

SM appliance CENTER

INSTALLMENT FIESTA

OCTOBER 12 - 21
MEGATRADE HALL
 Megatrade Hall 3, 5th Level Mega B, SM Megamall

MEGAMALL
 Endless shopping. Endless discoveries.

UP TO 24 MOS.
 0% Citi PayLite
 PAY UP TO **3 MOS. LATER**

AS MUCH AS 30% OFF

SAVE 30%
 ONLY **P2,624.71/mo.**
 LG 55SK8000

SAVE 20%
 ONLY **P2,541.46/mo.**
 LG F2514DTGE

SAVE 20%
 ONLY **P1,995.83/mo.**
 SAMSUNG 54N300358

SAVE 20%
 ONLY **P1,374.58/mo.**
 hp 4BP25PA

SAVE 5%
 ONLY **P2,675/mo.**
 SAMSUNG Galaxy S9 Plus

SAVE 5%
 ONLY **P2,455.83/mo.**
 SAMSUNG Galaxy-Note-9

**SM APPLIANCE CENTER
 INSTALLMENT FIESTA**

MECHANICS:

1. Promo Period:
 - a. Event: October 12 to 21, 2018 (Event at SM Megamall, Megatrade Hall 3)
 - b. Extension- October 22 to November 18, 2018 (Extension of SELECTED offers to all branches).
2. Citibank credit card holders get up to 30% off on select appliances at the SM Appliance Installment Fiesta.
3. Plus, they can avail of 0% Citi Paylite for up to 24 months and pay up to 3 months later.

Per DTI-FTEB Permit No. 11354, Series of 2018.

**0% Citi PayLite, Pay Later Promotion – SM APPLIANCE
Terms and Conditions**

1. The 0% Citi PayLite, Pay Later Promotion (“Promo”) will run from Oct 12-Jan 12, 2019 at participating Citi PayLite merchant outlets. The Promo is applicable on select items only.
2. The Promo is open to all Principal and Supplementary Cardholders whose Citi Cards have been locally issued by Citibank, N.A. Philippines (“Cardholder”), are active and in good credit standing, and with available Relationship Limit or Account Credit Limit, as applicable, at the time of purchase.
3. The participating Citi PayLite merchant may impose a minimum single-receipt purchase requirement above P3,000.00. The Cardholder should ask the participating Citi PayLite merchant for the applicable purchase requirement before availing.
4. To avail, a Cardholder must pay for the selected item/s at 0% Citi PayLite using his/her Citi Card.
5. Under this Promo, the first month amortization for the transaction will be billed on the third statement cycle from the date of the transaction.

0% Citi PayLite, Pay Later illustration:
Purchase Price = P10,000
Term: 3 months

	Amortization	PayLite Installment Balance
Month 0		
Month 1	-	P10,000.00
Month 2	-	
Month 3	P3,333.33	P6,666.67
Month 4	P3,333.33	P3,333.33
Month 5	P3,333.33	-0-

6. All Citi PayLite installment purchases are subject to the Citi Card Agreement and all related provisions of the Citi Installment Facilities.

Per DTI-FTEB Permit No. 18937, Series of 2018.

For any concerns, you **may call 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.

	Address
Angono	2nd Floor SM Center Angono, Manila East Road, Brgy San Isidro, Angono, Rizal
Aura	Lower Ground Floor, SM Aura Premier, 26th St. Cor Mckinley Rd, Bonifacio Global City, Taguig
Bacoor	Upper Ground Floor. SM City Bacoor, Aguinaldo Hi-Way, Habay II, Bacoor, Cavite
BF Parañaque	2nd Floor SM City BF Parañaque, Dr. A. Santos Ave. cor Presidents Ave., Brgy. BF Homes, Parañaque City.

