

Terms and conditions: Fuel purchase cashback

- You are now eligible for a 0.75% cashback on fuel purchases with your Citi credit card
- Cashback amount will be calculated on the transaction purchase amount excluding the fuel surcharge
- As per the existing Terms & Conditions, no surcharge will be levied on transactions at IndianOil Outlets done on Citibank EDCs
- Applicable on fuel purchases made on IOCL, BPCL and HPCL outlets only
- Applicable only for cashback amounts greater than Rs. 1
- The above Terms & Conditions need to be read in conjunction with the Credit card Most Important Terms & Conditions and Cardmember Terms & Conditions. Please refer the Cardmember Terms & Conditions at <http://www.online.citibank.co.in/portal/newgen/cards/cardmember.pdf>

Illustration:

For Citibank EDCs:

Transaction amount = Rs. 1000

Cashback amount: Rs. 7.5

Surcharge amount: Rs. 0

Hence the net payable for the = $1000 - 7.5 = \text{Rs. } 992.5$

For non- Citibank EDCs:

Transaction amount = Rs. 1000

Cashback amount: Rs. 7.5

Surcharge amount = $(1000 - 7.5) * 2.5 \% = 24.81$

Hence the net payable for the transaction = $1000 - 7.5 + 24.81 = 1017.31$