

Terms & Conditions of the Welcome Offer

Rs. 250 off on purchase of Rs.2500 in Shoppers Stop Stores

The Customer (Card Member) applying for First Citizen Citi Credit Card has been entitled to get this discount voucher of Rs. 250 (voucher) pursuant to becoming a Card Member. In order to redeem the voucher the Card Member needs to purchase merchandise worth at least Rs. 2500 (Rupees Two Thousand Five Hundred only) or more during the validity period in a single cash memo and on handing over the voucher the Card Member will receive a discount of Rs. 250 (voucher), on such cash memo (scheme). Purchase of merchandise will have to be from any SSL Stores situated across India including SSL Airport Stores, Homestop stores, Mothercare (stores operated by SSL) (said stores). Purchase shall have to be worth Rs.2500 and more, wherein, minimum Rs. 2250 or more has to be paid using First Citizen Citi Credit Card and only then will the Card Member be eligible to receive a discount of Rs. 250 on the single cash memo, on producing this voucher at the billing counter at the said stores. To avail this scheme the payment through First Citizen Citi Credit Card will have to be made using the Citibank EDC Machine or Plutus at the said stores. The scheme shall commence from June 1, 2016. Citibank shall stamp each voucher with the validity date and the Card Member shall have to redeem the voucher within two (2) months of the issuance date (scheme period). The voucher cannot be redeemed at www.shoppersstop.com. No claims for redemption shall be entertained after completion of validity period and the voucher shall be deemed to have lapsed. In the event of non-happening of the scheme for reasons beyond anybody's control or due to the act of God, then neither SSL, nor its directors, managers, staff, employees, agents, sponsors nor their agents, successors' or assigns shall be liable to all or any of the customers. This scheme cannot be clubbed with any other ongoing offers/ schemes at the said stores. Two or more vouchers under the scheme cannot be redeemed in a single cash memo. This voucher is non-transferable and non-refundable. SSL shall not accept damaged, duplicate or defaced voucher for redemption. In case of loss of voucher prior to redemption, SSL shall not be responsible for the same and no duplicate voucher will be issued. The Voucher cannot be encashed/exchanged/ substituted for cash, either wholly or in part and can only be redeemed on a single invoice/bill/ cash memo. This voucher is not valid on purchase of mobiles, mobile accessories, laptops, laptop accessories, MP3/MP4 players, iPods, pure gold jewelry, gold coins, Titan Eye+, SSL Gift Vouchers/ Gift Cards/ Electronic-Gift Vouchers and certain categories of merchandise at SSL. SSL and Citibank reserve their 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 scheme by another scheme, whether similar to this offer or not, or to withdraw it altogether, without assigning any reasons. Any disputes as regards delivery, quality, merchantability or suitability of products/services availed of under this offer/the Voucher must be addressed by the Card Member in writing to Shoppers Stop directly and Citibank will not entertain any communication in this regard. Any disputes/ queries as regards to the use, loss, fraudulent use or any other reason relating to the First Citizen Citi Credit Card must be addressed by the Card Member in writing to Citibank and SSL will not entertain any communication in this regard. Citibank or SSL 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 Card Member, directly or indirectly, under this scheme/the Voucher. All disputes arising out of the scheme shall be submitted to the exclusive jurisdiction of the courts of Mumbai only.

Citibank Rs.350 worth of Reward Points on First Swipe in First Month

This offer is valid for all cards booked from 01st April'16 to 31st July'16. The bonus rewards offer is valid on the first spend on the Primary Card which is made within 30 days of Card issuance. Spends will be calculated basis the transaction date submitted by the Merchant Establishment/Association (i.e. Visa/ MasterCard). Citibank will not be held responsible if Merchant Establishments submits the transaction date as different from the actual date when the transaction was done. Qualifying purchase value will exclude all EMI transactions, cash withdrawals, fees (if any), charges and service tax. The bonus rewards points will be credited to your card account within 60 days of the transaction date (as defined above). This offer is not applicable on swap to First Citizen Citibank Credit card from an already existing Citibank Credit Card. Citibank reserves the right to extend or terminate any/all offers provided with the First Citizen Citibank Credit Card (the "Card") from time-to time without prior notice. Citibank reserves the right at any time, without prior notice, to add/alter/modify/change or

