

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.



### Universal Pay with Points (Pay with Points via SMS)

#### Terms and Conditions

**(Applicable for Indian Oil Citi Credit Card, Citi Rewards Credit card, Citi PremierMiles Credit Card and Citi Prestige Credit Card)**

1. The “Universal Pay with Points (Pay with Points via SMS)” is applicable to the select Citibank Credit cardholders (“Cardholders”) of IndianOil Citi Credit Card, Citi Rewards Credit card, Citi PremierMiles Credit Card and Citi Prestige Credit Card issued by Citibank (India) (“Citibank”) (“Eligible Card”)
2. Customer is eligible to participate in this program if customer has an active Citi Credit Card.
3. “Eligible Transaction” (Transaction) refers to the charge of Cardholder’s purchase/transaction at select Merchants or merchant category code to a Citi Credit Card subject to availability of credit card reward points with customer at the time of transaction, required for redemption against the transaction.
4. Eligible merchant/merchant category code refers to the select merchant and merchant category codes which are eligible for this redemption program as mentioned in the below table.

Merchant Category	Merchant	Merchant Category Code	Credit Card			
			Rewards Credit Card	IndianOil Citi Credit Card	PremierMiles Credit Card	Prestige Credit Card
Travel	MakeMyTrip	4722 & 4511	0.25	0.25	0.45	1
	EaseMyTrip		0.25	0.25	0.45	1
	Indigo		0.25	0.25	0.45	1
	Cleartrip		0.25	0.25	0.45	1
	Go Ibibio		0.25	0.25	0.45	1
	Premiermiles.co.in		0.25	0.25	0.45	1
	Yatra		0.25	0.25	0.45	1
Utility	Vodafone	4814	0.3	0.3	0.3	1
	Airtel	4814,4900, & 7832	0.3	0.3	0.3	1
	Jio	4814,4900, & 7832	0.3	0.3	0.3	1
	Book My show	4814 & 7832	0.3	0.3	0.3	1
Retail	Shopper Stop	5311, 5399, 5651, 5699, 5944 & 5999	0.3	0.3	0.3	1
	Westside		0.3	0.3	0.3	1
Fuel	Indian oil	5541	0.25	1	0.3	1
Dining	Dining merchants	5811, 5812, 5813, 5814	0.25	0.25	0.3	1
Grocery & Medical*	Grocery & Medical merchants	8062, 5912, 5411	0.25	0.25	0.3	1
Rest	PayPal, Points for People, Old Sanawarian Society, Akshaya Patra foundation & PM Cares fund.	Select MCCs (Excl. above)	0.2	0.2	0.2	1

\*MCC - Merchant Category Code as defined by Visa & Master Card

\*Grocery & Medical: Customers will receive the UPWP link once in 2 days and not daily  
Eligible Credit Cards - Indian Oil Citi Credit Card, Citi Rewards Credit Card, Citi PremierMiles Card and Citi Prestige Credit Card issued by Citibank India

IKEA card customers are eligible for UPWP redemption only at IKEA stores at 1 point = Rs 0.2 conversion  
Citibank reserves the right at any time, without prior notice, to add / alter / modify /change or vary all of these terms & conditions or to replace wholly, or in part, the Offer by other offers, whether similar to this Offer or not, or to withdraw it altogether. Citibank reserves the right to extend or terminate this program without prior notice.

5. Customer would get full or partial reward redemption option based on the below mentioned grid

Merchants /Merchant Category	Transaction Amount	Redemption type
Travel (applicable to PremierMiles & Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 7,500	Full redemption
	> Rs. 7,500 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Travel (applicable to IndianOil & Rewards Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Utility (applicable to Prestige Cards)	<= Rs. 250	No redemption
	> 250 and <=Rs. 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only IndianOil, Rewards & PremierMiles Cards)	< Rs. 250	No redemption
	> Rs. 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Retail (only Prestige Cards) & Fuel	<= Rs. 250	No redemption
	> 250 and <=Rs 1 Lakh	Full redemption
	> Rs 1 Lakh and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
PayPal, Points for People, PM Cares fund, Akshaya Patra Foundation	<= Rs. 1	No redemption
	> 1 and <=Rs. 10	Full redemption
	> Rs. 10 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
Dining, Grocery & Medical	< Rs. 100	No Redemption
	>Rs 100 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*
IKEA**	< Rs. 250	No Redemption
	>Rs 250 and <=2 Lakhs	Partial redemption*
	>2 Lakhs	Partial redemption*

\*Partial redemption is allowed for lower of transaction amount or available equivalent reward points.  
For transaction greater than Rs 2 lakhs, redemption can be done for points worth upto Rs.2 Lakhs only.

