



CITI REWARDS CARD PROGRAM TERMS AND CONDITIONS

1. DEFINITIONS

In these terms and conditions ("Terms and Conditions"), unless the context otherwise requires; "Bank" means Citibank, N.A. Philippines;

"Card" means the Citi Rewards, Citi Platinum Mastercard, Citi Platinum Visa, Citi Classic/Gold Visa, Citi Classic/Gold Mastercard issued by Bank and includes a supplementary card where the context requires;

"Card Account" means the account maintained with Bank in respect of the Card;

"Cardholder" means the primary cardholder, the person in whose name the card account is maintained and includes the supplementary Cardholder where the context requires;

"Rewards" means any goods, services, benefits, arrangements or other privileges (including without limitation, miles on participating airline frequent flyer programs, loyalty program points, cash credit or annual membership fee waivers), as may be determined by Bank in Bank's absolute discretion, which may be redeemed by the use of Rewards Points under the Program.

"Rewards Points" referred to as Points hereafter, means the points earned through usage of the Card as specified in these Terms and Conditions, which may be used to redeem Rewards as may be determined by Bank in Bank's absolute discretion;

"Program" means this Citi Rewards Program;

"Purchase" means a purchase of any goods or services by the use of the card and may, at the Bank's absolute discretion and without prior notice, include any card transaction as may be determined by the Bank;

"Network" refers to Mastercard and Visa;

"You, Your" means the Principal Cardholder, the person in whose name the Card Account is maintained. This term may also include the supplementary cardholder where the context requires.

2. PARTICIPATION

Your Card Account is entitled to participate in the Program at the date of commencement of the Program or the date when the Card is issued to you, whichever is later; provided that your Card Account is and remains in good credit standing, as determined by Bank in its sole discretion.

3. ISSUANCE OF REWARDS POINTS

3.1 You will receive Points for purchases of goods or services for personal consumption charged on your Card while your Card Account is open and remains in good credit standing.

3.2 You will earn Points at the rate of 1 Point for every P30 retail spend. The computation is 3.33% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 3.33% = 167 Points.

3.3 Ways to earn more Points:

3.3.1 Citi Rewards Cardholder

a. You will earn more Points at the rate of 3 Points for every P30 spend made at department stores and shopping boutiques (defined as clothing/shoes/accessories stores and similar stores) in the Philippines or overseas, whether in-store or online. Purchases made at department stores and shopping boutiques are defined by the merchant's credit card acquirer under the following merchant category codes: 5137, 5139, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5941, 5948, 5999. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 9.99% = 500 Points.

b. You will also earn more Points at the rate of 3 Points for every P30 spend made at restaurants in the Philippines or overseas. Purchases made at restaurants are defined by the merchant credit card acquirer under the following merchant category codes: 5812 and 5813. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 9.99% = 500 Points.

c. You will also earn more Points at the rate of 3 Points for every P30 spend made at any Cebu Pacific Ticketing Office, Cebu Pacific Call Center or via the Cebu Pacific website. Cebu Pacific transactions are defined by the merchant transaction descriptions beginning with "CEBPAC", "CEBUPAC", "CEBU AIR", "CEB PAC", "CEBU PAC" and "CEBUAIR". The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 9.99% = 500 Points.

3.3.2 Citi Platinum Visa/ Citi Platinum Mastercard

a. You will earn more Points at the rate of 3 Points for every P30 spend made at department stores and shopping boutiques (defined as clothing/shoes/accessories stores and similar stores) in the Philippines or overseas, whether in-store or online. Purchases made at department stores and shopping boutiques are defined by the merchant's credit card acquirer under the following merchant category codes: 5137, 5139, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5941, 5948, 5999. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 9.99% = 500 Points.

b. You will also earn more Points at the rate of 3 Points for every P30 spend made at restaurants in the Philippines or overseas. Purchases made at restaurants are defined by the merchant credit card acquirer under the following merchant category codes: 5812 and 5813. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 9.99% = 500 Points.

c. You will likewise earn more Points at the rate of 3 Points for every P30 spend made overseas, whether in-store or online. Overseas purchases must be denominated in a currency other than Philippine Pesos. The computation is 9.99% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 9.99% = 500 Points.

d. You will receive a bonus of 5,000 Points upon renewal of your annual Card membership provided you have charged retail purchases of at least P500,000 to your Card in the current Card membership year and have paid the annual membership fee for the new membership year.

i. Computation of the spend requirement in any Card membership year is based on the qualified purchases stated in clauses 3.1, 3.2 and 3.3.

