

No Annual Fees for Citi Rewards Card Promo
(applicable to all New-To-Bank Customers)

1. The No Annual Fees for Citi Rewards Card ("Promo") will run from July 1, 2016 until March 31, 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 the date the card was successfully issued to the cardholder;
 - who spend using their Card at least once a year;
 - who maintain the Citi Rewards Card account in good credit standing;
 - who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in or qualifying for this Promo.

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 maintains his/her Citi Card account as active and in good credit standing and maintains the enrollment of his/her Citi Card in eSOA. To keep the Card account active, he/she should use the Citi Rewards Card for a purchase transaction at least once a year.
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;
 - 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 fulfilment, 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 hotline – (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.

PROMO EXTENDED UNTIL JUN. 30, 2017*

***PROMO EXTENSION APPROVED BY DTI-FTEB No. 6784 Series of 2016**

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.