



IKEA Family Credit Card – Offer Terms & Conditions

1. Definitions:

‘IKEA Family Credit Card’ shall mean a Mastercard Co-branded/White label Card issued by Citibank, N.A. India to a registered IKEA Family member who has submitted a card application

‘Cardmember’ shall mean and include authorized person to whom an IKEA Family Credit Card is issued

2. Earn Reward Points

2.1. 3X rewards on every INR 100 spent at IKEA India

- Customer shall earn 3 points for every INR 100 spent at IKEA stores, IKEA India app or web portal
- Identification of purchases made at IKEA is based on the name ‘IKEAIN’ or ‘IKEA IN’ appearing in the merchant description. For merchant description not containing the above phrase(s), 3X rewards will not be awarded

2.2. 2X rewards on every INR 100 spent on Dining

- Customer shall earn 2 points for every INR 100 spent on transactions for Dining purposes
- Identification of Dining establishments is basis the MCCs 5812, 5813 and 5814 captured along with the transaction. For merchant outlets not registered under the MCCs assigned for Apparel and Department Stores by Mastercard®, customer will earn 1 reward point for every INR 125 spent on the card. Citibank will not be responsible for providing the 2X rewards points for purchases at merchant outlets that have not registered themselves under the MCCs captioned above. Please refer to section 2.5 for additional details on MCC

2.3. 1X rewards on every INR 100 spent elsewhere

- Customer shall earn 1 reward point on every INR 100 spent anywhere else on the IKEA Family Credit Card. The Reward points earned against purchases made on the credit card shall reflect in the customer's card account on the transaction posting date
- Purchase transactions performed on these Merchant Category Codes (MCC) as allotted by Mastercard® shall not earn rewards: Transportation & Tolls (4111, 4121, 4131 & 4784), Utilities (4900), Insurance (5960 & 6300), Service Stations and Automated Fuel Dispensers (5541, 5542), Educational Institutions (8211, 8241, 8244, 8249 & 8299) and Government Institutions (9211, 9222, 9311, 9399, 9402, 9405 & 8220), refer section 2.5 for additional details on MCC

2.4. EMI transactions will not be eligible for reward points

2.5. Merchant Category Code: A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC



Illustrative example on Rewards earn:

For an IKEA Family Credit Card with statement cycle on 10th of each month, card statement is generated on 10th December for spends between 11th Nov to 10th Dec consisting of below transactions:

Posting Date	Transaction	Type	Amount (INR)	Reward category	Points credited
15th Nov	IKEA	Purchase	5,000	3X	150
16th Nov	Dining	Purchase	2,500	2X	50
18th Nov	Fuel	Purchase	1,200	NIL	0
21st Nov	Grocery Store	Purchase	1,500	1X	15
28th Nov	Insurance	Purchase	3,500	NIL	0
	Total		13,700		215

3. Redemption of Reward Points

3.1. Rewards points can be redeemed in the following way:

a. Redemption for transactions done at IKEA via SMS (Universal pay with points). Min. transaction value for such redemption is INR 250/-

For details on Rewards Redemption and Terms & Conditions, please visit www.citibank.com/india and click on 'Redeem Reward Points' under the 'Credit Cards' tab. URL: <https://www.online.citibank.co.in/portal/newgen/cards/tab/rewards-home.htm>

4. Annual fee

There is no joining or annual fee to be paid for the IKEA Family Credit Card

5. Other Terms & Conditions:

5.1. Qualifying purchase value will exclude all EMIs pertaining to Loan on credit card, Dial an EMI, Balance conversion and Balance transfer programs, cash withdrawals, fees, charges and Goods and Services Tax (GST). Any disputed transaction will not be considered for qualifying purchase value computation. Merchant refunds/reversals will be considered as a negative adjustment in qualifying purchase value computation

5.2. Reversal transactions, if any, shall be considered for the calculation of net spends and monthly cap in the statement month in which reversal transaction is posted. Therefore, the bonus reward points



deducted on the reversal transaction could be different from the reward points earned for the original purchase transaction

- 5.3. Only IKEA Family Credit Card customer ("Cardmember") whose IKEA Family Credit Card (the "Card") account is open, remains in good credit standing, payment continues to reach us before the payment due date, are not delinquent on their card payments are entitled to receive the rewards. During block period of a card, no reward points shall be awarded for any transaction posted on the customer card account
- 5.4. If a Cardmember's IKEA Family Credit Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank, the primary Cardholder will forthwith be disqualified from earning reward points and request for redemption of unused reward points accrued till termination date should be placed within 45 days from the termination date. Reward points on closed/terminated cards can be redeemed only against rewards catalog
- 5.5. Reward points once exchanged for any other partner loyalty programs cannot be transferred back
- 5.6. Cardmember cannot transfer any Reward Points to another person or combine the Reward Points of his / her other credit cards except for Additional Cards that are issued to him/her with the Card
- 5.7. No accumulation or redemption of reward points will be permissible if on relevant date there is any breach of any clause of the detailed Citibank Cardmember Terms and Conditions
- 5.8. 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
- 5.9. Citibank holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality of the products made available to Customer by participating merchants under the respective Offer
- 5.10. The Customer 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, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services
- 5.11. Citibank is not liable or responsible for any claim(s), dispute(s) regarding delivery, service, suitability, merchantability, availability, quantity or quality made available to the Customers under the Offer on the products/services (shortly referred as "Claims")
- 5.12. In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to participating merchants and that Citibank shall not entertain any communication in this regard. Any query/ contention/ dispute raised by any Customer to Citibank shall be forwarded to the merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time



- 5.13. The Offer is valid only if the Customer's account continues to be in good standing and payment continues to reach Citibank before the payment due date
- 5.14. Citibank reserves the right to, at any stage and at its discretion, to extend or terminate this Offer, without prior notice or assigning any reasons thereof, to add/alter/modify/change or vary all or any of these terms and conditions or to replace wholly, or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether
- 5.15. Neither anything contained in these terms & conditions, nor the running of these Offer to which they apply, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the Offer termination date. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Offers
- 5.16. The Offer terms & conditions shall be governed by the Laws of India. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai
- 5.17. Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer
- 5.18. 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
- 5.19. Citibank shall in no way be liable if any Customer is unable to login to merchant website/app due to incompatibility of device, internet usage plans, or any other reason whatsoever
- 5.20. Customers are not bound in any way to participate in this offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein. By participating in the offer, the Customers agree to be bound by the terms & conditions contained herein. Without a Customer being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the terms & conditions herein. The Offer Terms & Conditions need to be read in conjunction with the detailed Citibank Card member Terms & Conditions, Most important terms and conditions (MITC), and terms governing the use of Citibank credit/debit cards and/or Citibank website
- 5.21. Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by the Card member Terms and Conditions and MITC. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>