


KNOW YOUR CREDIT CARD

1. You have an option to choose between an 'International' credit card OR a 'Domestic only' credit card.
2. A 'Domestic only' credit card restricts your usage to merchants and online websites registered in India. This protects you from potential misuse of the card internationally.
3. We have taken the following additional steps to strengthen the security features of our credit cards:
 - a. All cards issued are EMV Chip and PIN Cards which require you to input a PIN for your purchases and cash withdrawals. Kindly keep the PIN secret and do not store or share it.
 - b. Certain countries have not migrated to the EMV Chip + PIN platform for cards. In these countries, your EMV Chip + PIN card would work by swiping the card along the magnetic strip in the card accepting device.
 - c. With your international Citibank Credit Card, you have the option of enabling/disabling international usage of your card. Please note that international usage is enabled by default on your international card. For further details, please visit www.citibank.com/india
 - d. Alerts are sent to your registered mobile number and email id for transactions conducted on your card. You can reach out to our 24 X 7 helpline number for any clarifications with regards to your card.
 - e. Citi Credit Cards with  symbol are contactless payments enabled cards. You can simply tap-and-pay at merchant terminals for purchases up to Rs. 2000* in India without entering the PIN. For payments above Rs. 2000* or on terminals without , use your card by dipping or swiping with pin and/or signature.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

- To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citi policy, require Citi to obtain, verify, and record information that identifies each person who opens an account.
- What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a photo ID or other identifying documents.

We appreciate your cooperation.

* Limit prescribed by the Reserve Bank of India vide circular no. RBI/2014-15/601 dated 14.05.2015"