

CITIBANK REWARDS CARD TERMS AND CONDITIONS

1. Definitions

In these terms and conditions ("Terms and Conditions"), unless the context otherwise requires;

"Card" means the Citibank Rewards Card issued by us and includes a supplementary card where the context requires;

"Card Account" means the account maintained with us in respect of the Card;

"Rebate/s" means the rebate/s that you are entitled to receive at the participating Rebate merchants;

"P100 Movie Pass" means the reward that you are entitled to receive for a minimum single-receipt purchase of at least P2,500 (or such other minimum amount as may be required) using your Card;

"Program" means the Citibank Rewards Card Program, including, but not limited to the Rebate/s and the P100 Movie Pass;

"Purchase" means purchase of any goods or services for personal consumption, including purchase made over the internet by the use of the Card, and may, at our absolute discretion and without prior notice, include any Card transaction as determined by us;

"We, Our, Us" means Citibank, N.A. - Philippine Branch; and

"You, Your" means the Principal Cardholder, the person in whose name the Card Account is maintained. This term may also include the supplementary cardholder where the context requires.

2. Participation

2.1 Your Card Account is entitled to participate in the Program at the date of commencement of the Program or the date when the Card is issued to you, whichever is earlier; provided that your Card Account is and remains in good credit standing, as determined by us in our sole discretion.

2.2 If the Card is terminated at any time for any reason, whether by you or us, you will be disqualified from participating in the Program, and all unused Rebates and P100 Movie Passes then accrued shall automatically be forfeited immediately after the voluntary or involuntary cancellation of your Card.

2.3 If your supplementary card is terminated at any time for any reason, you may still participate in the Program; provided that your Card Account remains open, active and in good credit standing.

2.4 We reserve the right to suspend or exclude you from participating or continuing to participate in the Program if:

2.4.1 In our opinion you have in any way breached these Terms and Conditions and the Terms and Conditions Governing the Issuance and Use of Citibank Cards; or

2.4.2 In our opinion, you conduct your Card Account in a manner inconsistent with the object and intent of the Program.

2.5 Transfer of Rebates and P100 Movie Passes from an expired or closed Card Account to a current Card Account, as well as transfer of Rebates and P100 Movie Passes to any other person, will not be allowed.

2.6 Unused Rebates and P100 Movie Passes for cardholders who have availed of debt restructuring, rewrite and other collection programs for their Card Accounts shall remain forfeited despite eventual payment of their Card Account.

2.7 Any remaining Rebates and P100 Movie Pass shall immediately cease to be valid and be forfeited upon the occurrence of any of the following:

2.7.1 The cancellation of the Card; or

2.7.2 The conversion of the Card to any other Citibank Credit Card; or

2.7.3 The delinquency of the Card Account or when the Card Account ceases to be in good credit standing.

3. Annual Membership Fees

3.1 Principal Card

3.1.1 The annual membership fee of the principal cardholder is P2,000.

3.1.2 If you meet the annual retail spend of P240,000 before the anniversary date of your Card, your principal cardholder's annual membership fees shall be waived. Your supplementary cardholder/s' spending on their respective Card Accounts shall not be considered in the computation of your annual retail spend on your Card.

3.1.3 For PayLite transactions, only the principal portion of the monthly installment amount/s posted before the anniversary date of your Card shall be included in the computation of the annual retail spend on the Card. Any PayLite interest charges and any unposted monthly installments amounts will not be included in the computation of the annual retail spend.

3.1.4 All credit card fees and charges shall not be included in the computation of the annual retail spend of your Card.

3.2 Supplementary Card

3.2.1 The annual membership fee of each supplementary cardholder is ₱1,000.

3.2.2 You may apply for up to seven (7) supplementary cardholders.

3.2.3 Your first three (3) supplementary cards are free for as long as each supplementary card has a minimum of six (6) retail transactions every membership year.

