



Citibank IndianOil Platinum Credit Card - Terms and Conditions:

1. For fuel spends at IndianOil outlets

Earn 4 Turbo Points on every Rs.150 spent for fuel purchases at IndianOil outlets on Citibank EDCs only with the IndianOil Citibank Platinum Credit Card.

The Turbo Points that accrue in this category would be capped to Rs. 10,000 per transaction, i.e., no Turbo Points would accrue for transactions greater than Rs. 10,000 in value.

2. For grocery and supermarket spends

Earn 2 Turbo Points on every Rs. 150 spent at groceries and supermarkets with the IndianOil Citibank Platinum Credit Card.

Identification of Grocery Stores, Supermarkets are based on MCCs (Merchant Category Codes) allotted by Visa and Mastercard. Citibank will not be responsible for providing the additional Turbo Points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Grocery Stores, Supermarkets by Visa and Mastercard.

For merchant outlets not registered under the MCCs assigned for Grocery Stores, Supermarkets by Visa and Mastercard customer will earn 1 Turbo Point for every Rs. 150 spent on the card.

"2 Turbo Points per Rs. 150" will accrue on spends till Rs.5000 (or 67 points) per "month" in the categories specified above. For spends beyond this, the customer will earn 1 Turbo Point per Rs.150 spent. "Month" is defined as the statement billing cycle assigned to your card.

3. Turbo Points earned on other spends

Earn 1 Turbo Point on every Rs.150 spent for all other spends on your IndianOil Citibank Platinum Credit Card.

The above benefits are valid only if the Cardmember's Citibank card account continues to be in good standing and payment continues to reach us before the payment due date.

The Turbo Points earned against purchases made on the credit card are transferred to the customer's card account after each monthly billing cycle and will reflect in the customer card account after the billing cycle for the respective month.

4. Earn 200 bonus Turbo Points on taking an Additional Card

The bonus Turbo Points offer is valid only on the first 3 additional cards taken on the same Primary Card. Bonus Turbo Points will be credited to the Primary Cardmember within 60 days of issuance of the Additional Card. Issuance of the card is at sole discretion of Citibank

Annual Card Fee:

There is no first year card fee, however an annual card fee of Rs. 1,000 may be levied on the credit Card at the end of the membership year. A Cardmember shall be exempted from the said annual card fees of the year in which he/she spends Rs. 30,000 or more on his/her Card. Qualifying purchase value will exclude all EMI transactions, cash withdrawals, fees (if any), charges and service tax. Any disputed transaction and merchant refunds will not be considered for qualifying purchase value computation. There is no annual card fee on Additional Cards issued with the Card.



In case an existing Citibank credit card is swapped/converted to the IndianOil Citibank Credit Card, no annual card fee will be applicable irrespective of the card spend.

Details on Turbo Points redemption & Terms & Conditions are available at:

[http://www.online.citibank.co.in/portal/newgen/cards/tab/rewards-](http://www.online.citibank.co.in/portal/newgen/cards/tab/rewards-home.htm?eOfferCode=CHS01L01)

[home.htm?eOfferCode=CHS01L01](http://www.online.citibank.co.in/portal/newgen/cards/tab/rewards-home.htm?eOfferCode=CHS01L01). Once the Card Account is closed, redemption of reward points accrued till date but not redeemed is not allowed.

The above Terms & Conditions need to be read in conjunction with the Cardmember Terms & Conditions. Please refer the Cardmember Terms & Conditions at

<http://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf>

Terms and conditions for the "Personal Planner" service are available at [https://www.online.citibank.co.in/portal/newgen/cards/tab/creditcards tc.htm](https://www.online.citibank.co.in/portal/newgen/cards/tab/creditcards_tc.htm) under "Platinum Assist"

Terms and conditions for the Citibank Privileges are available at <http://www.online.citibank.co.in/card-offers/special-offers.htm>

Terms and conditions for offers available under Platinum Privileges:

These Offers are solely brought to you by Visa and that Citibank is not making these Offers and therefore Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the Offer or of the products/services made available to you by Visa under this Offers,

Any disputes regarding delivery, service, suitability, merchantability, availability or quality of the Offers and/or products/services under the Offers must be addressed by the Customers directly to Visa and that Citibank shall not entertain any communication in this regard.

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 a customer, directly or indirectly, by use or non-use of products/services under this Offers. Offers cannot be combined with any other offers.

Citibank reserves the right to extend or terminate these Offers without prior notice.

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 Offers by other offers, whether similar to this Offers or not , or to withdraw it altogether. These offers are only valid on payment with Citibank credit card issued in India only.

Payment of fees/service charges/all other amounts due from a Customer to Citibank from usage of the Citibank Credit Card by the Customer under the Offers and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions.

These terms and conditions are to be read in conjunction with the Visa terms and conditions available at http://www.visa-asia.com/premium/platinum/ap/local_offers/india/index.shtml. The above Terms & Conditions are also to be read in conjunction with the detailed Citibank Cardmember Terms &



Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal www.citibank.com/India.