

Frequently Asked Questions (FAQs)

Q1. Will there be any change in the process of making inward foreign transfers to my account post-migration?

No, there will be no change. Your remitters need to approach their overseas bank to initiate a wire transfer using the SWIFT code AXISINBB.

Q2. Can I continue to send funds to the Citibank NOSTRO account as I currently do?

No, please use Axis Bank's designated NOSTRO account for all inward foreign remittances, using the SWIFT code AXISINBB.

Q3. In which currency can a wire transfer be made to my account?

Wire transfers can be made in all major foreign currencies. [Click here](#) for details and to view the complete list of currencies.

Q4. Where can I find the Axis Bank NOSTRO account details?

[Click here](#) to view the Axis Bank NOSTRO account details.

Q5. How long does it typically take to get funds in my account post an inward remittance?

It typically takes 24-48 hours for the funds to be credited to your account after receiving them in Axis Bank's NOSTRO account, subject to all supporting documents being in place. For status updates, contact the Axis Bank (Forex) branch team.

Q6. Are there any changes in the applicable charges for inward wire transfers?

Currently, there are no changes in the charges for inward wire transfers. Any future changes will be communicated separately.

Q7. Who do I reach out to in case of any queries regarding my transactions?

Contact your Relationship Manager or any nearest branch for assistance with your transactions.

Q8. How can I register on the Remit Money platform of Axis Bank to send money?

To register on the REMITMONEY platform, please [click here](#). To know more about REMITMONEY features and services, please [click here](#).

Q9. Will I still receive the preferential rates applicable to my transaction?

Preferential rates are provided at the bank's discretion. Connect with your Relationship Manager for more details.

Q10. Are there any changes in the purposes for which I can initiate an outward remittance?

You can initiate transactions for all available purposes at any branch. Selective purposes are available on our digital platforms.

Q11. Do I need to liaise with Axis Bank branches for my queries and for tracking my transactions?

Yes, please connect with your Relationship Manager or any nearest branch for assistance.

Q12. Are there any changes in the charges for outward remittances?

Yes, FX rates, core banking charges, and processing charges may differ. [Click here](#) for details.

Q13. Will the amount get automatically debited from my account on initiating an outward remittance?

Yes, a consolidated debit will be done to your account, including all charges and applicable taxes.

Q14. Are there any extra documents that I need to provide for initiating outward remittances from now on?

[Click here](#) to view the document checklist. You can also contact your Relationship Manager or any nearest Axis Bank branch for assistance.

Q15. What are the currencies which are available for outward remittances?

We offer 14 major currencies through the offline branch channel and 100 currencies online, including USD, EUR, GBP, and more.

Q16. Will I receive any intimation once the funds are debited from my account?

Yes, you will receive a debit alert and a SWIFT copy on your registered email ID.

Q17. Is there any change in the limit on fund transfers?

No, there will be no change in the limit for fund transfers.

Q18. My bank account was debited but my outward remittance has not been processed yet. What should I do?

- If initiated between 10 am to 4 pm on a working day, it will be processed the same day. Post 4 pm, it will be processed the next working day.
- If not processed within 4-6 hours, email RFRC.Helpdesk@axisbank.com with transaction reference number and Customer ID.
- Also email sakinaka.forex@axisbank.com to check return of funds and take corrective action.
- Raise a fund tracer request in the Miscellaneous Queue of Intellect if status is still unclear.
- Send a fund tracer SWIFT to query.corrbanking@axisbank.com requesting details.
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Q19. Will there be any change in fees and charges on my Citibank account?

No immediate change. Any future changes will be communicated well in advance.

Q20. Who will issue the TDS certificates going forward?

Ans. Axis Bank has been issuing TDS certificates effective March 1, 2023, and will continue to do so. For certificates prior to this date, write to Citibank at serviceindia@citi.com.

Q21. Will I get my TDS certificate before the completion of migration? How will I receive it?

Ans. Yes, you will receive the TDS Certificate on your registered email ID. For duplicate certificates, contact our phone banking team or visit any branch. Post-transition, view certificates through Internet Banking.

Q22. Will I be required to maintain a new minimum balance?

Ans. Yes, you will need to maintain a minimum balance as per the Terms and Conditions of your new Axis Bank account and segment.

Q23. I am currently a Citigold Private Client/Citigold/Citi-Priority/Suvidha salary customer. Which segment will I be a part of .at Axis Bank?

Ans. You will be informed of your new segment prior to migration. Your experience will not change post-migration.

Q24. Will the interest payment date undergo a change post-migration?

Ans. No, the interest payment date will not change post-migration.

Q25. I am currently getting quarterly interest credited to my Savings Account. Will this continue?

Ans. Yes, it will continue.

Q26. What will be the interest rate of my Savings account? Will it be the same as Citibank or change at Axis Bank?

The interest rates were modified effective March 1, 2023, and there will be no further change upon migration. Any future changes will be communicated well in advance.

Q27. Will there be any change in the frequency of the interest credited to my account?

No, there is no change in the frequency.

Q28. How will the calculation on savings account interest be done at Axis Bank?

Interest is calculated based on the daily balance and credited quarterly.

Q29. Will there be any charges for non-maintenance of balance for each segment?

Yes. You will be informed about the new balance requirements and related charges through the revised Schedule of Charges.

Q30. Will my existing Relationship Manager continue to manage my relationship once I am transferred to Axis Bank?

We will try to retain your existing relationship manager. If there is a change, it will be communicated to you well in advance.

Q31. Will I be able to access my Citibank savings account through Axis Bank Internet Banking?

Yes, you will be able to access all past data of your Citibank savings account through Axis Bank Internet Banking and Mobile Banking App, *open*.

