

## **Go Digital Contest - Terms & Conditions**

### **Who may/may-not participate?**

1. All individuals who are holders of a valid Citibank, N.A., ("Citibank") banking account in India or credit card issued in India in good standing ("Customers").
2. Citibank India customers who do not have a Citibank User ID and IPIN or have a Citibank User ID but have an Inactive IPIN are eligible for the contest.
3. Citibank India NR customers are not eligible to participate in the contest.
4. All Customers who wish to participate in the contest on the basis of these terms & conditions may participate.
5. All Customers who hold a functional mobile number as updated on Citibank records.
6. Citibank employees cannot participate in this contest.

### **Service:**

Citibank offers use of the Citibank Online banking and Citi Mobile Banking service to its Customers of its banking and credit cards products in India. To participate in this contest, the entrants have to login to Citibank Online / Citi Mobile App / Citi Mobile Banking Website / Citi Tablet App through their desktop / laptop / phone / tablet ("Offer/Contest").

### **Offer Period:**

The offer is valid from 00:00:00hrs on 28<sup>th</sup> July 2015 to 23:59:59hrs on 28<sup>th</sup> October 2015.

### **Offer Summary:**

- During the Contest period, the Customers are will be required to create a Citibank User ID and password and login to Citibank Online / Citi Mobile / Citi Tablet App.
- Customers can earn points as per the below grid:

Activity		Contest Points	T&Cs
Sign-up	Citibank online first-time login	500	points will be awarded if these activities are done during the contest period only.
	Citi Mobile first-time login	500	
	Registering for SOE only	500	

Transact	IMPS (min Rs. 250)	100	points per transaction; max 100 transactions per a/c per month
	Bill Payment (min. Rs .100)	100	points per bill paid
	Prepaid Recharge (min Rs. 100)	100	points per recharge, for mobile and DTH connections
	Reward Redemption	100	Point per redemption; awarded for max. 2 redemptions per card per month

- In case of a tie, the Customer who created the User ID first will get a preference.
- In case of a further tie, the Customer with the maximum value of bill pay/IMPS transactions done during the contest period will be considered and the time of the first IMPS/Bill pay will be used for tie break.
- In case of a further tie, the Customer with the maximum value of bill pay/IMPS transactions done during the contest period will be considered.
- In case of a further tie, the Customer who has done the first IMPS/Bill pay transaction during the contest period will be considered.
- The contest points earned during the contest are NOT reward points / loyalty points that can be redeemed on your Credit Card or Debit Card and are limited for the purpose of the contest only and the contest points do not hold any monetary value and are solely for the purpose of determining the winners of the contest’.
- All eligible transaction types done from Citibank Online / Citi Mobile App / Citi Mobile Website / Citi Tablet Banking App / Citibank Website on Tablet will be considered eligible for the contest.

**Offer Prize:**

At the end of the contest period, top 20 Customers to earn the maximum no. of points will win an iPhone 6 16GB each.

**Contest Details:**

- Points will be awarded at a User ID level. Total points will be computed and winners will be selected at a User ID level.
- If a customer has multiple products linked to a single User ID, all the points earned on all products associated with that User ID will be considered.
- Points for Sign-ups:
  1. Citibank Online User ID Creation: 500 points
    - a. Points will be awarded only if the Customer creates a new User ID and logs in using the User ID during the contest period.

- b. If a Customer has an existing User ID or links a new product to the existing User ID, he/she will not be awarded the 'User ID creation' points for that. However, all points earned on the said product will be added to the User ID with which the said product is linked.
  2. Citi Mobile Login: 500 points
    - a. Points will be awarded if the Customer logs into Citi Mobile for the first time ever with that particular User ID during the contest period.
    - b. If the Customer has ever logged into Mobile Banking on the Mobile App or Mobile Website using the said User ID, he/she will not be eligible for earning these points.
    - c. The time of creating the User ID will not be considered.
  3. Sign up for SOE only: 500 points
    - a. Points will be awarded if the Customer registers for SOE only as their statement mode. SOE + Physical statement mode registrations will not be eligible for the points.
    - b. Points will be awarded only once per account / card during the contest period (hence, de-registering and re-registering for SOE is not eligible for additional points).
    - c. All Citibank credit cards and bank accounts in India will be considered for this.
    - d. If there are multiple accounts and cards associated with the User ID, 500 points will be awarded for registering each product for SOE.
- Points for Transactions:
  1. Bill Payment: 100 points
    - 100 points will be awarded for every bill payments that Customer makes, subject to a minimum bill value of Rs.100 for each bill paid.
    - The bill payment needs to be made post logging into CBOL / MBOL only. Pre-login bill payment will not be eligible.
    - Bill payments registered on Citibank A/C or Credit Card, both are eligible for earning points.
  2. Prepaid and DTH connection recharge: 100 points
    - 100 points will be awarded for every recharge that Customer makes, subject to a minimum bill value of Rs.100 per recharge.
    - All Prepaid Mobile connection recharge and DTH connection recharge are eligible for this.
    - The recharge needs to be done post logging into Citibank Online Banking / Citi Mobile only. Pre-login bill payment will not be eligible.
    - Recharges done using Citibank A/C or Credit Card, both are eligible for earning points.
  3. IMPS transactions: 100 points

- For every IMPS txn, Customer will be awarded 10 points for a minimum txn value of Rs. 250.
  - Points will be awarded for maximum 100 IMPS transactions per bank account per month.
4. Rewards redemption: 100 points
- 100 points will be awarded for redeeming rewards post logging in to CBOL.
  - Points will be awarded for max. two redemptions per card per month.