3.3.3 Citi Gold Visa/Mastercard

a. You will earn Points at the rate of 2 Points for every P30 retail spend made overseas, whether in-store or online. Overseas purchases must be denominated in a currency other than Philippine Pesos. The computation is 6.66% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 6.66% = 333 Points.

3.4 The points earned from eligible transactions are rounded off to the nearest whole number.

3.5 Points accrue in your name only, but are earned through supplementary card usage as well.

3.6 Citi Balance Transfer transactions; Citi Speed Cash transactions (also known as Citi Call for Cash) transactions; Citi FlexiBill (also known as Citi Balance Conversion) transactions; refunded, disputed or cancelled retail or cash advance transactions; payment of annual card membership fees; interest payments; late payment fees; charges for cash advance; and any other form of service/miscellaneous fees shall not earn points. Unless otherwise specified, Cardholders are not entitled to earn points from any other categories of transactions.

3.7 Citi PayLite and Citi PayLite for bank transactions earn points for the portion of the principal of the monthly installment amount billed on the Statement of Account. Any interest charges will not be entitled to earn points.

3.8 Points earned from straight retail transactions applied for conversion under Citi PayLite after purchase will be deducted from your Card account upon conversion. These Points will be earned back monthly in such amounts corresponding to the principal of the monthly installment amount billed on the statement of account. Any interest charges will not earn Points.

3.9 One Bill charges up to P100,000 per transaction will earn Points, except for Maynilad, Meralco, PLDT and VECO transactions which will earn Points only for charges up to P20,000 per transaction. Any amount in excess of said caps will not earn Points.

3.10 All Maynilad, Meralco, PLDT and VECO bills paid via Citibank Online or the Citi Mobile App will earn Rewards Points for total charges of up to P20,000 per merchant per statement cycle. Meanwhile, you will earn Rewards Points for payments of up to P100,000 per merchant per statement cycle for Digitel, ICC, Bayantel, Globe Telecom, Sky Cable/Home Cable and Smart. Any amount in excess of said caps will not earn Points.

3.11 All transactions related to the issuance of points, miles, or rebates are subject to the Citi ThankYou Rewards Program Terms and Conditions. Please visit the Citi ThankYou Rewards site at www.citibank.com.ph/thankyou to view the full Terms and Conditions.

4. GENERAL TERMS ON REDEMPTION OF REWARDS POINTS

4.1 Provided that your Card Account is in good standing as determined by Bank and your Card Account has sufficient Points, you are entitled to redeem any one or more of the Rewards, based on the required amount of Points, via the redemption channels that Bank has identified.

4.2 Once the redemption has been processed, the request cannot be revoked or cancelled and the Points cannot be transferred back into your Card Account.

4.3 For the redemption of annual membership fee waivers, cash credits, FFP miles and LP points, you may visit the Citi ThankYou Rewards site at www.citibank.com.ph/thankyou. All transactions related to the redemption of points, miles, or rebates on the Citi ThankYou Rewards site are subject to the Citi ThankYou Rewards Program Terms and Conditions. Please visit the Citi ThankYou Rewards site at www.citibank.com.ph/thankyou to view the full Terms and Conditions.

5. PAY WITH POINTS

5.1 Bank may from time to time send you an SMS that will allow you to redeem your Points to offset the full or partial amount of your retail spend at merchants.

5.2 You may refer to the link in the Pay with Points SMS you receive for the number of Points required to redeem and offset a portion or the entire amount of the corresponding transaction you have made.

5.3 Once the redemption has been processed, the request cannot be revoked or cancelled and the Points cannot be transferred back into your Card Account.

5.4 If the redemption is successful, you will see a credit adjustment on your next statement of account that corresponds to the amount of points you have redeemed.

5.5 The merchant's Return/Exchange Policy remains applicable for the purchased item or service.

6. FREQUENT FLYER PROGRAMS (FFP) or LOYALTY PROGRAMS (LP)

6.1 Bank will from time to time enter into agreements with FFPs and LPs so that you may use your Points to redeem FFP miles or LP points. Bank shall have absolute discretion in choosing FFPs and LPs to participate in the Program and will inform you of participating FFPs and LPs.