Q32. Will my Customer ID change post the transfer of business?

Yes, you will be assigned a new Customer ID upon transition to Axis Bank.

Q33. Can I open my family's account at Axis Bank? Will their balances be included as a part of my household relationship?

Yes, family accounts can be opened, and household balances will be included in the total relationship value calculation where applicable.

Q34. What will be the process for applying for a new Axis Bank cheque book and passbooks post-migration?

You can apply for a cheque book through Axis Bank Internet Banking, Mobile Banking App, *open*, contacting your Relationship Manager, visiting a branch, or through the phone banking team.

Q35. Will I be able to access international Citibank branches post-migration?

No, international Citibank branches will not be accessible effective March 1, 2024.

Q36. Who should I contact if I have stopped receiving transaction and OTP-related communication for my transactions?

Visit the Axis Bank branch if you are not receiving any alerts or OTPs.

Q37. Can I avail a locker at an Axis Bank branch without having an account at the branch? Will I get any discount?

Yes, visit any Axis Bank branch with lockers available, provide your Citibank account number and KYC documents, and a locker will be allotted at a discounted rate.

Q38. I have been put on a waitlist to avail the locker service at an Axis Bank branch. Will I get some priority?

Lockers are allotted based on availability. Leave your details with the branch, and they will reach out to you.

Q39. How will I pay my locker rent post-migration? Do I have to open any new security Fixed Deposit?

No, you do not need to open a new Fixed Deposit for locker rent. Your existing arrangement will continue.

Q40. Will my interest rates on my Term/Fixed deposits remain the same?

Yes, the interest rate will remain unchanged until maturity. Upon renewal, Axis Bank interest rates will apply.

Q41. Will there be any change in the period for the Term/Fixed deposits?

No, there will be no change in the tenure. Upon renewal, you will be eligible for Axis Bank interest rates for the selected tenure.

Q42. Can I book a Term/Fixed deposit with Axis Bank? Will the deposit remain on the same terms?

Yes, you can book a Term/Fixed Deposit. The terms and conditions as applicable for Axis Bank deposits will apply.

Q43. How do I set up my Axis Bank Mobile Banking App, *open*?

Download the Axis Bank Mobile Banking App, *open*. Assistance will be provided for a smooth transition.

Q44. Will I get welcome SMS/email communication post-migration?

Yes, you will receive a welcome email and SMS upon transition to Axis Bank.

Q45. Will there be any change in the statement cycle for my account?

No change for accounts with digital statements. Paper statement cycle will be as per your current cycle. Any changes will be communicated well in advance.

Q46. Will I be receiving two different statements post-migration?

You will receive a single consolidated statement post-migration.

Q47. What will be the new address for sending in written requests related to my Axis Bank account?

- Priority banking customers: Email priority.banking@axisbank.com or mail to Priority Banking Cell, Axis Bank Limited, Maker Tower 'F', 10th Floor, Cuffe Parade, Mumbai 400005.
- Other account holders: Visit any Axis Bank branch or contact customer care for assistance.

Q48. How will my requests be handled post-migration?

All requests will be processed and managed by Axis Bank post-migration. Contact Axis Bank customer care or visit the nearest branch for assistance.

Q49. Will my Citibank account number change post-migration to Axis Bank?

No, your Citibank account number will remain the same post-migration.

Q50. When is the migration from Citibank to Axis Bank expected to occur for all my banking relationships?

As you are aware, Citi India has transferred ownership of its consumer banking business to Axis Bank, effective 1 March 2023. As part of this transition, all Citi banking relationships will be migrated to Axis Bank platforms. The migration of your Citi-branded card will be completed by 15th July 2024. We will keep you informed of any changes to this timeline.

Upon completion of the migration, i.e., 15th July 2024 onwards, you will be able to enjoy the benefits of Axis Bank cards on your existing Citi-branded card (s). Your new Axis Bank cards will be dispatched to you within a few months after the migration and we will share more details with you in due course.

Q51. What changes should I expect on my debit card transactions post migration?

To ensure a smooth transition, we have ensured minimal changes in the way you use your debit card. Please refer to the table below for details on what changes and what remains the same on your card(s) post migration date¹:

Card features and services		Pre migration day	Post migration day
Card details	Card PIN	Remains the same	
	Card number, expiry date and CVV	Remains the same	
	Card controls and limits (Point of Sale, Contactless, E-commerce, ATM and International transactions)	Remains the same ¹	
Fees & statements	Annual fees	Remains the same	
	Replacement fees	Remains the same	
Digital services – Mobile or Internet Banking		Citi Mobile® App / Citibank Online Account	Axis Bank <i>Mobile Banking App</i> , open / Axis Bank Internet Banking
Customer Service support		Citi Phone 1860 210 2484	Axis Phone Banking 1800 103 5577
Recurring payments / Standing Instructions		No impact	
Saved card / token on ecommerce merchants (card-on-file)		No impact	
Transaction alerts (OTP, transaction alerts)		Citi-branded	Axis Bank branded
E-commerce payment authentication portal		Citi-branded	Axis Bank branded

Note:

¹ Please note that your Citi-branded Card(s) will be migrated by 15-07-2024, and we will keep you updated in case of any changes.

² **Daily limits for debit cards:** Subject to maximum daily limits set by Axis Bank.

Q52. What are the key milestones to look out for with the upcoming migration of my Citi branded Debit Card(s) to Axis Bank?