vary all of these terms and conditions or to replace wholly, or, in part, the offer(s) provided with the Card from time to time by another offer(s), provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether. All disputes if any, arising out of or in conjunction with or as a result of this offer(s) provided with the Card from time to time or otherwise relating to the Card shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction. Reward points will be awarded to a Cardmember for valid charges incurred on a valid card. No Reward points will be awarded to a Cardmember towards fees & charges, cash advance, any advance on Cash Line, Loan on Phone or any Equated Monthly Installment (EMI) products. Further, only such Cardmembers who are not delinquent on their Card payments shall be eligible for Reward Points. Reward Points shall not accrue on charges that are subsequently reversed. No accumulation or redemption of Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Cardmember is a delinquent account or if there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions. Citibank's computation of Reward Points shall be final, conclusive and binding on Cardmembers and will not be liable to be disputed or questioned, save and except in case of manifest error. The Terms and Conditions of the Offer shall be in addition to and not in substitution of/derogation to, the Cardmember Terms & Conditions governing the Card. 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 and 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. This Offer is brought to you solely by Citibank. Shoppers Stop Limited is not making these offers, and holds no warranty nor is liable or responsible to the Customers availing this Offer. Any issues regarding this Offer must be addressed in writing, by the Customers directly to Citibank and neither SSL nor its Directors and/or its managers and/or its employees shall be held liable or responsible for the same or entertain any communication in this regard.

Rs. 500 off on purchase Rs. 2500 in Shoppers Stop Stores on Private Brands

The Customer (Card Member) applying for First Citizen Citi Credit Card has been entitled to get this discount voucher of Rs. 500 (voucher) pursuant to becoming a Card Member. In order to redeem the voucher the Card Member needs to purchase merchandise worth at least Rs. 2500 (Rupees Two Thousand Five Hundred only) or more during the validity period in a single cash memo and on handing over the voucher the Card Member will receive a discount of Rs. 500 (voucher), on such cash memo (scheme). Purchase of merchandise will have to be from any Shoppers Stop Limited (SSL/ Shoppers Stop) Stores situated across India including SSL Airport Stores (said stores). Purchase shall have to be worth Rs.2500 and more, wherein, minimum Rs. 2000 or more has to be paid using First Citizen Citi Credit Card and only then will the Card Member be eligible to receive a discount of Rs. 500 on the single cash memo, on producing this voucher at the billing counter at the said stores. To avail this scheme the payment through First Citizen Citi Credit Card will have to be made using the Citibank EDC Machine or Plutus at the said stores. The Voucher to be redeemed on purchase of **APPARELS** worth Rs. 2,500 or more, only from Shoppers Stop **Private Brands viz., Elliza Donatein, Life, Haute Curry, Kashish, STOP & Vettorio Fratini**. The scheme shall commence from June 1, 2016. Citibank shall stamp each voucher with the validity date and the Card Member shall have to redeem the voucher within two (2) months of the issuance date (scheme period) The voucher cannot be redeemed at www.shoppersstop.com. No claims for redemption shall be entertained after completion of validity period and the voucher shall be deemed to have lapsed. In the event of non-happening of the scheme for reasons beyond anybody's control or due to the act of God, then neither SSL and Citibank, nor its directors, managers, staff, employees, agents, sponsors nor their agents, successors' or assigns shall be liable to all or any of the customers. This scheme cannot be clubbed with any other ongoing offers/ schemes at the said stores. Two or more vouchers under the scheme cannot be redeemed in a single cash memo. This voucher is non-transferable and non-refundable. SSL shall not accept damaged, duplicate or defaced voucher for redemption. In case of loss of voucher prior to redemption, SSL shall not be responsible for the same and no duplicate voucher will be issued. The Voucher cannot be encashed/exchanged/ substituted for cash, either wholly or in part and can only be redeemed on a single invoice/bill/ cash memo. This voucher is not

valid on purchase of mobiles, mobile accessories, laptops, laptop accessories, MP3/MP4 players, iPods, pure gold jewelry, gold coins, Titan Eye+, SSL Gift Vouchers/ Gift Cards/ Electronic-Gift Vouchers and certain categories of merchandise at SSL. SSL and Citibank reserve their 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 scheme by another scheme, whether similar to this offer or not, or to withdraw it altogether, without assigning any reasons. Any disputes as regards delivery, quality, merchantability or suitability of products/services availed of under this offer/the Voucher must be addressed by the Card Member in writing to Shoppers Stop directly and Citibank will not entertain any communication in this regard. Any disputes/ queries as regards to the use, loss, fraudulent use or any other reason relating to the First Citizen Citi Credit Card must be addressed by the Card Member in writing to Citibank and SSL will not entertain any communication in this regard. Citibank or SSL 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 Card Member, directly or indirectly, under this scheme/the Voucher. All disputes arising out of the scheme shall be submitted to the exclusive jurisdiction of the courts of Mumbai only.

