

The following provisions shall apply to the Citi Cashback Credit Cards, in addition to the terms set forth in the Citibank General Terms and Conditions (“General Terms and Conditions”) to which this document shall form an integral part and should be read in conjunction with the terms included in the credit card application form.

Capitalized terms which have not been defined herein shall carry the same meaning as has been ascribed to them in the General Terms and Conditions. Save as stated hereunder, all remaining provisions of the General Terms and Conditions remain unchanged.

The following terms and conditions are applicable for the Citi Cashback Credit Cards issued by Citibank:

Definitions

- a) “**Citi Cashback Card**” means the Citi Cashback Credit Card issued by Citibank;
- b) “**Citi Cashback Program**” means the program enabling Cardmembers to use their Citi Cashback Card to earn Cashback on eligible transactions;
- c) “**Cashback**” means an accrued amount earned on eligible transactions as set forth in this document, as decided by the Bank at its absolute discretion and which shall be credited to the Citi Cashback Card on a monthly basis, where the Cashback amount is equal or greater than one Dirham;
- d) “**Eligible Transactions**” means all retail transactions, at point of sale or online, charged to a Cardmember’s Citi Cashback Card, except for the transactions excluded in point 14 below;

Citi Cashback Program

1. Cardmembers holding a Citi Cashback Card are eligible to participate in the Citi Cashback Program. For the avoidance of doubt, the Citi Cashback Program does not apply to all Citibank Visa and/or MasterCard. Citi Cashback Program shall be at all times subject to the terms and conditions outlined hereinafter.
2. Citibank is entitled, at any time and with prior notice or liability to the Cardmember in any manner whatsoever, to terminate the Citi Cashback Program and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or modify or limit the value of Cashback awarded, and/or the manner of which the Cashback is awarded and the Cardmember shall be bound by such variations and amendments. The latest provisions in such connection will be available on the Citibank website. It is the Cardmember’s responsibility to ensure that he is apprised of the provisions and any changes thereof relating to the Card at all times. Citibank’s decision on all matters relating to the Citi Cashback Program shall be final and binding on the Cardmember.
3. This Citi Cashback Program applies to Eligible Transactions made on Citi Cashback Cards and the calculated Cashback amount will be rounded down and paid to the nearest Dirham. The remaining fils, if any, will be carried forward to the next Cashback payment. . The following rate of Cashback will be awarded to the corresponding Eligible Transaction(s):
 - i. **3% cashback on “International Spend”**, will be awarded to all retail transactions made in a foreign currency (non-Dirham currency) which are posted to the cardholder’s account;
 - ii. **2% cashback on “Grocery & Supermarket Spend”**, will be awarded to all eligible transactions made in UAE Dirham at Grocery stores & Supermarkets which are posted to the cardholder’s account. The classification of these stores will be basis the merchant codes published by MasterCard as described in point 4 below.
 - iii. **1% cashback on all other spend**, will be awarded to all other Eligible Transactions made in UAE Dirhams which are posted to the cardholder’s account.
4. The determination of **Grocery & Supermarket Spend** will be basis merchant code **5411** (with description GROCERY STORES / SUPERMARKETS) as published by MasterCard. This code can be changed without prior notice by MasterCard and will be updated in our system accordingly. The determination of **International Spend** will be done basis the currency code used for transaction posting.
5. Eligible Transactions made with a Supplementary Citi Cashback Card will be aggregated with the Eligible Transactions charged by the Basic Cardmember for the purposes of calculating the Cashback amount. The aggregated Cashback will be awarded on the Basic Cardmember’s Card Account.
6. The cashback will be accrued against each eligible transaction and will be credited automatically to the card account as a single entry for each Cashback category stated in point 3 above in the subsequent statement cycle.
7. There is no minimum spend condition for the cashback to be awarded
8. The cashback awarded on eligible transactions in a statement cycle will be limited to the credit limit of the customer i.e. no cashback will be awarded for transaction done over & above the credit limit in a statement cycle
9. Any reversal/part reversal of transactions will result in the claw back of cashback awarded. Citi reserves the right to charge the equivalent value of such cashback credited directly from the card account without prior notice or adjust the same against cashback for future purchase(s)
10. The cashback amount paid will be netted off against the total outstanding balance. . Customers are still required to make the Minimum Payment Due, as reflected on the monthly statement..
11. Any Cashback accumulated and not credited into the Card Account will be cancelled/ forfeited if the Cardholder’s Citi Cashback Card is a) closed; b) not in good standing in the opinion of Citibank; c) the Cardholder’s Citi Cashback Card has expired and was not renewed; d) there has been a breach of the Citi Cashback Card Agreement; or e) any other event, which, in the sole discretion of Citibank should result in the cancellation of the Citi Cashback Program, and/or any similar benefits (as applicable).
12. Cashback cannot be exchanged for any other rewards, and is not replaceable or transferable under any circumstances.
13. Any decision about whether spend on purchases qualify as an Eligible Transaction for the purposes of Cashback and/or how spend are classified for each Cashback category shall be resolved by the bank and the result shall be communicated to the cardmember.

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14. Unless otherwise stated, all transactions, charged to Citi Cashback Credit Cards are eligible for Cashback as per the categories defined above except for the following exclusions:
- i. annual fee payment(s) related to the Cardmember's Citi Cashback Credit Card
 - ii. cash advances;
 - iii. finance charges;
 - iv. late payment charges;
 - v. traveler's cheques, balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges;
 - vi. purchase of foreign currency;
 - vii. contributions, premiums or other payments in relation to Invest Plus, Credit Shield/Credit Shield Plus products/programs/any other insurance programs or products that Citibank may choose to offer/distribute;
 - viii. utility bill payments made through Citibank Online and/or by utilizing any other payment channel provided by Citibank;
 - ix. transactions conducted at exchange house(s);
 - x. purchase of saving certificates, bonds and other debt instruments; or
 - xi. transactions that Citibank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent;
 - xii. any transaction undertaken through or using the UAE Direct Debit System; and
 - xiii. transactions converted into EIP with a zero percent interest rate.

Furthermore, misuse of the Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for Cashback. Citibank may, at its sole discretion and without prior notice to the Cardholder, add to, or remove from, the above list of exceptions. Citibank's decision as to what constitutes an eligible transaction shall be final, conclusive and binding

15. The Cashback Program is valid for personal use only. In case the credit card is used for business purposes, Citi reserves the right to claw back the cashback awarded, suspend the credit card and/or report the same to relevant authorities
16. Citibank reserves the right to disqualify any Cardholder from further participation in the Citi Cashback Program, if in Citibank's sole judgment, that Cardholder has in any way violated these Terms and Conditions and/or the terms and conditions of the Citi Cashback Card Agreement. Suspension and disqualification may result, at Citibank's sole discretion, to the cancellation and nullification of all Cashback earned by the Cardholder
17. Citi reserves the right to terminate this Cashback Program or amend its terms and conditions at any time with a minimum of 15 days' prior notice through its website.