Please find below the key milestones in your migration journey:

Key milestone date	Important information to note
Before migration day¹	<ul style="list-style-type: none"> Continue to use your Citi-branded Card(s) seamlessly, along with access to Citibank Online Account and Citibank Mobile® App. Expect limited service interruption on your card services a few days before migration. You will be informed of the details in advance.
On migration day¹	<ul style="list-style-type: none"> Migration of your Citi relationship to Axis Bank <i>Expect limited services interruption, including your access to Citibank Online Account, Citibank Mobile® App, and cash advance withdrawals.</i> Start availing benefits of the new Axis Bank card(s) on your existing Citi-branded card(s)
Post migration day¹	<ul style="list-style-type: none"> Migration completed for transfer of your Citi relationship to Axis Bank platforms <i>Download and register on Axis Bank Mobile Banking App, open to start viewing all your relationship. If you are an existing customer of Axis Bank, log in to view your migrated account(s).</i> <i>Continue using your existing Citi-branded Card seamlessly and enjoy the benefits of your new Axis Bank card on the existing Citi-branded Card.</i> Reward point redemption available, including those rewards previously earned, through Axis Bank EDGE REWARDS portal. https://edgerewards.axisbank.co.in/lms/
H2 2024	<ul style="list-style-type: none"> Your Citi branded Card(s) will be replaced by a new Axis Bank Card(s). We will keep you updated in this regard.

Note:

¹ Please note that your Citi-branded Card(s) will be migrated by 15-07-2024, and we will keep you updated in in case of any changes.

Q53. Which Axis Bank Debit Card benefits will be applicable on my Citi-branded Debit Card till the time I receive the new card?

Please refer to the table below to find out the details of the new debit card effective migration day:

Sr.No.	Existing product name	New product name effective migration day	Detailed terms and conditions
1	Citigold Private Client Debit Card/ Citigold Private Client Visa Infinite Debit Card*	Axis Bank Burgundy Private Debit Card	Click Here
2	Citigold World Debit Card/ Citigold Visa Infinite Debit Card*	Axis Bank Burgundy Debit Card	Click Here
3	Citi Priority/ Citi Priority Visa Signature Debit Card*	Axis Bank PRIORITY Debit Card	Click Here
4	Citi Banking Debit Card	Axis Bank LIBERTY Debit Card (Indian residents)	Click Here
		Mastercard Debit Card (Non-residents)	Click Here
5	Citi Business World Debit Card	Axis Bank BUSINESS SUPREME Debit Card	Click Here
6	Citi Rewards Debit Card	Axis Bank ONLINE REWARDS Debit Card	Click Here

* Also applicable for non-resident (NR) cardholders

Q54. Which Axis Bank Debit Card will I receive post-migration?

Post migration, we will dispatch your new Axis Bank Debit Card in due course based on the assigned Axis Bank account segment:

Sr.No.	Axis Bank Account Segment	Axis Bank Debit Card	Detailed terms and conditions
1	Axis Bank Burgundy Private	Axis Bank Burgundy Private Debit Card	Click Here

Sr.No.	Axis Bank Account Segment	Axis Bank Debit Card	Detailed terms and conditions
2	Axis Bank Burgundy	Axis Bank Burgundy Debit Card	Click Here
3	Axis Bank Priority	Axis Bank PRIORITY Debit Card	Click Here
4	Axis Bank Prestige	Axis Bank PRESTIGE Debit Card	Click Here
5	Axis Bank Liberty	Axis Bank LIBERTY Debit Card	Click Here
6	Axis Bank Business	Axis Bank BUSINESS SUPREME Debit Card	Click Here
7	Axis Bank Prime	Mastercard Debit Card	Click Here
8	Axis Bank Basic Savings Bank Deposit Account	Axis Bank Basic Savings Account Debit Card	Click Here

Till you receive your new Axis Bank Debit Card, you will enjoy the benefits of Axis Bank Debit Card on your existing Citi-branded debit card as per the table mentioned in previous question.

To find out your Axis Bank account, kindly refer to the communications shared with you earlier or refer to your newly delivered Axis Bank Cheque Book. You can also call us at the following numbers:

For Axis Bank Burgundy Private:

- Before migration day: 1860 210 2484
- On and post migration day: 1800 210 8888

For Axis Bank Burgundy:

- Before migration day: 1860 210 2484
- On and post migration day: 1800 419 0065

For Other Segments:

- Before migration day: 1860 210 2484
- On and post migration day: 1860 419 5555

Q55. What will be my maximum daily limits on debit card post migration?

Please refer to the below table to check the maximum daily limits on your Axis Bank Debit Card effective migration date:

Sr. No.	Axis Bank Debit Card	Maximum Daily Limits	
		E-Commerce / Point of Sale (POS)	ATM
1	Axis Bank Burgundy Private Debit Card*	INR 10 lakhs	INR 4 lakhs
2	Axis Bank Burgundy Debit Card*	INR 10 lakhs	INR 3 lakhs
3	Axis Bank <i>PRIORITY</i> Debit Card*	INR 8 lakhs	INR 1.5 lakh
4	Axis Bank <i>PRESTIGE</i> Debit Card*	INR 5 lakhs	INR 1 lakh
5	Axis Bank <i>LIBERTY</i> Debit Card	INR 4.5 lakhs	INR 1 lakh
6	Axis Bank <i>BUSINESS SUPREME</i> Debit Card	INR 20 lakhs	INR 2 lakhs
7	Mastercard Debit Card*	INR 4.5 lakhs	INR 1 lakh
8	Axis Bank Basic Savings Account Debit Card	INR 4.5 lakhs	INR 1 lakh
9	Axis Bank <i>ONLINE REWARDS</i> Debit Card	INR 5 lakhs	INR 1 lakh

* Also applicable for non-resident (NR) cardholders

Q56. How do I access my card post the completion of migration? Will I be able to access my card with Citibank Online Account / Citi Mobile ® App credentials?

