

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

Axis Bank (“**Bank**”) and Adani Digital Labs Private Limited (“**Adani One**”) are launching an Offer (hereinafter referred to as “**Offer**”) for the offer period. Details of the Offer extended to all individuals who are holders of valid Citi-branded Credit and Debit cards issued in India (hereinafter referred to “**Customer**”) are listed as under. However, the Offer is not valid on Citi-branded Corporate Credit Cards.

Offer Period:

From 00:00 hours on 1st April 2024 to 23:59 hours on 30th June 2024 (“**Offer Period**”)

Offer Details:

- 15% Instant Savings up to Rs. 2500 on a minimum transaction value of Rs. 5000 on the Adani One Mobile Application and Website (“Adani One Platform”) on Citi-branded Credit & Debit Cards except Corporate Cards.
- Offer can be availed only on pre-orders at Duty Free Stores in Mumbai via the Adani One platform.
- Offer is valid only on use of Promo code: **DF15INST**
- Offer is applicable on one transaction per card per month during the offer period.

Offer Terms and Conditions:

- Add on cards will be treated as separate cards.
- In the event orders are fully cancelled (during & outside the Offer Period), the corresponding instant savings applicable on that order/transaction will not be granted.
- The Offer is also valid on EMI transactions. Bank merchant EMI Terms & Conditions will be applicable on EMI transactions as mentioned at: <https://www.online.citibank.co.in/card-offers/pdfs/EMI-TC.pdf>
- The Offer is applicable for only one transaction per card per month at Adani One Platform
- This Offer can neither be combined with any other Bank offer nor can it be transferred or assigned to any other Customer or third party.
- The transactions for any approved claim of refund/replacement shall be excluded from this Offer.
- Bank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Customer by Adani One under the respective Offer.
- The Customers shall not hold Bank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services .
- Bank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality made available to the Customers under the Offer on the products/services (shortly referred as “**Claims**”).

- In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to Adani One and that Bank shall not entertain any communication in this regard. Any query/ contention/dispute raised by any Customer to Bank shall be forwarded to the Adani One who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
- The Offer is valid only if the Customer's account continues to be in good standing and payment continues to reach Bank before the payment due date.
- Bank reserves the right to, at any stage and at its discretion, to extend or terminate this Offer, without prior notice or assigning any reasons thereof, 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 extend or withdraw it altogether.
- Neither anything contained in these terms & conditions, nor the running of these Offer to which they apply, shall be construed as an obligation on Bank to continue the Offer up to, on or after the Offer termination date. Nothing herein amounts to a commitment or representation by Bank to conduct further such Offers.
- The Offer 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.
- Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.
- If the Offer and/or anything to be done by Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Bank 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 Bank or the other entity/ies, then Bank 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.
- Bank shall in no way be liable if any Customer is unable to login to Adai One Platform due to incompatibility of device, internet usage plans, or any other reason whatsoever.
- Customers are not bound in any way to participate in this offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein. By participating in the offer, 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. The Offer Terms & Conditions need to be read in conjunction with the detailed Bank Card member Terms & Conditions, Most important terms and conditions (MITC), Bank T&Cs and terms governing the use of Bank credit/debit cards and/or Bank website.
- Payment of fees/service charges/all other amounts due from the Customer to Bank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by Bank Terms & Conditions, the Card member Terms and Conditions and MITC. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>.
- Any query regarding the offer will be entertained till 31st July 2024. Post such date, Adani One or Bank will not entertain any correspondence or communication regarding this Program from any customers/persons.