No Annual Fees for Citi Rewards Card Promo

1. The No Annual Fees for Citi Rewards Card ("Promo") will run from July 1 until September 30, 2017 ("Promo Period").

2. The Promo is open to principal New-to-Bank (NTB) card applicants who meet the following criteria:
   - who apply for a Citi Rewards Card ("Card") with Citibank, N.A. Philippine Branch ("Citibank") through any acquisition booth or online at www.citibank.com.ph;
   - whose applications are subsequently approved within the Promo Period;
   - who enroll in electronic statements (eSOA) within 60 days from card receipt date;
   - who spend using their Card within 60 days from card receipt date;
   - who maintain the Citi Rewards Card account in good credit standing.

A New-to-Bank card applicant is defined as a person who does not have any existing principal Citi Card locally issued by Citibank and has not had one within the last six (6) months at the time of application. Principal Card applicants who meet all of the criteria above will be referred to as the "Cardholder".

3. The qualified Cardholder can enjoy waived annual fees on his/her Citi Rewards Card as long as he/she spends using his/her Citi Card within 60 days from card receipt date and maintains the enrollment of his/her Citi Card in eSOA.

4. In case of multiple card approvals, only the Citi Rewards Card will be able to avail of the privilege of the annual fee waiver, subject to the above conditions and to the condition that both/all the Citi Cards of the Cardholder shall be maintained in good credit standing. The same terms apply in the event that the Cardholder subsequently applies for and is issued an additional Citi Card/s.

5. The annual fee waiver under this Promo cannot be transferred to another new or open principal Card that was not part of this Promo offer.

6. A Cardholder who applies and is approved for two (2) or more Cards under different promotions within the same promo period will only be entitled to one welcome gift. A Cardholder who applied for a Citi Card under a promo and received a welcome gift during the promo period will not be eligible to participate in this Promo.

7. The annual fee waiver is not transferrable or exchangeable to cash, credit or kind.

8. Citibank reserves the right to discontinue the granting of the annual fee waiver to the relevant Card account where:
   - applicable law, regulation, or policy restricts the continued granting of such waiver; or
   - the Cardholder terminates his/her enrollment in eSOA; or
   - the Cardholder does not use his/her Card as specified in item #3; or
   - the Cardholder does not maintain his/her Citi Card account/s in good credit standing; or
   - the Cardholder has breached the terms and conditions of the Citi Card Agreement or rules governing credit relationships.

9. In case of dispute in respect of the Cardholder's eligibility, coverage of dates and fulfillment, Citibank's decision will prevail.

10. The Promo offer will not apply in conjunction with any other existing promotion, except for Citibank online acquisition promos.

11. All queries regarding this Promo should be directed to Citibank through the following phone number – (632) 995-9999.

12. The terms and conditions of the Citi Card Agreement shall continue to apply. All related provisions of the Citi Rewards Card's Terms & Conditions shall likewise apply. The complete terms and conditions of the Citi Card Agreement and the Citi Rewards Card are available on www.citibank.com.ph.

13. Any amendment in the terms and conditions governing the offer is subject to prior DTI approval. All information is accurate at time of posting.

   Per DTI-FTEB Permit No. 7426, 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.