Until the migration takes place, you may continue to use Citibank Online Account and Citi Mobile® App for accessing your card(s). Post-migration, if you are an existing Axis Bank customer, you may continue to use your existing Axis Bank credentials to log in to Axis Bank *Mobile Banking App*, **open** or Internet Banking to access your card(s). If you are not

an existing Axis Bank customer, please register for Axis Bank Internet Banking / *Mobile Banking App*, **open** using existing Citi branded Card credentials. You can download the Axis Bank *Mobile Banking App*, **open** at <https://www.axisbank.com/bank-smart/open-by-axis-bank/get-started> while the Internet Banking can be accessed at <https://www.axisbank.com/bank-smart/internet-banking/getting-started>

Q57. Will I have to submit any applications or documents for migration to Axis Bank?

No, you do not need to sign or submit any forms or documents for the migration to Axis Bank. On migration day, your existing Citi-branded Cards and Citibank account(s) will be transitioned to Axis Bank card and Axis Bank account(s). We will keep you informed in case there is any action required from your end.

Q58. I hold a Citigold Private Client World Debit Card / Citigold Private Client Visa Infinite Debit Card. What will be the associated benefits on the card post-migration?

As a Citigold Private Client Debit Card / Citigold Private Client Visa Infinite Debit Card holder, you will be offered the **Axis Bank Burgundy Private Debit Card** upon completion of the migration. You can start enjoying the following benefits of your **Axis Bank Burgundy Private Debit Card** effective migration day while you may still hold your existing Citi-branded card:

- Unlimited lounge access in India (4 guests / quarter) and 20 global visits /year
- Enjoy up to 10 complimentary Bookmyshow tickets
- Savour the best dining experience via EazyDiner
- Access 4 complimentary rounds at premium Indian golf courses, plus 12 annual golf lessons
- Comprehensive protection up to ₹1 Cr with your debit card
- Earn 10 **EDGE REWARD** Points on domestic and 5 **EDGE REWARD** Points on international transactions per INR 100 spent

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q59. I hold a Citigold World Debit Card / Citigold Visa Infinite Debit Card. What will be the associated benefits on the card post-migration?

As a Citigold World Debit Card / Citigold Visa Infinite Debit Card holder, you will be offered the **Axis Bank Burgundy Debit Card** upon completion of the migration. You can start enjoying the following benefits of your **Axis Bank Burgundy Debit Card** effective migration day while you may still hold your existing Citi-branded card:

- Unlimited lounge access in India (4 guests / quarter) and 16 global visits /year

- Enjoy up to 10 complimentary BookMyShow tickets for the latest entertainment
- Savour the best dining experience via EazyDiner
- Access 4 complimentary rounds at premium Indian golf courses, plus 12 annual golf lessons
- Comprehensive protection up to ₹1 Cr with your debit card
- Earn 10 **EDGE REWARD** Points on domestic and 3 **EDGE REWARD** Points on international transactions per INR 100 spent

And many more.

For more details and product-related terms and conditions, [Click Here](#)

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Q60. I hold a Citi Priority Debit Card / Citi Priority Visa Signature Debit Card. What will be the associated benefits on the card post-migration?

As a Citi Priority Debit Card / Citi Priority Visa Signature Debit Card holder, you will be offered the **Axis Bank PRIORITY Debit Card** upon completion of the migration. You can start enjoying the following benefits of your **Axis Bank PRIORITY Debit Card** effective migration day while you may still hold your existing Citi-branded card:

- Unlimited lounge access in India and 8 global visits /year
- Enjoy up to 2 complimentary BookMyShow tickets for the latest blockbusters or events /plays
- Savour the best dining experience via EazyDiner
- Access 4 complimentary rounds at premium Indian golf courses, complemented by 12 annual golf lessons
- Comprehensive protection up to ₹1 Cr with your debit card
- Earn 13 **EDGE REWARD** Points on domestic transactions and 3 **EDGE REWARD** Points on international transactions for every INR 200 spent

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q61. I hold a Citi Banking Debit Card. What will be the associated benefits on the card post-migration?

As a Citi Banking Debit Card holder, you will be offered the **Axis Bank LIBERTY Debit Card** upon completion of the migration. You can start enjoying the following benefits of your **Axis Bank LIBERTY Debit Card** effective migration day while you may still hold your existing Citi-branded card:

- Enjoy 1 complimentary visits to premium domestic lounges per quarter (limited to salary account holders)
- Savour the best dining experience via EazyDiner
- Experience comprehensive protection up to ₹1 Cr with your debit card
- Earn 8 **EDGE REWARD** Points on domestic transactions and 1 **EDGE REWARD** Point on international transactions for every INR 200 spent

And many more.

For more details and product-related terms and conditions, [Click Here](#)

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Q62. I hold a Citi Business World Debit Card. What will be the associated benefits on the card post-migration?

As a Citi Business World Debit Card holder, you will be offered the **Axis Bank BUSINESS SUPREME Debit Card** upon completion of the migration. You can start enjoying the following benefits of your **Axis Bank BUSINESS SUPREME Debit Card** effective migration day while you may still hold your existing Citi-branded card:

- Earn 10 **EDGE REWARD** Points on domestic transactions for every INR 100 spent
- Unlimited complimentary visits to premium lounges in India every year
- Enjoy latest blockbusters with Buy One Get One Free ticket offer at Inox
- Savour the best dining experience via EazyDiner
- Experience comprehensive protection up to INR 1 Cr with your debit card

And many more.

For more details and product-related terms and conditions, [Click Here](#)

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Q63. I hold a Citi Rewards Debit Card. What will be the associated benefits on the card post-migration?

