



Promo Terms and Conditions

1. Citi Personal Loan account holders (referred to as "Referrer") will get a Giftaway eGift worth P2,500 (referred to as "Reward") for every successful Citi Personal Loans referral (referred to as "Referral") that gets approved and avails of a loan within the Promo Period.
2. The Citi Personal Loan Member-Get-Member Promotion (referred to as "Promo") will run from July 15, 2019 to January 15, 2020 (the "Promo Period").
3. The Promo is open to existing Personal Loan accountholders of Citibank, N.A. Philippine Branch (referred herein as "Citi"), whose accounts are active and in good credit standing who are not prohibited under the applicable gifts, anti-bribery and corruption laws, regulations and policies from participating in and/or qualifying for this Promo, and who receive an SMS, and/or email, and/or QR code referral invitation. Employees of Citi (Citibank, ROHQ, and CBPS), incumbent government officials or employees, whether elected or appointed, and US Persons (i.e. a citizen or lawful resident, green card holder of the United States of America) are not eligible to participate in the Promo.
4. The Promo is not applicable if the Referral is a resident of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted. Please consult a bank representative for details.
5. To qualify for the Reward:
The Referrer must:
 - refer by going to the referral landing page, as seen via the SMS and/or email sent to him/her by Citi.
 - complete the 3-Steps referral process via the referral landing page:
 - Step 1 – Referrer needs to provide the first 6 digits of customer TIN.
 - Step 2 – Referrer needs to provide the last 6 digits of registered mobile phone number with Citi.
 - Step 3 – Referrer will get the unique referral link by clicking on the "Copy Link" button and needs to share this link by clicking the email, Facebook, Twitter, Whatsapp, Viber, or Messenger button from the page.
The Referral must:
 - meet the following criteria:
 - Minimum annual income of P250,000
 - 21-65 years old
 - Principal cardholder (has an existing credit card)
 - Filipino resident or local resident foreigner who meets the requirements found in www.citibank.com.ph/loans
 - apply for a Citi Personal Loan during the Promo Period using the unique referral link provided by the Referrer.
 - must also avail a loan during the Promo Period.

6. The qualified Referrer will be able to redeem his/her Reward within the redemption period stated in the SMS and/or e-mail to be sent by Citi (the "redemption Period"), which contains the redemption link and promo code.
7. To redeem the Reward, Referrer has to provide the promo code and other information required by Giftaway. Information to be provided by the Referrer to Giftaway is subject to the confidentiality, data privacy, and security terms of Giftaway.
8. Once redeemed, the Referrer will receive an eGift code from Giftaway through the email address and mobile number he/she will provide directly to Giftaway.
9. The qualified Referrer may use his/her eGift code by presenting the same to Giftaway accredited merchants. For list of accredited merchants, please visit <https://citipl.giftaway.ph/universal/500>
10. Promo codes that are not redeemed within the Redemption Period stated in the SMS and/or email sent by Citi will be forfeited. Redemption Periods will vary depending on the loan booking date.

Loan Booking Date	Redemption Period
Jul15-Jul31, 2019	Aug15-Oct15, 2019
Aug1-Aug31, 2019	Sep15-Nov15, 2019
Sep1-Sep30, 2019	Oct15-Dec15, 2019
Oct1-Oct15, 2019	Nov15-Dec31, 2019
Oct16-Oct31, 2019	Nov30-Jan15, 2020
Nov1-Nov30, 2019	Dec15-Feb15, 2020
Dec1-Dec31, 2019	Jan15-Mar15, 2020
Jan1-Jan15, 2020	Feb1-Mar31, 2020

11. Rewards and eGift codes may not be converted to or paid out in cash or in kind.
12. Citi may discontinue the granting of Rewards if 1) applicable law, regulation, or policy restricts the continued granting of such Reward; or 2) the Referrer does not comply with the terms and conditions of the Citi Personal Loans Agreement.
13. In case of multiple Referrers referring the same Referral, the Reward will be given to the Referrer whose applicant link was completed, submitted to, encoded, and approved first by Citi.
14. In case of dispute with respect to the Referrer's eligibility, coverage of dates, fulfillment, etc., Citi's decision shall prevail. All questions or disputes regarding the Referrer's eligibility for the Program shall be resolved by Citi with concurrence of DTI.
15. Fraud, abuse, or any unauthorized action relating to the Citi Personal Loan application, the participation in the Promo, or the redemption of the Reward may result in the disqualification of the Referrer from the Promo, suspension or cancellation of privileges or the charging of the full cost of the Reward to the Referrer's account, at Citi's discretion. This shall be without prejudice to any legal action that may be taken by Citi.

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.

Per DTI-FTEB Permit No. 12685, Series of 2019.