Bicutan	Upper Ground Floor Bldg A, SM City Bicutan, Doña Soledad Ave., Don Bosco, Paranaque City
Cubao	3rd Floor, SM Cubao Bldg, Araneta Center, Brgy. Zocorro, Cubao, Quezon City.
Fairview	SM City Fairview, cor. Regalado Ave., Greater Lagro, Novaliches, Quezon City.
Harrison	Harrison Plaza Complex, M. Adriatico St., Malate, Manila.
Jazz Residences	Ground Floor Jazz Residences, Jupiter St. corner Nicanor Garcia St. Brgy. Bel-air, Makati City.
Las Piñas	SM City Southmall, Alabang Zapote Road, Las Piñas City.
Lucky Chinatown	3 rd Floor Lucky Chinatown Mall, Calle Felipe cor. La Chamber St. Brgy. 293, Zone 28 Binondo, Manila.
Makati	4 th Floor SM Makati Annex Bldg., Ayala Center, Makati City.
Mall of Asia	1103-1104 GF SM Mall Of Asia, J.W. Diokno Blvd. Mall Of Asia Complex, Pasay City.
Manila	SM City Manila, Concepcion cor San Marcelino and Arroceros Sts, Ermita, Manila City.
Marikina	SM City Marikina, Marcos Highway, Calumpang, Marikina City.
Masinag	SM City Masinag, Marcos Highway, Brgy Mayamot, Antipolo, Rizal.
Megamall	Lower Ground Floor SM Megamall Bldg.B, J. Vargas cor EDSA, Brgy Wack Wack, Mandaluyong City.
Muntinlupa	SM Center Muntinlupa, National Road, Brgy Tunasan, Muntinlupa City.

North EDSA Basement	SM City North Edsa Basement, North Avenue, Brgy Pag-asa1, Quezon City.
North EDSA Basement	SM City North Edsa Basement, North Avenue, Brgy Pag-asa1, Quezon City.
North EDSA Main	SM City North Edsa,Main, North Avenue, Brgy Pag-asa1 , Quezon City.
North EDSA The Block	SM City North Edsa Annex, North Avenue, Brgy Pag-asa1, Quezon City.
Novaliches	SM City Novaliches, Quirino Highway, Brgy San Bartolome, Novaliches, Quezon City.
Rockwell	The Power Plant Mall, Rockwell Center, Amapola Street, Makati City.
San Lazaro	SM City San Lazaro, Felix Huetas Street cor A. H. Lacson, Sta. Cruz, Manila.
San Mateo	SM City San Mateo, Gen A. Luna Avenue, Brgy Ampid 1, San Mateo Rizal.
Sangandaan	SM Center Sangandaan, Samson Road cor Marcelo H. del Pilar Street, Sangandaan, Caloocan City.
Sta Mesa	SM City Sta Mesa, Aurora Blvd, Brgy Imelda District 4, Quezon City.
Sucot	Grd Floor SM City Sucot, Dr. A Santos Avenue, Brgy San Dionisio, Parañaque.
Taytay	1st Floor Bldg. A. Dolores St. SM City Taytay, Manila East Road Taytay, Rizal.
Valenzuela	SM Supercenter Valenzuela, Mc Arthur Highway, Brgy. Karuhatan, Valenzuela City.
Virramall	Unit V-107 Ground Floor Greenhills Shopping Center, Ortigas Avenue,Greenhills, San Juan City, Metro Manila.

1. Luzon

Branch	Address
Baguio	Upper Ground Floor SM City Baguio, Luneta Hill, Upper Session Rd., Baguio City.
Baliwag	SM City Baliwag, Doña Remedios Trinidad Highway, Barangay Pagala, Baliwag, Bulacan.
Batangas	2 nd Floor SM City Batangas, Pallocan West, Batangas City.
Cabanatuan	SM City Cabanatuan, Along Maharlika Highway, Brgy H. Concepcion, Cabanatuan City.
Calamba	SM City Calamba, National Road, Brgy Real, Calamba, Laguna.
Cauayan	Ground Floor SM City Cauayan, Maharlika Highway, District 2, Cauayan City, Isabela.
Clark	SM City Clark, M.A.Roxas Highway, Malabánias, Angeles City, Pampanga.
Dasmariñas	Lower Ground Floor, SM City Dasmariñas, Governor's Drive, Brgy Sampaloc I, Dasmariñas, Cavite.
Lipa	SM City Lipa, Ayala Highway, Brgy Maraouy, Lipa City.
Lucena	SM City Lucena, Maharlika Hi-way cor Dalahican Rd. Brgy Ibabang Dupay, Lucena City.
Marilao	2 nd Floor SM City Marilao, KM 21 McArthur Highway, Brgy Ibayo, Marilao, Bulacan.
Megacenter	2 nd Floor SM Megacenter Mall, between Gen. Tinio & Melencio Sts, Brgy San Roque, Cabanatuan City, Nueva Ecija.

