

**Citi-Wow Price Rollback Deals Promo Mechanics:**

1. The Citi-Wow Price Rollback Deals at Abenson promotion is open to all existing Principal and Supplementary Cardholders that are locally issued by Citibank N.A. Philippines, that are active, in good credit standing and have available credit lines. The promo will run from March 5 to April 30, 2010.
2. Citi Cardholders are entitled to the following exclusive offers at Abenson:

ITEM	SRP	EXCLUSIVE OFFER	0% PAYLITE	TENOR
<b>32" SAMSUNG LCD TV (32B350)</b> 	PHP 27,900	Get a FREE Samsung DVD Player (DVD-191K) worth P2,450 	PHP 2,325/mo.	12 months
<b>32" Sharp LCD TV (32A37)</b> 	PHP 29,998	Get this for only PHP 22,998 (PHP 7,000 discount)	PHP 7,666/mo.	3 months
<b>42" LG LCD TV (42LH20R)</b> 	PHP 49,999	Buy two (2) for only PHP 79,999	P26,666.34/mo.	3 months

3. To avail of the promo, the Cardholder pays for the items using his Citi card through the PayLite Installment Plan. PayLite is available for a minimum purchase of at least P3,000. PayLite Installment purchases are subject to approval based on the available credit limits at the time of purchase.
4. The monthly PayLite Installment Due forms part of the minimum amount due in the Statement of Account. The monthly PayLite installment is computed as the total amount payable (the "Total Amount Payable") divided by the term (the "Term"). The Total Amount Payable is computed as the purchase price of goods and services (the "PayLite Amount") plus total amount of PayLite Installment interest due. The total amount of PayLite Installment interest due is computed as the PayLite Amount multiplied by the applicable average monthly add-on rate and by the Term. The applicable average monthly add-on rate shall only be applied to the PayLite Installment transaction. Any purchase/transaction through PayLite will be charged the PayLite interest at the PayLite average monthly add-on rate stated in the sales slip or such other documents (including those in electronic form) furnished by the Bank or Citi PayLite merchant, or as otherwise agreed to by the customer. Successive monthly PayLite Installment as indicated in the sales slip or other documents furnished to the Cardholder or otherwise agreed to by the Cardholder shall be billed to the Cardholder commencing on the Cardholder's next statement date and every month thereafter until the Total Amount Payable is paid in full
5. If the Cardholder chooses to pay only a portion of his Total Amount Due as indicated in the Statement of Account, the unpaid portion of the Citi PayLite Installment Due shall be subject to the monthly finance charge at the prevailing rate of his/her card type. Usual late payment charge applies.
6. Pre-payment of the Citi PayLite Installment Plan shall be allowed without pre-payment penalty. Should the Cardholder wish to terminate his/her Citi PayLite transaction/s before the Term ends, he/she must pay the remaining Citi PayLite principal amount plus a handling fee of P300.
7. All PayLite Installment purchases are subject to the standard Terms & Conditions Governing the Issuance and Use of Citi Cards and all related provisions of the Citi PayLite Installment Plan.