Rs. 300 off on purchase of Rs. 3000 in HomeStop Stores

The Customer (Card Member) applying for First Citizen Citi Credit Card has been entitled to get this discount voucher of Rs. 300 (voucher) pursuant to becoming a Card Member. In order to redeem the voucher the Card Member needs to purchase products worth at least Rs. 3000 (Rupees Three Thousand only) or more during the validity period in a single cash memo and on handing over the voucher the Card Member will receive a discount of Rs. 300 (voucher), on such cash memo (scheme). Purchase of products will have to be from any Homestop stores/ Homestop section of Shoppers Stop Limited (SSL/ Shoppers Stop) Stores situated across India - (said stores). Purchase shall have to be worth Rs.3000 and more, wherein, minimum Rs. 2700 or more has to be paid using First Citizen Citi Credit Card and only then will the Card Member be eligible to receive a discount of Rs. 300 on the single cash memo, on producing this voucher at the billing counter at the said stores. To avail this scheme the payment through First Citizen Citi Credit Card will have to be made using the Citibank EDC Machine or Plutus at the said stores. This scheme and vouchers are valid only on products available at the said stores. The scheme shall commence from June 1, 2016. Citibank shall stamp each voucher with the validity date and the Card Member shall have to redeem the voucher within two (2) months of the issuance date (scheme period). The voucher cannot be redeemed at www.shoppersstop.com. No claims for redemption shall be entertained after completion of validity period and the voucher shall be deemed to have lapsed. In the event of non-happening of the scheme for reasons beyond anybody's control or due to the act of God, then neither SSL and Citibank, nor its directors, managers, staff, employees, agents, sponsors nor their agents, successors' or assigns shall be liable to all or any of the customers. This scheme cannot be clubbed with any other ongoing offers/ schemes at the said stores. Two or more vouchers under the scheme cannot be redeemed in a single cash memo. This voucher is non-transferable and non-refundable. SSL shall not accept damaged, duplicate or defaced voucher for redemption. In case of loss of voucher prior to redemption, SSL shall not be responsible for the same and no duplicate voucher will be issued. The Voucher cannot be encashed/exchanged/ substituted for cash, either wholly or in part and can only be redeemed on a single invoice/bill/ cash memo. This voucher is not valid on purchase of mobiles, mobile accessories, laptops, laptop accessories, MP3/MP4 players, iPods, pure gold jewelry, gold coins, Titan Eye+, SSL Gift Vouchers/ Gift Cards/ Electronic-Gift Vouchers and certain categories of merchandise at SSL. SSL and Citibank reserve their 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 scheme by another scheme, whether similar to this offer or not, or to withdraw it altogether, without assigning any reasons. Any disputes as regards delivery, quality, merchantability or suitability of products/services availed of under this offer/the Voucher must be addressed by the Card Member in writing to Shoppers Stop directly and Citibank will not entertain any communication in this regard. Any disputes/ queries as regards to the use, loss, fraudulent use or any other reason relating to the First Citizen Citi Credit Card must be addressed by the Card Member in writing to Citibank and SSL will not entertain any communication in this regard. Citibank or SSL 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 Card Member, directly or indirectly, under this scheme/the Voucher. All disputes arising out of the scheme shall be submitted to the exclusive jurisdiction of the courts of Mumbai only.