Molino	SM City Molino, Molino Road, Brgy Molino IV, Bacoor, Cavite.
Naga	SM City Naga, Central Business District II, Triangulo, Naga City.
Olongapo	2 nd Floor SM City Olongapo, Magsaysay Drive cor Gordon Avenue, Brgy Pag-asa, Olongapo City.
Pampanga	Ground Floor, SM City Pampanga, Brgy San Jose, San Fernando City, Pampanga.
Rosales	Ground Floor, SM City Rosales, Carmen East, Rosales, Pangasinan.
Rosario	SM City Rosario, General Trias Drive, Brgy Tejero, Rosario, Cavite.
San Fernando	SM City San Fernando, V. Tiomico Street, Brgy Sto. Rosario, San Fernando City, Pampanga.
San Jose	SM City San Jose Del Monte, Quirino Highway, Tungkong Mangga, City of San Jose Del Monte, Bulacan.
San Pablo	SM City San Pablo, National Highway, Brgy San Rafael, San Pablo City, Laguna.
Sta Rosa	SM City Sta Rosa, National Highway, Brgy Tagapo, Sta. Rosa, Laguna.
Tarlac	2 nd Floor SM City Tarlac, Mc Arthur Highway, San Roque, Tarlac City, Tarlac.
Trece Martires	SM City Trece Martires, San Agustin, Trece Martires City, Cavite.

2. Visayas

Branch	Address
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Bacolod	Ground Floor SM City Bacolod Northwing, Reclamation Area, Bacolod City.
Cebu	Upper Ground Floor, SM City Cebu, North Reclamation Area, Mabolo, Cebu City.
Consolacion	SM City Consolacion, Brgy. Lamac, Consolacion, Cebu.
Delgado	SM Iloilo Delgado, corner Valeria - Delgado Sts, Iloilo City.
Kalibo	City Mall Kalibo, F. Quimpo Street, Connecting Mabini and Toting Reyes Streets, Kalibo, Aklan.
Mandurriao	Upper Ground Floor, SM City Iloilo, Benigno Aquino Avenue, Mandurriao, Iloilo City.
Seaside City Cebu	SM Seaside City, South Road, Reclamation Area, Mabolo, Cebu City.
Tacloban	SM Savemore Market Justice Romualdez Street, Brgy 1 & 4, Tacloban City.

3. Mindanao

Branch	Address
Cagayan de Oro	SM Cagayan de Oro, Masterson's Ave cor Gran Via St, Upper Carmen, Cagayan De Oro City.
Davao	2 nd Floor SM City Davao, Kimpo Blvd. Ecoland Subd, Brgy Matina, Davao City.
General Santos	SM City General Santos, San Miguel St. Cor. Santiago Blvd., Brgy agao, General Santos City.
Lanang	SM Lanang Premier, J.P Laurel Ave., Brgy. San Antonio Agdao District, Davao City.

Tetuan

City Mall Tetuan, Don Alfaro Street, Brgy Tetuan,
Zamboanga.

CITI PAYLITE INSTALLMENT PLAN TERMS AND CONDITIONS

In these Terms and Conditions (“Terms and Conditions”), “Card” means all credit cards issued by us, Citibank, N.A. (Philippine Branch) (also referred to as “we”, “our”, or “us”), while “you” refers to the Cardholder or the person who has one or more Cards issued by us. Availing of Citi PayLite Installment Plan means you agree to the following Terms and Conditions:

1. The Citi PayLite Installment Plan is a Card facility that allows you to pay for select goods and services from accredited Citi PayLite merchants in the Philippines, together with the applicable interest and other fees, on installment basis (“Installment Transaction”).

