

TERMS AND CONDITIONS
“Free Gift With Citi Promo”

1. The Free Gift With Citi Promo (“Promo”) will run from March 1, 2019 until June 30, 2019 (“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 Prestige Card; Citi PremierMiles Card; Citi Rewards Card; Citi Cash Back Card; Shell Citi Card; or Mercury Drug Citi Card (“Card”). The Citi Simplicity+ Card is 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. 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 receipt date (“Spend Period”) shall be entitled to receive the welcome gift corresponding to his/her Card (“Welcome Gift”).

<u>Primary Citi Credit Card</u>	<u>Spend Requirement</u> (single or accumulated purchases)	<u>Welcome Gift</u>
Citi Prestige Card	P40,000	120,000 points
Citi PremierMiles Card	P40,000	30,000 miles
Citi Rewards Card	P20,000	P5,000 eGift
Citi Cash Back Card	P20,000	P5,000 eGift
Shell Citi Card	P20,000	P5,000 rebates
Mercury Drug Citi Card	P20,000	P5,000 rebates

4. Transactions that qualify for meeting the spend requirement are straight purchases, PayLite purchases, cash advance transactions, bills payment (e.g. 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.
5. **Points/Miles/Rebates**
 Upon meeting the spend requirement, the qualified Cardholder will receive an SMS confirmation of his/her eligibility to receive the points/miles/rebates on his/her Card account. The points/miles/rebates will be credited within thirty (30) calendar days from meeting the spend requirement. Once the points/miles/rebates are credited on his/her account s/he may redeem these by logging on to www.citibank.com.ph/thankyou.

eGift

- a. Upon meeting the spend requirement, the qualified Cardholder will receive an SMS that contains his/her unique promo code to be used to redeem the Welcome Gift. The Cardholder may redeem the Welcome Gift three (3) business days after receipt of the SMS.
- b. To redeem, 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.
- c. Upon redemption, the Cardholder will receive an eGift code through his/her nominated email address and mobile number. He/she may use the eGift code to purchase any item by presenting the same in any of the Giftaway participating stores.
- d. By redeeming the Welcome Gift through the Giftaway redemption site, the Cardholder is responsible for providing his/her personal and other information to Giftaway, and agrees that such information will be subject to the confidentiality, data privacy and security terms of Giftaway.

6. The qualified Cardholder may redeem the eGift code from the redemption site until the end of the corresponding Redemption Period:

Application Period	Redemption Period Until
March 1-31, 2019	July 31, 2019
April 1-30, 2019	August 31, 2019
May 1-31, 2019	September 30, 2019
June 1-30, 2019	October 31, 2019

7. eGift codes which are not redeemed as of the end of the specified Redemption Period will be forfeited in favor of Citi.
8. In case the Cardholder applied 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.
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. If a Cardholder qualifies for two (2) or more Cards under different promotions within the same promo period, he/she will be entitled to only one welcome gift. 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.
11. The Welcome Gift may not be converted to or paid out in cash or in kind.
12. Citibank may discontinue the granting of the Welcome Gift to the relevant Card account if:
- applicable law, regulation, or policy restricts the continued granting of such Welcome Gift; or
 - the Cardholder does not comply with the terms and conditions of the Citi Card Agreement or the rules governing credit relationships.
13. 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.
14. This offer will not apply in conjunction with any other existing bank promotion.
15. The provisions of the Citi Card Agreement will continue to apply. All related provisions of the Citi Prestige Card, 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.
16. Should there be disputes regarding a Cardholder's eligibility, coverage of dates, fulfillment, etc., Citibank shall make the final decision.
17. 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. 1951, Series of 2019

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.