6.2 You agree that you must already be a member of the FFP or LP before you can use your Points to redeem FFP miles or LP points.

6.3 You understand that usage of your Points to redeem FFP miles or LP points will be subject to such terms and conditions as may be imposed by Bank and/or the respective FFP or LP.

6.4 You agree that you may transfer your Points from your Card Account into any one or more FFP or LP accounts in your name only (and not in anyone else's name). For the redemption to be processed successfully, you should ensure that your name on the Card Account exactly matches your name on the FFP or LP account.

6.5 Please allow 1 to 2 weeks for the crediting of miles into your FFP or LP account. Bank reserves the right to extend the processing time without notice. You should check your FFP or LP account or contact the respective FFP or LP after such processing period for an update on your redemption request.

6.6 In the event of an unsuccessful redemption request, the Points will be credited back to your Card Account

6.7 You may redeem FFP miles or LP points for flight award tickets, flight upgrades and/or rewards in accordance with the procedures, rules and regulations of their respective FFP or LP. Bank shall not be liable for any changes made by the respective FFP or LP on the terms of the applicable program for which you may suffer any loss or inconvenience or for your inability or failure to use the FFP miles or LP points to redeem flight award tickets, flight upgrades and/or rewards for whatever reason, including for the expiry of any FFP miles or LP points that were redeemed from Points. Bank does not make any representation and/or warranty on the FFP miles or LP points redeemed by you nor accept any liability for expenses, losses or damages which you may incur as a result of using the FFP miles or LP points. Any and all dispute/s arising from or in connection with the use of or inability to use the FFP miles or LP points shall be settled between you and your FFP or LP.

6.8 The participating FFPs or LPs in the Program are subject to change without prior notice.

6.9 Any applicable taxes and other charges are your responsibility.

7. ANNUAL MEMBERSHIP FEES

7.1 You may use your Points to pay for your Annual Membership Fee, provided that there is straight retail spend reflected in the same statement of account in which the Annual Membership Fee was charged. There is no minimum spend requirement for as long as you have enough points to offset your Annual Membership Fee.

7.2 You may only use your Points to pay for your annual membership fee for either the principal or supplementary Card under your Card Account and may only do so once a year.

8. CASH CREDITS

8.1 You may use your Points to redeem cash credits, provided that there is straight retail spend reflected in the same statement of account prior to your redemption. There is no minimum spend requirement for as long as you have enough points to redeem your preferred cash credit denomination.

8.2 Please allow 1 week for the processing of the cash credit request. Bank reserves the right to extend the processing time without notice. The cash credit will be reflected on your next statement of account.

8.3 The cash credit redeemed is not considered a payment to your Card Account and cannot be used to offset the Minimum Amount Due, Total Amount Due or any amount in between that is due on your statement of account. You are required to settle at least the Minimum Amount Due to avoid late charges from being billed to the Card Account.

9. GENERAL

9.1 Any remaining Points shall immediately cease to be valid and be forfeited upon the occurrence of any of the following:

9.1.1 The cancellation of your Card, whether by you or us; or

9.1.2 The conversion of your Card to any other Citi Card; or

9.1.3 The delinquency of your Card Account or when your Card Account ceases to be in good credit standing. The term "delinquent accounts" shall have the same meaning as used in the Citi Card Agreement.

9.2 If your Card is terminated at any time for any reason, whether by you or us, you will be disqualified from participating in the Program, and all unused Points then accrued shall automatically be forfeited immediately after the voluntary or involuntary cancellation of your Card.

9.3 If your supplementary Card is terminated at any time for any reason, you may still participate in the Program; provided that your Card Account remains open, active and in good credit standing.

9.4 For the avoidance of doubt, Bank is entitled, in Bank's absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account or disregard any Card transactions or charges or retail purchase in the calculation of Points to be credited or to otherwise vary the basis of calculation of Points.

9.5 The accumulation and usage of Points shall be specified in your statement of account. Unless Bank hears from you within 30 days from delivery of your statement of account to your billing address, the Points indicated on the statement of account are considered correct.

9.6 Rewards reversals will be applied during the statement cycle when the reversal transaction is posted, which may differ from the statement cycle of the original purchase transaction. Rewards points, including accelerated /bonus points, if any, will be awarded only if the cumulative value of new purchase transactions in the respective spend category is higher than the value of transactions reversed.

