

TERMS AND CONDITIONS
Better Days Ahead with Citi Credit Cards

1. The Better Days Ahead Promo (“Promo”) will run from November 1, 2020 until February 28, 2021 (“Promo Period”)
2. The Promo is open to Principal credit card applicants who:
 - a. Do not have an existing Principal credit card issued by Citibank, N.A. Philippine Branch (“Citibank” or “Citi”) and have not had one in the last six (6) months before application;
 - b. Apply for any of the following Cards within the Promo Period and whose applications are subsequently approved: Citi PremierMiles Card; Citi Rewards Card; Citi Cash Back Card; Shell Citi Card; or Mercury Drug Citi Card (“Card”). The Citi Prestige, Citi Simplicity+ Card, and Citi Grab Card are excluded from this Promo.
 - c. Are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in or qualifying for this Promo.

Principal Card applicants who meet all of the criteria above are referred to as the “Cardholder”.

3. US persons (i.e. a citizen or lawful resident, green card holder of the United States of America) are not eligible to participate in this Promo.
4. A Cardholder who purchases using his/her newly approved and activated Card and meets the spend requirement specified for his/her Card within 60 calendar days from card approval date (“Spend Period”) shall be entitled to receive the welcome gift corresponding to his/her Card (“Welcome Gift”).

<u>Principal Citi Credit Card</u>	<u>Spend Requirement</u> (single or accumulated purchases)	<u>Welcome Gift</u>
Citi PremierMiles Card	P40,000	30,000 miles
Citi Rewards Card	P20,000	No Annual Fee
Citi Cash Back Card	P20,000	P5,000 eGift
Shell Citi Card	P20,000	5,000 rebates
Mercury Drug Citi Card	P20,000	No Annual Fee

5. Transactions that qualify for meeting the spend requirement are straight purchases, PayLite purchases, cash advance transactions, payment transactions (e.g. PayAll, Citi One Bill and payments directly made or enrolled with the merchant) and online purchases transacted and subsequently posted during the Spend Period. Each PayLite transaction will be considered as one transaction amount. Citi Balance Transfer, Citi PayLite after purchase and Citi Speed Cash transactions are disqualified from the Promo.

6. Upon meeting the spend requirement, the qualified Cardholder will receive an SMS confirmation of his/her eligibility to receive the Welcome Gift.

a. Points/Miles

The points/miles will be directly credited within thirty (30) calendar days from meeting the spend requirement. Once the points/miles are credited on his/her account s/he may redeem these by logging on to www.citibank.com.ph/thankyou.

b. Rebates

The rebates will be directly credited within thirty (30) calendar days from meeting the spend requirement. Once the points/miles are credited on his/her account s/he may redeem these by logging on to www.citibank.com.ph/thankyou.

The Rebates that a Cardholder can earn shall be subject to the following caps:

- a. Shell Citi Gold cards shall be subject to an annual Rebate earning cap of Ten Thousand Pesos (Php10,000) worth of Rebates for every calendar year.
- b. Shell Citi Platinum cards shall be subject to annual Rebate earning cap of Fifteen Thousand Pesos (Php15,000) worth of Rebates for every calendar year.

If the above cap has been met anytime within a calendar year, the Cardholder will no longer earn Rebates, and will only begin earning Rebates again for his Purchases in the next calendar year.

c. eGift

Upon meeting the spend requirement, the qualified Cardholder will receive an SMS from Citi that contains his/her unique promo code. The qualified Cardholder will use this promo code from Citi to redeem eGift code/s from Giftaway which the qualified Cardholder may use to purchase any item in Giftaway participating stores. The qualified Cardholder may redeem the promo code starting three (3) business days after receipt of the SMS from Citi.

1. To redeem the promo code, he/she must do the following:
 - i. Visit the redemption site <http://gift.ph/welcometociti>
 - ii. Enter his/her unique promo code, email address, mobile number and last 6-digits of his/her Card.
 - iii. Choose preferred Giftaway merchants. The Cardholder may redeem the eGift in denominations of P500, up to a total amount of P5,000 worth of eGifts.
2. Upon redemption, the Cardholder will receive an eGift code/s from Giftaway through his/her nominated email address and mobile number. He/she may use the eGift code/s to purchase any item by presenting the same in any of the Giftaway participating stores.
3. By redeeming the eGift code/s through the Giftaway redemption site, the Cardholder is responsible for providing his/her personal and other information to Giftaway, the

accredited service provider of Citibank, and agrees that such information will be subject to the confidentiality, data privacy and security terms of Giftaway.

d. No Annual Fee

- Upon meeting the spend requirement, the qualified Cardholder will receive an SMS confirmation of the No Annual Fee Welcome Gift of the card used.

7. eGift – Welcome Gift

- a. The promo code the qualified Cardholder will receive via SMS is valid (and the qualified Cardholder may input the code in the redemption link) within 60 calendar days after the qualified Cardholder receives his promo code from Citi via SMS.
 - b. Giftaway eGift code/codes are valid only for one (1) year from cardholder's receipt.
8. In case the Cardholder applied within the same promo period and is approved for multiple cards, only one approved Card will be awarded the Welcome Gift, where the Cardholder is able to meet the spend requirement above. The Cardholder will get to choose the welcome gift from among the different promotions he/she is qualified for. If a Cardholder qualifies under another promo during the same promo period and has already received a welcome gift, then he/she will no longer be able to participate in this Promo.
9. The offer under this Promo cannot be transferred to another new or open Principal Citi Card that was not part of this Promo.
10. The Welcome Gift may not be converted to or paid out in cash or in kind.
11. Citibank may discontinue the granting of the Welcome Gift to the relevant Card account if:
- a. applicable law, regulation, or policy restricts the continued granting of such Welcome Gift; or
 - b. the Cardholder does not comply with the terms and conditions of the Citi Card Agreement or the rules governing credit relationships.
12. The Cardholder should maintain his/her card account in good credit standing for at least eighteen (18) months from card approval date. Otherwise, the cost of the Welcome Gift will be charged back to the Cardholder's account, and he/she will be disqualified from future promotional offers.
13. This offer will not apply in conjunction with any other existing bank promotion.
14. The provisions of the Citi Card Agreement will continue to apply. All related provisions of the Citi PremierMiles Card, Citi Rewards Card, Citi Cash Back Card, Shell Citi Card or Mercury Drug Citi Card Terms and Conditions will likewise apply. The complete terms and conditions of the Citi Card Agreement and the mentioned Citi Card types are available on www.citibank.com.ph.
15. Should there be disputes regarding a Cardholder's eligibility, coverage of dates, fulfillment, etc., Citibank shall make the final decision.

16. Any changes to the terms and conditions governing the offer are subject to prior DTI approval.
All information is accurate at time of posting.

Per DTI-FTEB Permit No 106542, Series of 2020

For any concerns, you may call us at (632) 8995-9999 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) 8708-7087.