It is available for single-receipt purchases of at least Php3,000. It is available only to Cardholders in good credit standing and is subject to approval based on the available Relationship Limit or Account Credit Limit, as applicable, at the time of purchase.

2. You may pay for your purchases via Regular or 0% Citi PayLite Installment Plan:

- a. Purchases availed under the Regular Citi PayLite Installment will be subject to the prevailing Citi PayLite interest rates which may change from time to time. The applicable interest rates at booking may also vary from time to time and for each particular Citi PayLite merchant. To check the applicable interest rates, you should inquire about the Citi PayLite terms of your chosen merchant before availing. Availing of the Citi PayLite Installment Plan means you agree to pay us interest on the purchase price of goods or services (“Installment Transaction Amount”) on the dates specified in the Statement of Account at the applicable converted monthly factor rate with a corresponding effective interest rate per annum based on the outstanding principal balance and the Term as follows:

RATES BELOW ARE SUBJECT TO CHANGE IN LINE WITH SPECIAL PROMOTIONAL OFFERINGS

REGULAR PAYLITE CONVERTED MONTHLY FACTOR RATES

Term	Converted Monthly Factor Rate*	Effective Interest Rate (Per Annum)**
3 months	1.74%	35.88%
6 months	1.54%	35.83%
9 months	1.58%	38.40%
12 months	1.50%	36.76%
18 months	1.66%	41.09%
24 months	1.69%	41.32%

SPECIAL CONVERTED MONTHLY FACTOR RATES FOR SELECT AUTO, HOME IMPROVEMENT, HOSPITAL/MEDICAL, SCHOOLS & TRAVEL AGENCIES

Term	Converted Monthly Factor Rate*	Effective Interest Rate (Per Annum)**
3 months	1.00%	19.46%
6 months	1.00%	22.29%
9 months	0.75%	17.13%
12 months	0.75%	17.48%
18 months	0.75%	17.71%
24 months	0.75%	17.72%

SPECIAL CONVERTED MONTHLY FACTOR RATES FOR MARIE FRANCE, FACIAL CARE CENTER AND SVENSON

Term	Converted Monthly Factor Rate*	Effective Interest Rate (Per Annum)**
3 months	0.75%	14.31%
6 months	0.75%	16.38%

9 months	0.75%	17.13%
12 months	0.75%	17.48%
18 months	0.75%	17.71%
24 months	0.75%	17.72%

*The Converted Monthly Factor Rate is presented as a guide that you can use to derive the Monthly Installment Due (principal plus interest).

**The Effective Interest Rates above are based on interest computed on a fixed 30-day period per month. The actual EIR may be higher or lower as the interest portion of your first monthly instalment due is computed based on the actual number of days between approval date and one day before statement date, which may be more or less than 30 days.

- b. Subject to Section 5, the price of items purchased under the 0% Citi PayLite Installment Plan will be interest-free for the duration of the installment plan. The 0% Citi PayLite Installment Plan is available for selected items at 3, 6, 9, 12, 18 and 24-month terms or as otherwise specified by the merchant offering the 0% Citi PayLite Installment Plan.
3. The monthly installment due for your Installment Transaction ("Monthly Installment Due") is included in the Minimum Amount Due in your Statement of Account until the Installment Transaction Amount and the applicable interest are paid in full.

You may compute the Monthly Installment Due by using the following formula:

$$\frac{\text{Installment Transaction Amount} \times [1 + (\text{Converted Monthly Factor Rate} \times \text{Term})]}{\text{Term}}$$

The Monthly Installment Due comprises the interest and principal components and is computed on a diminishing balance basis. The interest and principal components of the Monthly Installment Due vary each month and are computed as follows:

- **Interest component:**
Prior month's outstanding principal balance x monthly Effective Interest Rate (EIR), where monthly EIR = $(1 + \text{Annual EIR})^{1/12} - 1$.
- **Principal portion:**
Monthly Installment Due - interest component for the month.