As a Citi Rewards Debit Card holder, you will be offered the **Axis Bank ONLINE REWARDS Debit Card** upon completion of the migration. You can start enjoying the following benefits of your **Axis Bank ONLINE REWARDS Debit Card** effective migration day while you may still hold your existing Citi-branded card:

- Earn higher **EDGE REWARD** Points for transactions online or offline:
 - 10X on Travel Bookings
 - 5X on Electronic Purchases

- 3X on Online Food Delivery
- 2X on Clothing Stores
- Get rewarded with Grab Deals worth INR 500 on your card anniversary year.
- Savour the best dining experience via EazyDiner.
- Experience comprehensive protection up to ₹1 Cr with your debit card.

And many more.

For more details and product-related terms and conditions, [Click Here](#)

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Q64. What will be the associated benefits of the Axis Bank *PRESTIGE* Debit Card?

Below are the benefits for the Axis Bank *PRESTIGE* Debit Card:

- Enjoy 1 complimentary visits to premium domestic lounges per quarter (limited to salary account holders)
- Savour the best dining experience via EazyDiner
- Enjoy Buy One Get One on Movie Tickets at Inox once a month
- Experience comprehensive protection up to ₹1 Cr with your debit card
- Earn 8 **EDGE REWARD** Points on domestic transactions and 2 **EDGE REWARD** Points on international transactions for every INR 200 spent

And many more.

For more details and product-related terms and conditions, [Click Here](#)

*Terms & Conditions Apply

Q65. How and when will I get to know my Axis Bank Customer ID?

If you are an existing Axis Bank customer, you have already been assigned a unique Axis Bank Customer ID. Post the migration, your entire Citi relationship will be mapped to your existing Axis Bank Customer ID.

In case you do not have an existing relationship with Axis Bank, your new Axis Bank Customer ID will be communicated via SMS and e-mail using your registered contact details, a few weeks before migration. More details will be shared with you separately.

Q66. What are the various customer service channels available to me?

Below is the list of customer service channels available to you before and after migration:

- **Before migration:** Please reach out to Citibank customer service channels at 1860 210 2484 for any assistance. For more information, [click here](#).

- **After migration:** Please reach out to Axis Bank customer service channels for any assistance you may need. Our teams are well-equipped to help you with any questions you may have, including those related to your Citi relationships and the migration process.

For more information on Axis Bank's customer service channels, please refer to the following link: [click here](#)

Q67. Post migration, how can I block my debit card in case of any fraudulent activity?

Post migration, if you wish to block your debit card, please use the Axis Bank service channels as detailed below:

- i. SMS 'BLOCKCARD' to 5676782 or +919717000002 from your registered mobile number
- ii. Call our Emergency Helpline Number +91-22-67987700 and, our Customer Service Executive will assist you.
- iii. Internet Banking:
 - Log in to your Internet Banking account
 - Go to the 'Debit Cards' section
 - Select 'Block Card'
- iv. Axis Bank *Mobile Banking App*, **open**:
 - Log in to **open**
 - Visit 'Banking' section
 - Go to 'Services'
 - Choose 'Debit Cards'
 - Select 'Block & Replace'

Q68. Post migration, what are the channels I can use for raising a dispute or reporting a transaction as fraudulent?

On migration day, rest assured, all your ongoing disputes will be migrated to Axis Bank platform.

Post migration, you can use the Axis Bank service channels to raise any new dispute or report a fraudulent transaction:

- i. Axis Bank Website:
 - Go to the 'Support' section which can be accessed here- <https://application.axisbank.co.in/webforms/axis-support/index.aspx>
 - Scroll down to the 'Reach us here' menu

- You can choose the below options to raise a dispute or report a fraud:
 - Connect via Email
 - Connect via 'Chat with Agent'

- ii. *Axis Bank Mobile Banking App, open:*
 - Select 'Support' on the landing page
 - Scroll down to the 'Reach us here' menu
 - You can choose the below options to raise a dispute or report a fraud:
 - Connect via Email
 - Connect via 'Chat with Agent'

- iii. Call Phone Banking at 18604195555, 18605005555 or 18001035577 (Toll-free Number)

- iv. Visit your nearest Axis Bank branch to raise a dispute or report a fraudulent transaction

Q69. What are the channels which will be used to inform me in case of a fraudulent transaction on my card post migration?

As part of the transaction monitoring process, you will now be able to confirm or dispute un-authorized transactions over an automated IVR call or SMS sent to your registered mobile number or registered email-ID.

Q70. How will my unresolved service requests / disputes be managed post migration?

Rest assured, all your ongoing service requests / disputes will be migrated to Axis Bank platforms on migration day.

Post migration, all your existing service requests / complaints / disputed transactions will be managed by Axis Bank. You may contact Axis Bank phone banking (1860 419 5555 , 1860 500 5555 & 18001035577) with the complaint ID for resolution.

Q71. What will happen to my accumulated reward points or miles on my old / existing Citi-branded Card?

All your unredeemed reward points, as of migration day, will be migrated and converted to Axis **EDGE REWARD** Points, while ensuring that the monetary value remains the same. The points accumulated till the migration date will remain never expiring. However, points earned post migration will expire after three years. E.g.: Points earned on 10-08-2024 will expire on 10-08-2027.

Points earned post migration will also expire in case you have made no transaction, no reward redemption and have not logged in to your **EDGE REWARDS** portal in a period of 365 days.

All your reward points earned on Citi-branded Debit Cards will be converted in the ratio of 1:5 in Axis Bank, i.e., 1 Reward Point = 5 **EDGE REWARD** Points.

To understand the value of your accumulated reward points post migration, refer to the rewards calculator [here](#).