9.7 Where Points have been credited to your Card Account and/or used or redeemed before the purchase/transaction for which such Points were earned is debited, Bank will debit your Card Account for the credited Points. Bank shall be entitled to debit such Points even if such debiting causes your Card Account to have a negative Points balance.

9.8 Bank reserves the right to suspend or exclude you from participating or continuing to participate in the Program if:

9.8.1 In Bank's opinion you have in any way breached these Terms and Conditions and the terms and conditions in the Citi Card Agreement; or

9.8.2 In Bank's opinion, you conduct your Card Account in a manner inconsistent with the object and intent of the Program.

- 9.9 Transfer of Points from an expired or closed Card Account to a current Card Account, as well as transfer of Points to any other person, will not be allowed.
- 9.10 If you availed of debt restructuring, rewrite and other collection programs for your Card Accounts, any unused Points shall remain forfeited despite eventual payment of your Card Account.
- 9.11 Bank may at any time vary, modify or amend the terms and conditions of the Program, and you shall be bound by such variations and amendments.
- 9.12 Bank is not liable if it is unable to perform Bank's obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside Bank's control or outside the control of Bank's agents or any third party. Bank shall not be responsible for any delay in the transmission to Bank of evidence of retail spend by the participating merchants, department stores, or any third party.
- 9.13 You agree that your redemption using your Points warrants your acceptance of the Program and any applicable terms and conditions.
- 9.14 Bank and the participating Pay with Points merchants shall not be obliged to recognize or replace any item that you may have redeemed through this Program which is subsequently misplaced, lost or stolen after your redemption.
- 9.15 Bank shall not in any way be liable to you or any third party for any goods, services, benefits arrangements or other privileges or the quality or performance of such goods, benefits, arrangements or other privileges redeemed from or supplied by any merchant, service provider, or any third party under or pursuant to the Program, including for any death, injury, loss of or damage to property, or consequential loss or damage of any nature that you, and if applicable, any person/s, may or has/have suffered arising from or out of the redemption of your Points. You should seek redress from and direct any complaints or comments in respect of such goods, benefits, arrangements or other privileges to the respective provider, merchant or third party.
- 9.16 You hereby authorize Bank to disclose information regarding yourself and your Card Account to such third parties as Bank deems necessary for the purposes of the Program.
- 9.17 Bank's records of all matters relating to the Program shall be conclusive and binding on you.
- 9.18 Any request for adjustment of Points is subject to Bank's approval at Bank's absolute discretion.
- 9.19 Bank is entitled, for any reason at any time, without liability or prior notice, to suspend the calculation, accrual or redemption of Points, to rectify any errors in the calculation, or otherwise adjust such calculation.
- 9.20 Bank may, at any time and without notice, cancel or terminate the Program.
- 9.21 Fraud, abuse or any unauthorized action relating to the earning or redemption of Points may result in forfeiture of Points, disqualification from the Program, suspension or cancellation of your Card privileges or the charging of the full cost of the Points. The taking of such measures shall be without prejudice to any legal action that Bank may take.
- 9.22 All questions or disputes regarding eligibility for the Program or eligibility of Points for redemption will be resolved by Bank at its sole discretion. Bank's decision on all matters relating to the Program shall be final and binding on you.
- 9.23 To the fullest extent permitted by law, in no event will Bank or any of its officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising, whether in contract, tort, negligence or otherwise in connection thereof, even if Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
- 9.24 The terms and conditions of the Citi Card Agreement shall likewise apply; you must strictly abide by the same.
- 9.25 The terms and conditions of the Citi Card Agreement shall apply to all Citi Rewards, Citi Platinum Mastercard, Citi Platinum Visa, Citi Classic/Gold Visa, Citi Classic/Gold Mastercard cards and in the event of any conflict or discrepancy between the terms and conditions of the Citi Card Agreement and the terms set out herein, the terms set out herein shall prevail insofar as the Program is concerned.

10. TAXATION

The Points obtained as a result of your private transactions should have no taxation consequences. You will be responsible for whatever tax implications may arise out of the ultimate treatment of the Points.

11. CONSENT FOR PROCESSING, PROFILING AND SHARING OF DATA AND INFORMATION

Please read these provisions (the "Consent") on Citi Processing, Profiling and Sharing of Data and Information thoroughly. Capitalized terms used herein shall have the meanings set forth in Citi's Data Privacy Statement (version 1, 3/31/2017), the terms of which are incorporated herein by reference. Citi's Data Privacy Statement ("Data Statement") can be viewed online at www.citibank.com.ph/DataPrivacyStatement.

