

I hereby apply for a Paytm Credit Card issued by Citibank ("Credit Card") to me and declare that the information included in this application is true and correct and that I am a Resident Indian in India and that I am eligible to apply for an internationally valid card. I accept that Citibank is entitled in its absolute discretion to accept or reject this application. I hereby understand and agree that it is my responsibility to obtain, read and understand the Terms and conditions related to the Credit Card and those applicable to Mobile Banking Services. If this application is accepted, I hereby undertake to be bound by the Terms and conditions as may be in force from time to time and use of the Credit Card shall be deemed to be unconditional and irrevocable acceptance of the Terms and conditions. I further authorize Citibank and/or its associates/subsidiaries/affiliates to verify any information or otherwise at my office/residence and/or contact me and/or my family members and/or my Employer/Banker/Credit Bureau/Credit Information Companies (CICs)/RBI and/or any third party as they deem necessary and/or to do any such acts as they deem necessary.

I consent to reprocess my application with a fresh bureau check, if applicable.

I understand that acceptance of the application is subject to Citibank, on enquiry, not receiving any adverse report relating to my creditworthiness from any bank or financial entity, which has provided to me or my family members a credit facility. I agree to be charged my Card fee as applicable per the offer, at the end of membership year. In case I apply for an Additional Card in the future (available for Resident Indian parent, parent-in-law, spouse, brother, sister or child over 18 years of age at a special rate), I will be billed separately for such an Additional Card in the normal monthly statement. Continuation of the membership of the additional Cardmember will be dependent on the continuation of my membership. I understand and undertake that the usage of the Credit Card shall be strictly in accordance with all applicable laws (including without limitation, any governmental acts, orders, decrees, guidelines, rules and regulations including fiscal exchange control regulations) and in the event of any failure to do so, I will be liable for any action/prosecution or penalty as prescribed. I further understand and agree to the levy of all additional statutory levies, charges, taxes, Goods and Service tax (GST), as applicable, on all fees, interest and other charges as per the Government of India regulations and agree to pay the same.

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