Please note, your reward balances across all banking products will be consolidated and can be viewed on Axis Bank *Mobile Banking App*, **open** or Axis Bank **EDGE REWARDS** portal. Even though there may be changes in number of reward points on your card(s) post migration, the monetary value of your reward points will continue to remain the same.

Q72. What redemption options will I be able to enjoy on my Axis **EDGE REWARD Points after migration?**

Rest assured, you can continue to redeem your reward points through existing redemption options. After migration, you can redeem your Axis Bank **EDGE REWARD** Points / **EDGE** Miles through multiple redemption options across various channels, depending on your card type.

- **EDGE REWARDS** website: Enjoy catalogue and voucher redemption via the following link: <https://edgerewards.axisbank.co.in/lms/>
- **TRAVEL EDGE** website for flight, hotel & experience booking and partner miles conversion. This can be accessed via the following link: <https://traveledge.axisbank.co.in/TE/home>
- In-store (POS) redemption at partner stores/ merchants.

For terms and conditions on rewards redemption, please visit:

<https://edgerewards.axisbank.co.in/lms/terms-conditions>

For details on partner miles conversion or Miles Transfer program, please visit:

<https://www.axisbank.com/miles-transfer/>

Q73. Which points will be redeemed first during redemption: migrated Citi points or points earned after migrating to Axis Bank?

After migration, all your migrated Citi points will be treated as if earned in Axis Bank on the migration day. Points earned directly in Axis Bank will retain their original earn dates.

- If you are only a Citibank customer, with no existing Axis Bank relationship until migration day, then your Citi points will be redeemed first, followed by Axis Bank points which are earned after migration.

- If you are an existing Axis Bank as well as Citibank customer, then points earned in Axis Bank before migration day will be redeemed first, followed by Citi points. Any reward points earned after migration day across all your cards will be redeemed as per their respective earn dates.

Q74. Will I be able to view the reward points earned for each transaction?

Yes, for transactions conducted after migration, you will be able to view corresponding rewards points earned against each transaction, on the Axis Bank *Mobile Banking App*, **open** and [Axis Bank **EDGE REWARDS** website](#).

Additionally, all unredeemed Citi reward points earned as of migration day, will be converted to Axis Bank **EDGE REWARD** Points or **EDGE Miles** depending on the product you own and will be available at a cumulative level on Axis Bank *Mobile Banking App*, **open** and **EDGE REWARDS** website.

Please follow the below steps to view your reward points:

- Log in to Axis Bank Internet Banking or *Mobile Banking App*, **open**
- Go to 'Menu'
- Click on 'Reward Points'
- Click on 'Transaction History'
- Visit 'Earns' or 'Redemption' section to see the points earned and redeemed per transaction

Q75. After migration, can I still redeem my debit card reward points as cash credit to account?

After migration, you will not be able to redeem your debit card reward points as cash credit to your account. Axis Bank offers you a wide range of options for redemption of reward points earned on debit cards, as follows:

- **EDGE REWARDS** website: Enjoy catalogue and voucher redemption via the following link: <https://edgerewards.axisbank.co.in/lms/>
- **TRAVEL EDGE** website for flight, hotel & experience booking and partner miles conversion. This can be accessed via the following link: <https://traveledge.axisbank.co.in/TE/home>
- In-store (POS) redemption at partner stores / merchants

For terms and conditions on rewards redemption, please visit:

<https://edgerewards.axisbank.co.in/lms/terms-conditions>

For details on partner miles conversion or Miles Transfer program, please visit:
<https://www.axisbank.com/miles-transfer/>

Q76. Will I be charged any fees while redeeming my reward points?

There will be no redemption fee applied to your debit cards.

Q77. Post migration, can I continue to avail offers which were applicable on my Citi-branded Debit Card(s)?

Post migration, you will no longer be able to access offers applicable on your Citi-branded Card(s). You can avail offers across categories that are valid on Axis Bank card(s). For the detailed list of offers, please visit our GRAB DEALS page:

<https://www.axisbank.com/grab-deals/online-offers>

Q78. I'm awaiting refund / reversal on one of my debit card purchases. Will that be impacted due to migration?

No, there will be no impact on your refund / reversal due to migration. They will be processed as and when they are received from the merchant. These can be viewed on your Citibank Online Account or Citi Mobile® App before migration and on Axis Bank *Mobile Banking App*, *open* or Internet Banking platform after migration.

Q79. Will activation benefits be applicable on Axis Bank *ONLINE REWARDS* Debit Card for migrating customers?

No, activation benefits are only applicable to newly issued debit card and hence will not be applicable migrating customers holding Axis Bank *ONLINE REWARDS* Debit Card.

Q80. Will milestone benefits be applicable on Axis Bank *ONLINE REWARDS* Debit Card for migrating customers?

Yes, milestone benefit will be applicable on Axis Bank *ONLINE REWARDS* Debit Card for migrating customers, every card anniversary year. Customers completing transactions of INR 1 lakh using their *ONLINE REWARDS* Debit Card annually are eligible for milestone benefit of *GRAB DEALS* Voucher worth INR500. The card anniversary date for these customers will be new Axis Bank Debit Card issuance date, and these customers will start enjoying this benefit from 2025. For more offer details, [click here](#).

Q81. Will the existing standing instructions (SI) / recurring payments set up on my card continue to work after migration?

Yes, any standing instructions / recurring payments that you currently have in place with merchant / product / service providers such as for OTT subscriptions (such as Netflix etc.),

mutual funds and SIPs, insurance payments, utility bill payments, etc. will continue to work after migration as usual.

After migration, please sign-up on <https://www.sihub.in/managesi/axisbank> to view and manage standing instructions set up on your card.