\*\*Redemption at IKEA is applicable for IKEA card holders only

**Full Reward Points redemption** – customer will get SMS only if the customer has Reward Points equivalent to transaction amount done by the customer on eligible MCC.

**Partial Reward Points redemption** – customer will get SMS if the customer does a transaction as per the above-mentioned grid and has Reward Points to partially redeem the transaction till the equivalent value of minimum threshold amount.

6. This Service is applicable to the Eligible card transactions incurred at above Select Merchant category code and/or merchant(s) and subject to customer's available reward points at the time of transaction

("Eligible Transaction"). Customer will receive an SMS text shortly after the transaction is performed, inviting the customer to redeem the Reward Points against the transaction amount charged to your Citi Credit Card in full or in parts using the available Points on your Citi Credit Card. The SMS will be sent to customer's registered mobile number available in our records. Customer would receive SMS only if the customer has performed an eligible transaction and has sufficient available reward points at the time of transaction and the previous SMS has expired.

7. The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 24 hours for all merchant categories except Grocery & medical, post performing the eligible transaction, but you are suggested to redeem when the SMS is received.

The Universal Pay with Points (Pay with Points via SMS) redemption service is valid for 48 hours for the Grocery & Medical merchant category, post performing the eligible transaction. The customers will receive an SMS once in 2 days (the UPWP link shall be valid for 2 days).

To affect the redemption (full or partial), customer will need to click on the link provided in the SMS received from Citibank within 24 hours (or 48 hours for eligible grocery and medical merchants) of making the transaction. By clicking on the link, customer will be routed to screens where customer would be informed about customer's available Reward/Turbo Points/Miles balance on the Citi Credit Card ("Available Points/Miles Balance") and the maximum number of Points/Miles that will be deducted from available Points/Miles balance if the customer wishes to pay for the transaction in full using your Points/Miles ("Maximum Points/Miles Redemption"); and will be invited to redeem any number of Points/Miles up to the Maximum Points/Miles Redemption or customer's available Points/Miles Balance (whichever is lower), to pay for your eligible Transaction.

8. If the Points/Miles redemption is successful, the amount of the transaction redeemed will be shown as a statement credit in the next statement cycle of Credit Card. Customer will receive a message on the website for successful redemption and reward points will be debited from the credit card account.
9. The option to redeem is valid for 24hrs (or 48 hours for eligible grocery and medical merchants- refer to point 7 above) from performing the Eligible Transaction.
10. Once the redemption request has been submitted, the redemption cannot be reversed, cancelled or changed and the Points/Miles used in the redemption cannot be transferred back to the Available Points /Miles Balance.
11. In case of merchant disputes, and in the event that a transaction is reversed by the Merchant, the transaction amount of the transaction would get credited back. However, the Points/Miles used to pay for the transaction/Miles, will not be credited back to Citi Credit Card account.
12. Inquiries with regard to the goods and/or services purchased or redeemed under the Points/Miles redemption transaction shall be directed to the respective merchant.
13. Eligible Cardholders must promptly update Citibank of any change to registered mobile phone number. Citibank shall not be liable to any Cardholder or anyone else for any losses or damages arising from the Service.
14. The Service cannot be cancelled, returned, exchanged or traded for cash or other promotion.
15. Citibank reserves the right to terminate this Service or amend its terms and conditions at any time without prior notice.

16. Citibank shall not be responsible for any matters in relation to the related products or services purchase or obtained through this Offer. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
17. In the event of any dispute, Citibank's decision shall be final and conclusive.
18. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Services/Offer.
19. The 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.
20. Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Customer by merchant under the respective Offer.
21. 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 the Customers, directly or indirectly, as a result of participating in the Offer or by the use or non-use or suitability or effectiveness of the products. The 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 a 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 or the acceptance, decline, non-receipt, suitability, quality of any product/ services from third parties.
22. Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products under the Offer must be addressed in writing, by the Customers directly to merchant and that Citibank shall not entertain any communication in this regard.
23. 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
24. If the customer wants to opt out of the campaign and not receive any SMS. Customer needs to send a SMS with short code "PWPOPTOUT" to 52484 for Airtel /Aircel/Idea/Vodafone subscribers or +91-9880752484 for other subscribers and Citibank will remove the customer from the campaign within 45 days of receiving the short code.

This product/service is offered by branches of Citibank, N.A. in India.

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