Terms and Conditions
Citi Bankwide Member-Get-Member (MGM) Program

1. The Citibank Member-Get-Member Promotion (referred to as “Promo”) will run from July 1, 2017 to December 31, 2017 (the “Promo Period”).

2. The Promo is open to existing Principal Citi Cardholders of Citibank, N.A. (referred herein as “Citibank”), are active and in good credit standing (referred to as “Referrer”), who are not prohibited by legal or regulatory restrictions, including US law or regulations, or applicable Citibank policy from participating in and/or qualifying for this Promo, and who receive the Electronic Direct Mail (EDM) referral invitation.

3. To join the Promo, the Referrer must submit referrals by filling up and submitting the MGM Online Referrals Form sent by Citibank to his/her email address via an Electronic Direct Mail (EDM) invitation, or provide a referral (name, contact details) to a Citi Telesales Officer.

To join the Promo, the Referrer can do any of the following: (1) submit referrals by filling up and submitting the MGM Online Referrals Form sent by Citibank to his/her email address via an Electronic Direct Mail (EDM) invitation, (2) provide a referral (name, contact details) to a Citi Telesales Officer (3) share his/her unique referral link via the different social media channels.

4. The Referral must meet the following criteria:

- **Citi Credit Card Referral:**
  - Has no Principal Citibank Credit Card or has not had one within the last 6 months prior to the referral.
  - Is between 21 to 65 years old
  - Has a gross annual income of at least P250,000.

- **Citi Personal Loan Referral:**
  - Should have a credit card for at least 12 months
  - Is between 21 to 60 years old.
  - Has a gross annual income of at least P250,000.
  - Does not have an existing Citi Personal Loan.

- **Citi Bank Deposit Referral (Citigold or Citi Priority):**
  - Should be a new Citibank client bringing in fresh funds of at least P4,000,000 (or its foreign currency equivalent) under the Citigold or P1,000,000 (or its foreign currency equivalent) under the Citi Priority segment.
  - Does not have any existing Citibank relationship, whether as primary, secondary or joint account holder or ITF beneficiary, and the referrer cannot be part of the account opened (i.e. as the secondary account holder in the referred account, part of an in-trust-for account whether as account holder-trustee or as beneficiary, or as an authorized signatory of a corporate account).
  - Could be a client who has closed his/her Citibank relationship for more than 6 months at the time of the Promo.

5. The Referrer shall obtain the consent of his/her Referrals to disclose and share the Referral’s personal information, such as name, phone number, email address and other contact information to Citibank.

6. To qualify for the points, miles, or rebates (as applicable, depending on the Citi Card product of the Referrer):
• The Referral for a Citi Credit Card should apply for a Citi Card during the Promo Period and be subsequently approved;
• The Referral for a Citi Personal Loan should:
  o Apply for a loan within the Promo Period; and
  o Make an availment under the loan not later than January 31, 2018;
• The Referral for a Bank Deposit should successfully open an account within the Promo Period.

7. Qualified Referrers shall earn the following points, rebates, or miles, as the case may be, based on the corresponding approved referral:

<table>
<thead>
<tr>
<th>Number of Approved / Successful Referrals</th>
<th>If Referrer has a points-earning card</th>
<th>If Referrer has a rebate-earning card</th>
<th>If Referrer has a miles-earning Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Citi Card</td>
<td>10,000 points</td>
<td>P1,000 rebate</td>
<td>650 miles</td>
</tr>
<tr>
<td>1 Citi Personal Loan</td>
<td>20,000 points</td>
<td>P2,000 rebate</td>
<td>1,500 miles</td>
</tr>
<tr>
<td>1 Citi Priority Bank Account</td>
<td>20,000 points</td>
<td>P2,000 rebate</td>
<td>1,500 miles</td>
</tr>
<tr>
<td>1 Citigold Bank Account</td>
<td>40,000 points</td>
<td>P4,000 rebate</td>
<td>2,600 miles</td>
</tr>
</tbody>
</table>

8. The MGM rewards points, rebates, or miles, as the case may be, will be credited to the Referrer’s Card Account within thirty (30) business days from the date of approval in the case of a Citi Card, the date of the loan booking in the case of a Citi Personal Loan, or the date of the opening of a deposit account for Citi Priority and Citigold Accounts. Citibank will send the Referrer an Email to advise that the MGM rewards points, rebates or miles, as applicable, have been credited to the Referrer’s Card Account.

9. In case of multiple applications by a single referral for the same product and submitted through different Referrers, the Referrer of the application which was submitted to and encoded first by Citibank shall be eligible for the MGM rewards points, rebates or miles, as applicable.

10. The Referrer may use the rewards points, rebates or miles, as applicable according to his choice within the bounds of the Citibank Rewards Program.

11. In case of dispute with respect to the Referrer’s eligibility, coverage of dates, fulfillment, etc., Citibank’s decision shall prevail. All questions or disputes regarding the Referrer’s eligibility for the Program shall be resolved by Citibank with the concurrence of the Department of Trade and Industry (DTI).

12. Fraud, abuse or any unauthorized action relating to the credit card, loan or bank application, the participation in the Promo, or the redemption of the MGM rewards points, rebates or miles may result in the disqualification of the Referrer from the Program, suspension or cancellation of the card privileges, or the charging of the full cost of the MGM rewards points, rebates, or miles to the Referrer’s Card account, at Citibank’s discretion. This shall be without prejudice to any legal action that may be taken by Citibank.

PER DTI-FTEB Permit No.7304, Series of 2017
For any concerns, you may contact us at (632) 995-9999 or send us a message through www.citibank.com.ph. Citibank, N.A. Philippine Branch is supervised by Bangko Sentral ng Pilipinas with telephone number (632) 708-7087 and e-mail address consumeraffairs@bsp.gov.ph.

Member: PDIC Maximum deposit insurance for each depositor P500,000.