Rs. 250 off on purchase of any Bedsheet in HomeStop Stores

The Customer (Card Member) applying for First Citizen Citi Credit Card has been entitled to get this discount voucher of Rs. 250 (voucher) pursuant to becoming a Card Member. In order to redeem the voucher the Card Member needs to purchase a bedsheet from Hosmestop stores/ Homestop section within Shoppers Stop Limited stores, situated across India (said stores), during the validity period in a single cash memo and on handing over the voucher the Card Member will receive a discount of Rs. 250 (voucher), on such cash memo (scheme). On producing this voucher at the billing counter at the said stores, the Card Member will get a discount of Rs. 250 on the MRP of bedsheet(s) and the balance amount for the purchased bedsheet will have to be paid by using the First Citizen Citi Credit Card. To avail this scheme the payment through First Citizen Citi Credit Card will have to be made using the Citibank EDC Machine or Plutus at the said stores. This scheme and vouchers are valid only on products available at the said stores and the voucher cannot be used for any other category of products available at the said stores or SSL stores. The scheme shall commence from June 1, 2016. Citibank shall stamp each voucher with the validity date and the Card Member shall have to redeem the voucher within two (2) months of the issuance date (scheme period). The voucher cannot be redeemed at www.shoppersstop.com. No claims for redemption shall be entertained after completion of validity period and the voucher shall be deemed to have lapsed. In the event of non-happening of the scheme for reasons beyond anybody's control or due to the act of God, then neither SSL and Citibank, nor its directors, managers, staff, employees, agents, sponsors nor their agents, successors' or assigns shall be liable to all or any of the customers. This scheme cannot be clubbed with any other ongoing offers/ schemes at the said stores. Two or more vouchers under the scheme cannot be redeemed in a single cash memo. This voucher is non-transferable and non-refundable. SSL shall not accept damaged, duplicate or defaced voucher for redemption. In case of loss of voucher prior to redemption, SSL shall not be responsible for the same and no duplicate voucher will be issued. The Voucher cannot be encashed/exchanged/ substituted for cash, either wholly or in part and can only be redeemed on a single invoice/bill/ cash memo. This voucher is not valid on purchase of mobiles, mobile accessories, laptops, laptop accessories, MP3/MP4 players, iPods, pure gold jewelry, gold coins, Titan Eye+, SSL Gift Vouchers/ Gift Cards/ Electronic-Gift Vouchers and certain categories of merchandise at SSL. SSL and Citibank reserve their 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 scheme by another scheme, whether similar to this offer or not, or to withdraw it altogether, without assigning any reasons. Any disputes as regards delivery, quality, merchantability or suitability of products/services availed of under this offer/the Voucher must be addressed by the Card Member in writing to Shoppers Stop directly and Citibank will not entertain any communication in this regard. Any disputes/ queries as regards to the use, loss, fraudulent use or any other reason relating to the First Citizen Citi Credit Card must be addressed by the Card Member in writing to Citibank and SSL will not entertain any communication in this regard. Citibank or SSL 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 Card Member, directly or indirectly, under this scheme/the Voucher. All disputes arising out of the scheme shall be submitted to the exclusive jurisdiction of the courts of Mumbai only.

Rs. 200 off on purchase of Rs.2000 at www.shoppersstop.com

This Offer is applicable to all First Citizen Citi Credit Card members ("Card members") residing in India, who applied and got enrolled for the Citi Credit Card co-branded with Shoppers Stop Limited. This Coupon of Save Rs.200/- ("Coupon") can be redeemed against the nett purchase (in a single order) of Rs.2,000/- and above paid using First Citizen Citi Credit Card(said Card) on almost all categories (except for Gold coins, Gift Vouchers, Gift cards/Topups, E-Gift Voucher, Casio Watches, Jockey, Nautica, Tommy Hilfiger, United Colors of Benetton Brands, Maxit merchandise and First Citizen enrolment fee) only from www.shoppersstop.com ("said website") of Shoppers Stop Limited (SSL) during the Offer Period. The same shall be subject to the terms and conditions as stated herein ("Offer"). This Offer is applicable only for the offer Period: 1st June, 2016 to 31st March, 2017 (both days inclusive) except for End of Season Sale (EOSS) periods of SSL, during which period this Offer shall not be applicable ("Offer Period"). The coupon distributed to the Card member in March 2017 will be valid for redemption till 30th April 2017. This offer is valid on purchase of Rs.2000 and more where Rs.1800 or more has to be paid using First Citizen Citi Credit Card and the balance Rs.200 will

be given as a discount once the customer apply the offer coupon code. The coupon will be provided to all the new First Citizen Citi Credit Cards booked from 1st June, 2016 to 31st March 2017. To redeem this coupon, the Card members will be required to type the **coupon code C200** in the 'Coupon Code' box provided on the shopping bag page during checkout. To redeem this coupon, the Card members should enter the correct coupon code mentioned on the front of the Coupon. If the Card members fail to redeem the said Coupon within the said Offer period then the Coupon expires and becomes invalid. SSL and Citi NA (Citibank) shall not be responsible for failure of such redemption and Card members shall cease to have any claims against SSL and Citibank. This Offer is non-transferable, non-binding, non-encashable and non-refundable. In case of loss of Coupon prior to redemption, SSL and/or Citibank shall not be responsible/liable for the same and No duplicate Coupon shall be issued and the Card members acknowledges not to make any such claims against SSL and/or Citibank. This Offer cannot be clubbed/combined/exchanged with any other offer running during the Offer Period at the said website. This Offer is valid only for successful/approved transactions and not void transactions. Approval of the orders shall be at the sole discretion of SSL. All orders shall be subject to stock availability at the time of shipping. SSL shall not be liable for any claims or grievances solely attributable to Citibank or in case, of any misuse or fraudulent use of the Card and/ or if any Card members defaults in paying the purchase amount to Citibank, and that Citibank agrees that SSL shall not refund any of the remittance of the Bank to SSL relating to purchase transactions under this Offer. Citibank shall be liable to address any disputes directly and no claims shall be constituted against SSL. In the event of non-happening, cancellation or partial happening of this Offer for reason beyond anybody's control or Act of God, neither SSL nor Citibank nor their respective affiliates, agents, sponsors or assigns shall be liable to any of the Card members participating under this Offer. Citibank and SSL shall not be liable for any loss or damage whatsoever or for any personal injury that may be suffered as a result of availing of this Offer. SSL reserves its rights to add, alter, modify, change or vary any of the terms & conditions of this Offer or to replace wholly or in part this Offer by another offer whether similar to this Offer or not or to withdraw the Offer altogether without any notice and without assigning any reasons whatsoever. By participating in this Offer and by placing an order on the website, the Card members shall be deemed to have accepted these Terms and Conditions including but not limited to the Terms of Use, shipping policy, other terms and conditions and return policy specified on www.shoppersstop.com. Payment of fees/service charges/all other amounts due from a Card member to Citibank from usage of the Citibank Credit Card by the Card member under the Offer and/or otherwise will be governed by the detailed Citibank Card member Terms & Conditions. The above Terms & Conditions need to be read in conjunction with the detailed Citibank Card member Terms & Conditions. The detailed Card member Terms & Condition can be viewed on Citibank's online portal www.citibank.com/India. Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of courts in Mumbai only. The Terms & Conditions shall be governed by the Laws of India.