4. ₱ 100 Movie Pass

4.1 You are entitled to one (1) ₱100 Movie Pass for a minimum ₱2,500 single-receipt Purchase. Each PayLite transaction earns only one (1) ₱100 Movie Pass.

4.2 You are entitled to earn and redeem ₱100 Movie Passes on your Card Account. Your supplementary cardholder is also entitled to earn and redeem ₱100 Movie Pass on his/her own Card Account.

4.3 Only one (1) ₱100 Movie Pass will be awarded to you and/or to your supplementary cardholder/s per day for transactions made at the same merchant outlet.

4.4 ₱100 Movie Pass will be loaded into your Card Account within three (3) business days from posting date of the Card transaction.

4.5 ₱100 Movie Pass may be redeemed within thirty (30) calendar days. Any ₱100 Movie Pass not redeemed within said period shall be void.

4.6 You may opt to use up to a MAXIMUM of two (2) ₱100 Movie Pass per day per Card. Redemptions in excess of two (2) ₱100 Movie Passes per day will not be allowed, and the cost of the movie ticket will be charged to your Card as a straight purchase. No change shall be given to you should the cost of the screening ticket/s redeemed through the ₱100 Movie Pass/es fall below the value of the ₱100 Movie Pass/es used to redeem.

4.7 You may redeem your ₱100 Movie Pass at the following participating cinemas: Cash and Carry Cinema, Eastwood Cinemas, Festival Cinema, Greenhills Promenade, Greenhills Theatre Mall, Robinsons Movieworld, SM Cinemas, and Walter Mart Cinemas. Please visit Citibank Online at www.citibank.com.ph to view the complete listing of participating cinemas.

4.8 The difference between the actual screening ticket/s, admission tax, or any other fees charged by the cinema upon admission and the value of the ₱100 Movie Pass redeemed shall be charged to your Card or be payable in cash.

4.9 The screening ticket/s redeemed under this Program must be used on the same day that it is/they are redeemed.

4.10 You agree not to re-sell the actual screening ticket/s exchanged with or purchased through the ₱100 Movie Pass. The existing terms and conditions of the participating cinemas will apply.

4.11 The accrual and usage of the ₱100 Movie Pass shall not be specified in the monthly Statement of Account. You can go to any participating cinema with your Card or call our 24-Hour CitiPhone at 995-9999 in Metro Manila or 234-9999 in Metro Cebu or 1 800 10 995 9999 toll-free from other provinces through PLDT to inquire how much ₱100 Movie Passes you have available in your Card at any one time.

5. Rebate

5.1 You will earn Rebates for Purchases made with your Card Account at all department stores and at participating shops.

5.1.1 For every Purchase at Gaisano, Landmark, Rustan's and SM department stores nationwide, you earn a 3% Rebate. Rebates may be computed and earned as illustrated: ₱1,000 Purchase x 3% = ₱30 Rebate.

5.1.2 For every Purchase at all other department stores, you earn a 1% Rebate. Rebates may be computed and earned as illustrated: ₱1,000 Purchase x 1% = ₱10 Rebate.

5.1.3 For every Purchase at participating shops, you earn a 5% Rebate. The Rebates may be computed and earned as illustrated: ₱1,000 Purchase x 5% = ₱ 50 Rebate.

5.1.4 PayLite transactions will earn Rebates only on the principal portion of the monthly installment amount/s posted on your Card Account. Any PayLite interest charges will not earn Rebates.

5.1.5 Rebates are computed per transaction.

5.2 Purchases of your supplementary cardholder will earn Rebates, but such Rebates are credited to your Card Account.

5.3 The Rebates will be credited to your Card Account once the transaction is posted. By then, the Rebates are ready for redemption.

5.4 The Rebates you can earn shall be subject to a cap of ₱1,000 per statement cycle. If the cap has been met anytime within the statement cycle, your succeeding purchases shall not earn Rebates, and you will only begin earning Rebates again at the beginning of the next statement cycle.