### **Winners**

- At the end of the offer period, total points earned per Customer at a User ID level will be computed.
- Top 20 Customers with maximum points will win an iPhone 6 16GB each.
- In case of a tie,
  - Tie breaker 1: The customer who created the User ID first will get a preference.
  - Tie Breaker 2: In case of a further tie, the Customer with the maximum value of bill pay/IMPS transactions done during the contest period will be considered and the time of the first IMPS/Bill pay will be used for tie break.
  - Tie breaker 3: In case of a further tie, the Customer with the maximum value of bill pay/IMPS transactions done during the contest period will be considered.
  - Tie Breaker 4: In case of a further tie, the Customer who has done the first IMPS/Bill pay transaction during the contest period will be considered.
- All winners will be announced on Citibank Website within one month of the contest ending.

### **Offer fulfillment**

- A representative from Citibank will reach out to the winners through a phone call post winner announcement.
- The winning Customers will be required to share their consent from their registered email ID allowing their name, registered address and registered phone number to be shared with a third-party for the delivery of the prize (iPhone 6 16GB). The prize will be delivered to Customers' registered address only.
- The color of the iPhone 6 16GB device awarded to the winners is subject to availability. Citibank does not guarantee or assure any particular color of the product. Images used in all promotional material are for representation purpose only.
- The prizes for winning Customers (iPhone 6 16GB) will be dispatched by 31<sup>st</sup> December 2015 on best effort basis. The timeline provided herein is only indicative of the expected period and may vary from the actual date of dispatch.

### **Offer Terms & Conditions**

1. Citibank India customers who do not have a Citibank User ID and IPIN or have a Citibank User ID but have an Inactive IPIN are eligible for the contest.
2. All Customers would be considered together for Contest. All points will be awarded at a User ID level.
3. Winners of previous Citibank Online and Citi Mobile contests are eligible to participate in this Offer. However, a single Customer is not eligible to win two or more prizes during this Contest. Customers with different User ID but same name and same registered mobile number will be considered as the same Customer.
4. Citibank employees cannot participate in this Offer.
5. Citibank Online can be accessed by visiting [www.citibank.co.in](http://www.citibank.co.in) from a web browser. The detailed Terms & Conditions of Citibank Online can be viewed at [www.citibank.com/india](http://www.citibank.com/india).
6. Citi Mobile India is available only to Citibank India Customers. Citi Mobile is available only on select mobile handsets. Citibank reserves the right to provide or not provide the Citi Mobile facility on any particular handset model. The detailed Terms & Conditions of Citi Mobile can be viewed at [www.citibank.com/india](http://www.citibank.com/india). Customers can access Citi Mobile India from their mobile phone by downloading the Citi Mobile India App for Android and iOS or by visiting [www.citibank.co.in](http://www.citibank.co.in) from the Mobile phone browser.
7. Citi Tablet India App is available only to Citibank India Customers. Citi Tablet India App is available for iPad and Android Tablets. Citibank reserves the right to provide or not provide the Citi Tablet India App facility on any particular tablet model. The detailed Terms & Conditions of Citi Tablet India App can be viewed at [www.citibank.com/india](http://www.citibank.com/india).
8. By participating in this Contest, the Customers agree to be bound by the Terms & Conditions of this Offer.
9. In all cases the decision of Citibank will be final and no dispute/correspondence/communication would be entertained from any Customer in this regard. Citibank has the right to disqualify a Customer if it has reasonable grounds to believe that the Customer has breached any rules of this Contest.
10. Citibank holds the discretion to change/alter the timelines mentioned above including the contest duration, winner announcement, and dispatching the prizes.
11. Citibank is under no obligation to disclose the identity of the winning Customers or to publish the same for any reason whatsoever.

12. Citibank shall in no way be liable if any customer(s) are unable to login to Citibank Online / Citi Mobile India/ Citi Tablet India due to incompatible devices, connectivity issues, telecom usage plans or any other reason whatsoever.
13. Citibank shall in no way be liable or responsible for any hardware/ software issues with the prize (iPhone 6 16GB) . All such issues should be taken up directly with the merchant.
14. Citibank reserves the right to disqualify any Customer from participating in the Offer and/or eliminating a Customer from the winner's list if any spurious practices / gaming / unethical means to earn points are suspected.
15. Citibank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer, without assigning any reasons thereof.
16. Neither anything contained in these terms nor need to conditions, nor the running of this Offer to which they apply, be construed as an obligation on Citibank to continue the Offer up to, on or after the Offer termination date.
17. 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.
18. Nothing mentioned herein amounts to a commitment or representation from Citibank to conduct further such offers.
19. The terms & conditions of the Offer shall be in addition to & not in substitution /derogation to the Rules & Regulations governing the use of the Citibank Credit Card, Citibank Account and/or the Citibank websites as stated above. Customers agree to be bound by the terms and conditions contained herein. Without a Customer being required to do any further act, the Customers shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein.
20. 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.
21. 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.