



First Citizen Citibank Gold Credit Card:

Terms and Conditions for card features and benefits

First-use Benefit Vouchers

- The member can redeem each of the two (2) First-use Benefit Vouchers worth Rs. 250 on a purchase of Rs. 1000 or more at Shoppers Stop.
- More than one First-use Benefit Vouchers cannot be redeemed in a single day, these Vouchers can be redeemed only in 2 separate visits.
- Each First-use Benefit Voucher is applicable on a single purchase of Rs. 1000 or above. The First-use Benefit Vouchers cannot be clubbed together for redemption or with any other voucher/offer issued by Shoppers Stop.
- Citibank & Shoppers Stop Ltd. will not be liable to replace the First-use Benefit Vouchers that are lost or stolen and that no replacement will be given for the same.
- Each of the First-use Benefit Vouchers can be redeemed at one time only and part of its value cannot be either carried forward or refunded in cash.
- Usage terms and validity details of the First-use Benefit Vouchers will be provided on the reverse of the First-use Benefit Vouchers.
- To be eligible, the First-use Benefit Voucher has to be produced in original at the time of redemption.
- The First-use Benefit Voucher validity is mentioned at the front of each First-use Benefit voucher.

Spend Vouchers

- Spend Vouchers worth Rs. 500 for crossing Rs. 25,000 spends on First Citizen Citibank Gold Credit Card in a quarter at Shoppers Stop .
- To qualify for the Spend Vouchers, customer needs to spend equal to or more than the above-mentioned threshold limit in the eligible period at Shoppers Stop. Eligible periods are defined as each quarter of a calendar year i.e. Jan 1st- March 31st , April1st –June30th ,July1st-Sept30th; Oct1st-Dec31st.
- Threshold limit to qualify for the Spend Voucher is defined as Rs 25,000/-, per quarter to be spent at Shoppers Stop with his First Citizen Citibank Gold credit card. For this purpose spend amounts would be verified against transactions at Shoppers Stop, as appearing on statements for each month in the eligible period.
- To qualify for the Spend Vouchers, the card should be open, valid and in good standing. The Spend Vouchers can be redeemed only at Shoppers Stop Stores.
- Citibank & Shoppers Stop Ltd. will not be liable to replace the Spend Voucher that is lost or stolen and that no credit will be given for the same.
- Spend Voucher can be redeemed at one time only and that part of its value cannot be either carried forward or refunded in cash.
- Usage terms and validity details of the Spend Vouchers will be provided on the reverse of the Spend Vouchers.
- To be eligible, the Spend Voucher has to be produced in original at the time of redemption.

'First Purchase Cashback Offer' on new First Citizen Citibank credit card bookings

Terms and Conditions:

1. The "First Purchase Cash back Offer" ("Offer") is only applicable to those First Citizen Citibank card members who receive communication about the Offer via an insert in welcome kit or through a recorded call.



2. The offer is valid on first time purchase of minimum Rs. 1000 made outside Shoppers Stop, within 30 days of issuance of the First Citizen Citibank Credit card.
3. The offer is valid only on purchases made OUTSIDE Shoppers Stop stores. Purchases made at Shoppers Stop will not be considered for this cashback.
4. The offer is valid for all customers who get a First Citizen Citibank credit card during the Offer period.
Offer period is 1st January 2011 to 30th September 2011.
5. The cash back will be given to card members spending a minimum of Rs. 1000 in one spend (during the offer period) using the First Citizen Citibank Credit Card.
6. The cash back amount will be Rs. 250, if first purchase outside Shoppers Stop is Rs.1000 or more.
7. The cash back will be received as a credit in the Card member's monthly card statement within 60 days of expiry of offer period
8. The cash back cannot be exchanged/ redeemed for cash. No cash claim can be made in lieu of the cash back
9. Citibank reserves the right to extend or terminate the Offer without prior notice
10. Nothing contained in this Offer will be construed as an obligation on Citibank to continue the Offer after the Offer termination date, i.e., by the date mentioned in the voucher
11. Citibank reserves the right at any time, without notice, to add/alter/change/ or vary any or all 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
12. All disputes, if any, arising out of or in conjunction with or as a result of this Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts in Mumbai only, irrespective of whether Courts in other areas have concurrent or similar jurisdiction
13. Nothing herein amounts to a commitment or representation of Citibank to conduct further such Offers
14. The Terms & Conditions of the Offer shall be in addition to and not in substitution of/derogation to, the Cardmember Terms & Conditions governing the card
15. The use of the card by the Cardmember will be deemed to be acceptance of these Terms and Conditions in addition to the Cardmember Terms and Conditions governing the card and the Cardmember understands and agrees to be unconditionally bound by the same The Offer is valid only if the Cardmember's Citibank Card Account continues to be in good standing and the minimum payment due continues to reach us before the payment due date
16. If any charge is disputed later and cash back is already given, the same will be reversed post dispute