5.5 Rebates do not expire.

5.6 You may redeem all your available Rebates in increments of ₱100. There is no maximum amount of Rebates which you can redeem.

- 5.7 The Rebates that you have earned and redeemed will be specified in your monthly statement of account. Unless we hear from you within thirty (30) days from the delivery of your statement of account to your billing address, the Rebates indicated on the statement are considered correct.
- 5.8 Rebates may only be redeemed at participating Rebate merchants. Please visit Citibank Online at www.citibank.com.ph to view the complete listing of participating department stores and shopping merchants. There are no other channels for redemption of Rebate. However, we may, at our option, introduce more channels for redemption.
- 5.9 We are bound by the merchant category designation of acquiring bank as prescribed by MasterCard.
- 5.10 Where Rebates have been credited to your Card Account and/or redeemed before the Purchase transaction for which such Rebates were earned is charged back, we will debit your Card Account for the credited Rebates.

6. General

- 6.1 You are eligible to redeem if you have earned enough Rebates (worth a minimum of ₱100) and/or ₱100 Movie Pass/es as reflected in the Citibank terminal or on your monthly statement of accounts (if applicable) and if you have available credit line on the same Card and have no overdue payments. We and the participating Rebates merchants and/or participating cinemas will only honor redemptions complying with the process specified above.
- 6.2 You may inquire about your Rebates and/or ₱100 Movie Pass earned at the cashiers of the participating Rebates merchants and/or participating cinemas; you will be required to swipe your Card at the Citibank credit card terminal for your inquiry.
- 6.3 The Rebates and/or ₱100 Movie Pass are neither transferrable nor convertible to cash or credit.
- 6.4 The Rebates and/or ₱100 Movie Pass cannot be combined nor can these be combined across different Citibank Credit Cards.
- 6.5 To redeem the Rebates and/or ₱100 Movie Pass, you must present your designated Card at the cashier/payment counter of the participating Rebates merchants and/or participating cinemas. The participating Rebates merchant and/or participating cinema may require you to present your valid I.D. The participating Rebates merchant and/or participating cinema's designated cashier will swipe your Card at the Citibank credit card terminal to process the redemption. You shall be required to sign the charge slip/s for the redemption/s made. The participating Rebates merchant and/or participating cinema will then check your signature against the signature found at the back of the designated Card, keep the merchant copy of the charge slip and give you the customer's copy of the charge slip.
- 6.6 You will not be allowed to redeem the Rebates and/or ₱100 Movie Pass if you are unable to present your designated Card personally.
- 6.7 We and the participating Rebates merchants and/or participating cinemas shall not be obliged to recognize or replace any item that you may have redeemed through this Program which is subsequently misplaced, lost or stolen after your redemption.
- 6.8 Splitting of one (1) transaction into several approvals will not be allowed. You agree that should your redemption be found fraudulent, we reserve the right to charge the cost of the Rebates and/or ₱100 Movie Pass to your Card.
- 6.9 Once our participating Rebates merchant and/or participating cinemas receive the redemption request, the request cannot be revoked or cancelled, and the Rebates and/or ₱100 Movie Pass cannot be transferred back into your Card Account.
- 6.10 Charges which are not eligible to earn Rebates and/or ₱100 Movie Pass include, but are not limited to: cash advance transactions, refunded, disputed, unauthorized or fraudulent transactions, all fees and charges (annual membership fees, interest charges, charges for cash advance, any other form of service/miscellaneous fees), traveler's check or casino chip purchases and other unauthorized charges. Balance Transfer and Call for Cash availments do not earn P100 Movie Pass and/or Rebate unless otherwise stated.
- 6.11 We are entitled, in our absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account or disregard any Card transactions or charges or retail purchase in the calculation of Rebates and/or ₱100 Movie Pass to be credited or to otherwise vary the basis of calculation of Rebates and/or ₱100 Movie Pass.
- 6.12 Where Rebates and/or ₱100 Movie Pass have been credited to your Card Account, we reserve the right to forfeit the Rebates and/or ₱100 Movie Pass balance in the event that your Card Account becomes delinquent. Your Card Account will be considered delinquent if you fail to pay the minimum amount due on a payment due date.
- 6.13 We shall be entitled to debit Rebates even if such debiting causes your Card Account to have a negative Rebate balance.

