500
Reward points on domestic spends **	2000000	20000	20000	20000
Reward points on international spends **	500000	10000	10000	10000
Taj Group/ITC Hotels vouchers***			10000	10000
Taj Epicure Program ^			15000	15000
Total				57500

Cashback value per point is Re.1.

*On first transaction in a membership year. The Citi Prestige Primary cardmember will receive 2500 reward points within the first

60 days of making the transaction.

**On domestic annual spends of Rs. 2,000,000 (1 point/Rs. 100) | On international annual spends of Rs. 500,000 (2 point/Rs. 100)

***One gift card in every membership year. The customer will need to call the Citi Prestige Service Line to avail this offer. Please see Prestige T&C page for more details.

^Complimentary Taj Epicure membership given with every renewal. Customers can enjoy 20% discount vouchers on room & stay, and up to 25% discount on dining, salon, spa etc. Savings given is indicative and may vary depending on choice of room, restaurant etc.

First Citizen Citi Credit Card

Here's how you can earn benefits worth Rs. 5,250 in a year:

Value Chart*			
Welcome vouchers	Assumed Spends	Value of Benefits	Comment
Three Rs.500 Shoppers Stop vouchers redeemable at Shoppers Stop & Home Stop	Rs.15,000	Rs.1500	Rs.5000 is the minimum bill amount required to redeem one voucher.
Rs.250 www.shoppersstop.com Voucher	Rs.1,500	Rs.250	No minimum bill amount required to redeem the Rs.250 voucher on www.shoppersstop.com.
Rs.500 Shoppers Stop vouchers redeemable on Private Brand Apparel only	Rs.2,500	Rs.500	Rs.2,500 is the minimum bill amount required to redeem the voucher against Private Brand Apparel only at Shoppers Stop stores
500 First Citizen Reward Points	Any amount within 30 days of card issuance	Rs.300	First Spend on the Card within 30 days of Card issuance.

Total Activation Benefits (a)		Rs.2,550	One-time benefit.
Regular Benefits			
Annual Spends at Shoppers Stop on Private Brand Apparel	Rs.3,300	Rs.139	231 First Citizen Reward Points earned, 1 pt. = Rs.0.60(14* Rs.3,300/200)
Annual Spends at Shoppers Stop (on other brands), Homestop, Arcelia, M.A.C, Clinique, Estee Lauder, Bobbi Brown, Jo Malone & Smashbox	Rs.11,700	Rs.351	585 First Citizen Reward Points earned, 1 pt. = Rs.0.60(10* Rs.11,700/200)
Annual Spends outside the above mentioned stores	Rs.2,85,000	Rs.1710	2,850 First Citizen Reward Points earned, 1 pt. = Rs.0.60(2* Rs. 2,85,000/200)
Annual Spends fee waiver	Rs.30,000	Rs.500	On annual spends of Rs. 30,000
Total Regular Benefits (b)		Rs.2,700	
Total Earnings (a)+(b) in the First Year		Rs.5,250	

*for illustrative purposes only