Below are the detailed steps to be followed:

- Visit Axis Bank SI Hub portal at: <https://www.sihub.in/managesi/axisbank>
- Click on 'Sign-up'
- Enter profile details (name, email address) and set up account password
- Verify your details using the verification code and submit
- Upon successful verification, 'Add Your Card' screen appears
- Enter your card details and proceed for ACS authentication
- After successful authentication, 'Login' to manage your standing instructions through the profile details & password set earlier.

Q82. I have my card details saved at online merchants (e.g., Flipkart, Zomato). Do I need to save my card details again?

No, you can continue to use your card details saved at online merchants (e.g., Flipkart, Zomato) post-migration as usual.

Please note that once you receive your new Axis Bank card(s) within a few months after migration, you will have to save your new card details at the online merchants. More details will be shared with you in due course.

Q83. What fees and charges will apply to my card after migration?

To access the detailed list of charges applicable on your Axis Bank Debit Card, [click here](#).

Q84. I have a savings account with both Axis Bank & Citi. Will my accounts be merged post migration?

No, your accounts will not be merged. You will be able to view & manage both accounts independently, via various banking channels post migration to Axis Bank.

Q85. Will the daily limits that I have set-up on my debit card for POS, Online, ATM and Contactless modes remain same as before migration?

Yes, all your transaction limits and daily limits set up on your debit card will remain the same post migration. However, should you wish to reset or view your limits, please follow the process outlined below:

- i. **Axis Bank Mobile Banking App, open:**

- Log in to **open**
- Go to 'Services'
- Choose 'Debit Card Manage Usage'
- Select 'Debit Card'

ii. **Internet Banking:**

- Log in to internet banking
- Got to 'Services'
- Select the card under 'Debit Card' section
- Choose manage usage

iii. **Phone Banking:** Call 1860 419 5555 / 1860 500 5555 / 1800 103 5577 and follow instructions

Q86. How can I update the address for my card delivery/ communication?

Up to 7 days before the migration day:

Please use Citibank Online Account to update your address for card delivery / communication:

- Log in to your Citibank Online Account and click on 'Banking' tab for debit cards
- Click on 'Contact Details' and then on 'View/ Edit' under contact details
- Choose the relationship for which you wish to view/ edit contact details
- Enter the OTP sent to your registered number to view/ edit contact details
- Choose the 'Edit' tab to make necessary changes in your Email / Mobile number / Mailing address
- Update the relevant details and click on 'Save' to apply the changes

You can do so by clicking on this [link](#).

Less than 7 days to migration:

You will not be able to update your address for card delivery / communication.

After migration day:

Please use any of the following Axis Bank service channels to update your address for card delivery / communication:

- i. **Axis Bank Mobile Banking App, *open*:**

- Access the menu after logging in
- Navigate to 'Services & Support'
- Select 'Services'
- Go to 'My Profile'
- Choose 'Update Address / Mobile number / Email ID'

ii. **Internet Banking:**

- Go to the 'Home' page after logging in
- Navigate to 'Services'
- Select 'My Profile'
- Choose 'Update Your Address / Mobile number / Email ID'

iii. **Branch:**

- Visit the nearest Axis Bank Branch. You can use the following link to find the nearest Axis Bank branch: <https://branch.axisbank.com/>
- Bring along proof of address (original & photocopy) to place a request for an address change.

Note: If you are an existing customer of both Citibank and Axis Bank, we request you to update your address details on both platforms for all your banking relationships before migration itself.

Q87. I have multiple cards with Axis Bank and Citi. Will any of my cards be closed on migration day?

No, none of your cards will be closed upon migration day. You can continue to use all your Axis Bank and Citi-branded Cards seamlessly post migration and avail their respective benefits and features. In case there are any changes to your existing bank relationships, we will inform you of any changes in advance.

Q88. I have enabled Do Not Disturb (DND) on my mobile number and email address. Will the DND services continue post migration?

Yes, your registered Do Not Disturb preferences associated with your phone number and email address will remain in effect post-migration. These preferences will apply to all products held across both Citibank and Axis Bank, if your contact details are same across both systems.

However, if you have updated your phone number or email address, you will need to re-register for the Do Not Disturb Services using your updated contact information.

Q89. If my card gets lost or damaged closer to the migration date, can I still apply for reissue and when will I get the card?

Up to 1 day before migration date

For all Lost / stolen / Replacement cases before migration day, you will get a new Citi-branded replacement card.

Please use the Citibank Online or Citi Mobile ® App to report a lost / stolen card:

Citibank Online:

- Log in to Citibank Online Account.
- In the top menu, click on 'Banking' tab (for debit card)
- In the Left-hand side menu, click 'Report Lost/Stolen card' and follow the steps outlined on the screen.
- Choose the card you wish to block, select the reason for blocking (whether lost or stolen) and yes for issuing new card and click 'Next'

Citi Mobile ® App:

- Log in to Citi Mobile ® App.
- Choose 'Account Summary' and select the account / card you want to block.
- Click on 'Block Card Permanently'.
- Select reason for blocking (whether lost or stolen), yes for issuing new card and click 'Continue'.

You can also contact the Citi customer care service at 1800 267 2425 (India Toll-free) or +91 22 4955 2425 or +91 44 6698 2136 (local dialing) to log a complaint or block your card.

Note: When a lost card is blocked, your access to view your account online will also be blocked, until a new card is re-issued.

Post migration

For Debit Cards, for all Lost/stolen / Replacement cases after migration day, the new Axis Bank Debit Card based on the assigned Axis Bank account segment will be dispatched. The details of the go-to Card / segment will be communicated 30 days prior to migration.

Please contact the Axis Bank customer care service at 1860 419 5555, 1860 500 5555 or axisbank.com/support to report a lost / damaged card and get assistance in blocking the card and getting a replacement card issued.