- 6.14 You agree that we may, at our absolute discretion, without giving notice, change the required amount to redeem the Rebates and/or ₱100 Movie Pass. You shall be responsible for checking the required amount to redeem the Rebates and/or ₱100 Movie Pass at time of redemption.
- 6.15 Any request for adjustment of Rebates and/or P100 Movie Pass is subject to our approval at our absolute discretion.
- 6.16 We shall not in any way be liable for any goods or services supplied by any participating Rebates merchant and/or participating cinema. You should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating Rebates merchant and/or participating cinema.
- 6.17 You agree that your redemption using your Rebates and/or ₱100 Movie Pass warrants your acceptance of the Program and any applicable terms and conditions.

7. Other Conditions

- 7.1 We may at any time vary, modify or amend the terms and conditions of the Program as it may, in our absolute discretion, think fit, and you shall be bound by such variations and amendments.
- 7.2 We are not liable if we are unable to perform our obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside our control or outside the control of our agents or any third party. We shall not be responsible for any delay in the transmission to us of evidence of retail purchases by the participating merchants, department stores, or any third party.
- 7.3 We shall be entitled and without liability to you or to any third party to extend any processing time for the awarding or loading of Rebates and/or ₱100 Movie Pass.
- 7.4 We do not make any representation and/or warranty on the Rebates and/or ₱100 Movie Pass offered under the Program. Furthermore, we shall not in any way be liable to you or any third party for any goods, services, benefits arrangements or other privileges or the quality or performance of such goods, benefits, arrangements or other privileges redeemed from or supplied by any merchant, service provider, or any third party under or pursuant to the Program, including for any death, injury, loss of or damage to property, or consequential loss or damage of any nature that you, and if applicable, any person/s, may or has/have suffered arising from or out of the redemption of any ₱100 Movie Pass and/or Rebate. You should seek redress and direct any complaints or comments in respect of such goods, benefits, arrangements or other privileges to the respective partner, provider, merchant or third party.
- 7.5 You hereby authorize us to disclose information regarding yourself and your Card Account to such third parties as we deem necessary for the purposes of the Program.
- 7.6 Our records of all matters relating to the Program shall be conclusive and binding on you.
- 7.7 We are entitled, for any reason at any time, without liability or prior notice, to suspend the calculation, accrual or redemption of Rebates and/or ₱100 Movie Pass, to rectify any errors in the calculation, or otherwise adjust such calculation.
- 7.8 We may, at any time and without notice, may cancel or terminate the Program.
- 7.9 Fraud and abuse relating to the earning or redemption of Rebates and/or ₱100 Movie Passes may result in forfeiture of Rebates and/or ₱100 Movie Passes.
- 7.10 All questions or disputes regarding eligibility for the Program or eligibility of Rebates and/or ₱100 Movie Passes for redemption will be resolved by us at our sole discretion.
- 7.11 Our decision on all matters relating to the Program shall be final and binding on you.
- 7.12 To the fullest extent permitted by law, in no event will we or any of our officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising, whether in contract, tort, negligence or otherwise in connection thereof, even if we have been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
- 7.13 The Terms and Conditions Governing the Issuance and the Use of Citibank Credit Cards shall likewise apply; you must strictly abide by the same.

8. Taxation

The Rebates and/or ₱100 Movie Pass obtained as a result of your private transactions should have no taxation consequences. You will be responsible for whatever tax implications may arise out of the ultimate treatment of the Rebates and/or ₱100 Movie Pass.