

## 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
<b>Total</b>	<b>30000</b>		<b>4999</b>	<b>5000</b>

^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

\*\*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 <sup>1</sup>			1000	1000
Card activation <sup>2</sup>		250	250	250
4x points on Fuel <sup>3</sup>	7000	2240	2240	2250

1% fuel surcharge reversal			840	850
2x points on Grocery <sup>3</sup>	5000	800	800	800
1x points on other spends <sup>3</sup>	18000	1440	1440	1450
<b>Total</b>	<b>30000</b>	<b>4730</b>	<b>6570</b>	<b>6600</b>
<b>Redemption value for IOC outlet redemption<sup>4</sup></b>				<b>68 lts</b>

<sup>1</sup>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

<sup>2</sup>250 turbo points on activation

<sup>3</sup>Rs 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

<sup>4</sup>Cashback 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
<b>Total</b>	<b>24000</b>		<b>3600</b>	<b>3600</b>

\*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

Benefits rounded to nearest fifty

### 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, airline website and air ticket counters **	6360	7632	3434.4	3400
4 miles on other travel and other spends***	57240	27475	12364	12300
<b>Total</b>		<b>45107</b>	<b>20298</b>	<b>20200</b>

\*On first spend of Rs 1000 within 60 days of card issuance

\*\*On spends of Rs 6360 every month on airline spends at premier miles 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 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
<b>Total</b>				<b>57500</b>

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.

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