4. The interest charge on the first Monthly Installment Due is computed based on the number of days between the approval date of the Installment Transaction and Statement Date, which is the date when your statement is generated after each billing cycle. The interest on succeeding Monthly Installments Due is computed based on a fixed 30-day period. This will result in the first Monthly Installment Due being different from succeeding subsequent ones.

Citi PayLite Installment Plan
Sample Schedule of Payment

INSTALLMENT TRANSACTION AMOUNT	Php10,000	TERM	12 MONTHS
CONVERTED MONTHLY FACTOR RATE	1.50%	EIR	36.76%

MONTH	# OF DAYS INSTALLMENT ON BALANCE	MONTHLY INSTALLMENT DUE (Php)	INTEREST COMPONENT (Php)	PRINCIPAL COMPONENT (Php)	OUTSTANDING PRINCIPAL BALANCE (Php)
0					10,000.00
1	30	983.33	264.30	719.03	9,280.97
2	30	983.33	245.30	738.03	8,542.94
3	30	983.33	225.79	757.54	7,785.39
4	30	983.33	205.77	777.56	7,007.83
5	30	983.33	185.22	798.11	6,209.72
6	30	983.33	164.12	819.21	5,390.51
7	30	983.33	142.47	840.86	4,549.65
8	30	983.33	120.25	863.08	3,686.56
9	30	983.33	97.44	885.90	2,800.67
10	30	983.33	74.02	909.31	1,891.36
11	30	983.33	49.99	933.34	958.01
12	30	983.33	25.32	958.01	0.00
TOTAL		11,800.00	1,800.00	10,000.00	

5. If you pay less than the Total Amount Due indicated in the Statement of Account, the unpaid portion of the Monthly Installment Due is subject to the prevailing monthly retail Interest Charge. Interest is compounded monthly. Usual Late Charges also apply. In addition, if your Card account is past due for 60 days or more, the Installment Transaction will be cancelled. Any remaining unpaid balance will be billed to the Card account in full and will be subject to the prevailing monthly retail Interest Charge. Please refer to the Citi Card Fees and Charges for the prevailing rates, fees and charges. This can be viewed at www.citibank.com.ph.
 6. If you wish to cancel an Installment Transaction before its Term ends, you may do so without a prepayment penalty. In that case, you agree to pay in full the unpaid portion of the Installment Transaction Amount and the cancellation processing fee of Php300, plus Interest Charges on the cancelled Installment Transaction from the last Statement Date until the date of cancellation. In case of promotions where we give you premium items (which include promotional items, Usage Privileges, etc.), we may charge the full monetary equivalent of the premium item should you cancel the Installment Transaction.
- APPLICABLE FEES AND CHARGES:**
Cancellation Processing Fee = Php300
7. You acknowledge that your Installment Transaction will be maintained for the Term stated in the sales slip or other documents furnished to you and that we have already incurred cost of funds and committed yield to fund sources to finance the Installment Transaction. In case you pre-pay any Installment Transaction before the lapse of the Term, you agree to reimburse us for any loss or additional cost, including but not limited to processing the pre-payment.
 8. In case of (a) any change in law or regulations which gives rise to new additional taxes, higher reserve requirements or similar events, or (b) significant change in the economic environment, we may adjust any applicable charges and Installment interest even before the Term expires.
 9. Upon your availment, we already pay for the goods or services in full. In the event that a Citi PayLite merchant from whom you purchased the goods or services for future delivery ceases to operate, you will still be liable to pay for all unpaid Citi PayLite Installments.
 10. All Citi PayLite Installment purchases are subject to the Citi Card Agreement and all related provisions of the Citi Installment Facilities.
 11. These Terms and Conditions should be read together with the Citi Card Agreement, to produce a result that is harmonious and consistent. In the event of any inconsistency or conflict between these Terms and Conditions and the Citi Card Agreement, these Terms and Conditions will prevail in relation to the Installment Transaction Amount applied under the Facility.

Citibank, N.A. Philippine Branch is regulated by the Bangko Sentral ng Pilipinas. For any concerns, the Cardholder may send a message via www.citibank.com.ph or call the BSP Financial Consumer Protection Department at 708-7087.