15% off on purchase of Rs.2000 at www.shoppersstop.com

This Offer is applicable to all Citibank Credit/Debit Card members including First Citizen Citibank Credit Card members ("Card members"). This offer is 'save 15% on purchases (in a single order) of Rs. 2,000/- and above' paid using Citibank Credit/Debit Card including First Citizen Citibank Credit Card (said Card) on all categories (except for Gold coins, Gift Vouchers, Gift cards/Topups, E-Gift Voucher, Casio Watches, Kobo E-Reader, Maxit merchandise and First Citizen enrolment fee) only from www.shoppersstop.com ("said website") of Shoppers Stop Limited (SSL) during the Offer Period. The same shall be subject to the terms and conditions as stated herein ("Offer"). This Offer is valid till 31st March, 2017 except for End of Season Sale (EOSS) periods of SSL, during which period this Offer shall not be applicable ("Offer Period"). To avail this Offer, the Card members will be required to type the correct Coupon Code (Offer Code) **CIT12** in the 'Coupon Code' box provided on the shopping bag page during checkout on the said website. SSL and Citibank NA (Citibank) shall not be held liable for any claims, if the Card members fail to avail the Offer within the said Offer period. This Offer is non-transferable, non-binding, non-encashable and non-refundable. This Offer cannot be clubbed/combined/exchanged with any other offer running during the Offer Period at the said website. This Offer is valid only for successful/approved transactions and not void transactions. Approval of the orders shall be at the sole discretion of SSL. All orders shall be subject to stock availability at the time of shipping. SSL shall not be liable for any claims or grievances solely

attributable to Citibank or in case, of any misuse or fraudulent use of the Card and/ or if any Card members defaults in paying the purchase amount to Citibank, and that Citibank agrees that SSL shall not refund any of the remittance of the Bank to SSL relating to purchase transactions under this Offer. Citibank shall be liable to address any disputes directly and no claims shall be constituted against SSL. In the event of non-happening, cancellation or partial happening of this Offer for reason beyond anybody's control or Act of God, neither SSL nor Citibank nor their respective affiliates, agents, sponsors or assigns shall be liable to any of the Card members participating under this Offer. Citibank and SSL shall not be liable for any loss or damage whatsoever or for any personal injury that may be suffered as a result of availing of this Offer. SSL reserves its rights to add, alter, modify, change or vary any of the terms & conditions of this Offer or to replace wholly or in part this Offer by another offer whether similar to this Offer or not or to withdraw the Offer altogether without any notice and without assigning any reasons whatsoever. By participating in this Offer and by placing an order on the website, the Card members shall be deemed to have accepted these Terms and Conditions including but not limited to the Terms of Use, shipping policy, other terms and conditions and return policy specified on www.shoppersstop.com. Payment of fees/service charges/all other amounts due from a Card member to Citibank from usage of the Citibank Credit/Debit Card by the Card member under the Offer and/or otherwise will be governed by the detailed Citibank Cardmember Terms & Conditions The above Terms & Conditions need to be read in conjunction with the detailed Citibank Card member Terms & Conditions. The detailed Card member Terms & Conditions can be viewed on Citibank's online portal www.citibank.com/India. Any disputes arising out of this Offer shall be subject to the exclusive jurisdiction of courts in Mumbai only. The Terms & Conditions shall be governed by the Laws of India.