Your replacement card will be dispatched to your registered mailing address. You will receive your replacement card within 10 working days of the request.

Please note that you will not be able to reissue your card 1 day before migration date to post migration due to service interruptions.

Q90. I have requested for a reissue of my damaged debit card few days before migration. Till when can I continue to use my old card?

Once the debit card is reissued, you will be able to use the old debit card until the end of subsequent month or till the date of migration to Axis Bank platforms, whichever is earlier.

Q91. I had swapped my debit card to another Citi-branded Card before migration, till when can I continue to use my old debit card?

Once the debit card is swapped, you will be able to use the old debit card until the end of subsequent month or till the date of migration to Axis Bank platforms, whichever is earlier.

Q92. Can I apply for a debit Add on card in Axis Bank?

No, Axis Bank does not offer Add on debit cards.

Q93. Will my Citi-branded Add on Debit Card(s) be migrated to Axis Bank?

Yes, all Add on cards linked to your Citi-branded Debit Card(s) would also be migrated to Axis Bank.

Q94. What are the benefits available on my Add on debit card?

The benefits of Add on debit cards will be same as primary debit card.

Q95. What will happen to the unredeemed reward points earned on my Add on debit card?

All unredeemed reward points on your Add on debit card, as of migration day would be migrated and converted to an equivalent value in Axis Bank **EDGE REWARD** Points and added to the account of your primary cardholder.

Q96. Can an Add on debit cardholder redeem reward points?

No, only the primary cardholder will be able to redeem reward points on behalf of the Add on cardholder.

Q97. What will happen to the limit set on the Add on debit card? How can I manage my limits?

Only the primary cardholder will be able to set or modify the limit of Add on debit card on behalf of the Add on card holder, via Axis Bank Internet or *Mobile Banking App*, **open** or Phone Banking (1800 103 5577) or by visiting nearby Axis Bank branch.

Q98. Can an Add on debit cardholder access Axis Bank Internet Banking and Mobile Banking App, *open*?

No, Add on debit cardholders will not be able to access Axis Bank Internet Banking and *Mobile Banking App, open*. Primary debit cardholders will be able to view and manage Add on debit cards through Axis Bank Internet or *Mobile Banking App, open* or Phone Banking (1800 103 5577) or by visiting nearby Axis Bank branch.

Q99. How can I set ATM PIN of my Add on debit card?

Only the primary cardholder will be able to set ATM PIN of Add on debit card on behalf of the Add on card holder, via Axis Bank Internet or Mobile Banking.

Q100. Which Add on card debit card will I get post migration?

Customer will receive the same variant of debit card as the primary cardholder post migration.

Q101. Can I upgrade my Add on debit card?

No, upgrades are not allowed for Add on debit cards.

Q102. How can I place lost and replacement or block request on my Add on debit card?

Only the primary cardholder will be able place lost and replacement or block request of Add on debit card on behalf of the Add on card holder, via Axis Bank Internet Banking or *Mobile Banking App, open* or Phone Banking (1800 103 5577) or by visiting nearby branch.

Q103. Will the mailing address for my Add on card change post migration? How do I update the address for my Add on card?

Yes, mailing address for your Add on card may change post migration. Post migration, we request you to view and update your address registered for Add on card through the following channels:

- i. **Axis Bank *Mobile Banking App, open*:**
 - Access the menu after logging in
 - Navigate to 'Services & Support'
 - Select 'Services'
 - Go to 'My Profile'
 - Choose 'Update Address / Mobile number / Email ID'
- ii. **Internet Banking:**

- Go to the 'Home' page after logging in
- Navigate to 'Services'
- Select 'My Profile'
- Choose 'Update Your Address / Mobile number / Email ID'

iii. Branch:

- Visit the nearest Axis Bank Branch. You can use the following link to find the nearest Axis Bank branch: <https://branch.axisbank.com/>
- Bring along proof of address (original & photocopy) to place a request for an address change.

Q 104. What are Multi-Deposits?

Multi-Deposits are Fixed Deposits which are linked to Savings Account for Sweep-in Facility.

Q 105. Can I close Multi-Deposits through Digital Channel?

Since the Multi-Deposits are linked to your Savings Account for sweep-in facility, these deposits cannot be closed through digital channels.

Q106. How to close Multi-Deposits?

Multi-Deposits need to be delinked to close the deposit. You can submit a delinking request at the nearest Axis Bank branch. Once the multi-deposits are de-linked, the deposits can be closed.

Q107. Do I need to close the Multi-Deposit to access the funds of Multi-Deposits?

No, Multi-Deposits are sweep in deposits which are linked to Savings Account and any fund requirement greater than the balances held in Savings Account, the deposit will break to address the requirement.

This covers host of transactions such as cheque issuance, online purchases, fund transactions, etc.

Q108. Can I close a Fixed Deposit held in joint mode of operation?

Yes, you can close your jointly held Fixed Deposit or Recurring Deposit through Mobile Banking App, *open* or Internet Banking. FD / RD with mode of operation as Either or Survivor, single or LOA or POA (65) are allowed for closure. The closure request can be raised by the primary holder of the account and the closure request should be approved by secondary Holder of the Account. The closure request can be raised and approved from either of the channels i.e., IB or MB.

Q109. What happens if my deposit is on interest payout / compounding schemes and less than 6 months?

If your deposit is less than 6 months and in interest payout / compounding schemes, the deposit will be automatically renewed with the minimum tenure of 6 months on the maturity date. In case, you do not wish to renew your deposit with the minimum tenure of

6 months, you can set your deposit on auto closure on maturity for payout of proceeds on deposit.

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