The words "I", "Me" and "My" refer to you as a banking, brokerage, credit, debit or prepaid card or loan prospect/applicant or client or Relevant Individual of a Data Subject of Citibank, N.A. Philippine Branch (Citibank) or Citicorp Financial Services and Insurance Brokerage Philippines, Inc. (CFSI) or any other entity owned or controlled by Citigroup Inc. in the Philippines (collectively, "Citi"). The words "You" and "Your" refer to Citi.

11.1 I agree that my application, enrollment, purchase, maintenance, access or continued use of any of Citi's products and services shall be deemed as my acceptance and agreement to be bound by the provisions of these terms.

I hereby agree that all Personal Data (as defined under the Data Privacy Law of 2012 and its implementing rules and regulations), customer data and account or transaction information or records (collectively, the "Information") relating to me with you from time to time may be processed, profiled or shared to, by and between Citigroup Inc., and any of its affiliates and subsidiaries (collectively, "Citigroup") or each of the Authority (foreign or domestic) or Data Recipients (whether in or outside the Philippines) and for the purposes as set out in Citi's Data Statement in force provided by you to me from time to time or for compliance with any law, regulation, government requirement, treaty, agreement or policy or as required by or for the purpose of any court, legal process, examination, inquiry, audit or investigation of any Authority. The aforesaid terms shall apply notwithstanding any applicable non-disclosure agreement. I acknowledge that such Information may be processed or profiled by or shared with jurisdictions which do not have strict data protection or data privacy laws.

11.2 I agree that the Data Statement from time to time in force shall in all respects apply in relation to my application, account and any matter arising therefrom or incidental thereto. I agree that the Data Statement is deemed to be incorporated by reference into this Consent.

11.3 I understand and agree that I must provide you with such information as you may require from time to time to enable you or Citigroup or relevant Data Recipient to comply with any law or regulation, government requirement, treaty, agreement or policy or as required by or for the purpose of any court, legal process, examination, inquiry, audit or investigation of any Authority.

11.4 I acknowledge that you may use voice recognition technology to collect and analyze my voiceprint biometric data for the purpose of identity verification when I give instructions through the phone.

11.5 I consent, in connection with any proposed novation, assignment, transfer or sale of any of your rights and/or obligations with respect to or in connection with my account and any products, facilities and services available in connection with the account, to any novatee, assignee, transferee, purchaser or any other person participating or otherwise involved in such transaction, to the disclosure, to any such person, by you, of any and all Information which may be required in relation thereto.

11.6 I understand and consent that the processing, profiling and sharing apply during the prospecting and application stages, as well as for the duration of and even after the rejection, termination, closure or cancellation of the account or relationship or Services (collectively "Termination") for a period of at least ten (10) years from the Termination of my last existing account or relationship or that of the Relevant Individual as determined by you. Where you deem it necessary or are required to fulfill foreign and domestic legal, regulatory, governmental, tax, law enforcement and compliance requirements and disclosure to each of the Authority or Industry Organization, I understand and consent that the storage will be made even after a period of ten (10) years from such Termination until the final conclusion of any requirement or disclosure obligation, dispute or action.

11.7 For any update, change, supplement, reconfirmation or remediation of the Data Statement and/or these consents, I hereby specifically authorize the following to accept the Data Statement and to provide the consents anew to you on my behalf in any acceptable form or evidence as determined by you:

- iii. any one of the accountholders in a joint account or relationship;
- iv. principal cardholder in a card account or relationship;
- v. any one of the security party or guarantor in a borrowing account or relationship;

vi. company representative in an institutional or corporate client, a merchant party, a commercial card or prepaid card account or relationship; or

vii. where any one of the above is not present as determined by you, any person as has been authorized by me to act on my behalf.

11.8 These provisions shall be in addition to, and not in substitution for, any other provision agreed to between Citi and me (whether before or after the date hereof) which gives broader rights of disclosure to Citi than contained herein.

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 regulated by Bangko Sentral ng Pilipinas with contact details at <https://www.bsp.gov.ph>.

For your complaints/concerns, we will endeavor to resolve these within 7 business days. For complaints/concerns requiring more time to resolve, we will be in touch with you and inform you of the progress.