

TERMS & CONDITIONS
Member Get Member Promo

1. The Member Get Member Promo (referred to as “Promo”) will run from July 1, 2019 to September 30, 2019 (referred to as “Promo Period”).

Only clients of Citibank N.A. Philippines (Citibank), or Citibank and Citicorp Financial Services & Insurance Brokerage Philippines, Inc. (CFSI) 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 has a Citi banking relationship will be considered as eligible Referrers (“Eligible Customers”). Incumbent government officials or employees, whether elected or appointed, corporate account 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 this Promo as Referrers. The Promo is not available to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey or other jurisdictions where this activity is restricted due to applicable laws and regulations or Citibank policy.

2. Existing clients (referred to as “Referrer”) of Citibank or Citibank and CFSI may refer clients who will open a Citigold or Citi Priority relationship with Citibank or Citibank and CFSI (referred to as “Referral/s”). The Referrer with a successful referral/s conversion¹ will be entitled to a one-time crediting² of Cash Credits in US Dollars to their Citigold, Citi Priority, or Citibanking US savings account on the fourth month after the Referral established a Citigold or Citi Priority relationship.

	CITIGOLD	CITI PRIORITY
Reward per Successful Member-Get-Member Referral Conversion	USD 200 Cash Credits (Php 10,000 Cash Credits)	USD 50 Cash Credits (Php 2,500 Cash Credits)

If the new client who is eligible for the Promo does not have a US Dollar savings account by the third month of the establishment of the Citi Priority or Citigold relationship, the Member-Get-Member (MGM) Reward in the form of Cash Credits in Philippine Pesos will be credited to the open and active primary Savings or Current account.

3. The following criteria must be met for the Referrer to be eligible to avail of the Promo:
 - A. The Referrer:
 - a. Cannot refer his/her spouse and child/ren below 21 years old.
 - b. Cannot be part of the Referral’s newly established account.
 - c. Cannot refer his/her secondary accountholder to open a primary account.
 - d. Should obtain the consent of his/her Referrals to disclose and share the Referral/s’s personal information, such as name, phone number, email address and other contact information to Citibank or CFSI.
 - e. If the Referrer is a Citi banking Member-Got-Member (MGM) referred client who was referred by a prospect who does not have a Citi banking relationship, the referrer who is a Citi banking MGM referred client cannot refer the prospect to open a Citigold or Citi Priority relationship.
 - f. Should open an US Dollars saving account with Citibank to receive the MGM Reward. The MGM Reward will be credited into the US Dollar savings account of the Referrer four months from the date the Referral’s new Citi Priority or Citigold relationship has been established.

If the Referrer who is eligible for the Promo does not have a US Dollar savings account by the third month of the establishment of the Citi Priority or Citigold relationship of the Referral, the MGM Reward in the form of Cash Credits in Philippine Peso will be credited to the open and active Current or Savings account of the Referrer.

- g. Must download the Citi Mobile App[®] and turn on the Citi Global Wallet in their Citi Mobile App[®] by the third month of the establishment of the Citi Priority or Citigold relationship of the Referral to receive the MGM Reward.
- B. The Referral/s
- a. Should not be incumbent government officials or employees, whether elected or appointed, corporate account and US persons (i.e. a citizen or lawful resident, green card holder of the United States of America).
 - b. Should not be individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey or other jurisdictions where this activity is restricted due to applicable laws and regulations or Citibank policy.
 - c. Should be a new client/s bringing in fresh funds with Total Relationship Balance³ of at least P4,500,000 (or its foreign currency equivalent) under the Citigold or P1,000,000 (or its foreign currency equivalent) under the Citi Priority segment, by the third month of the establishment of the Citi Priority or Citigold relationship.
 - d. Should be a new client who does not have any existing Citi banking relationship as a primary or secondary account holder and the Referrer cannot be part of the account opened (i.e. as the secondary accountholder in the referred account, part of an in-trust-for account whether as accountholder-trustee or as beneficiary, or as an authorized signatory of a corporate account).
 - e. Should download the Citi Mobile App[®] and turns on the Citi Global Wallet in their Citi Mobile App[®] within 3 months from opening a Citi Priority or Citigold relationship.
 - f. Could be a client/s who has a closed Citibank banking and/or CFSI relationship for more than 12 months at the time of the Promo

Successful conversions of Referral/s's accounts must be opened within the Promo Period for the Referrer to be eligible to avail of the Promo and be rewarded the Cash Credits.

- 4. The payment of Cash Credits may be subject to applicable taxes to be shouldered by the Referrer participating in the Promo.
- 5. In case of multiple applications by a single Referral and submitted through different Referrers, the Referrer of the application which was submitted first shall be eligible for the Cash Credits in US Dollars, as applicable.
- 6. By participating in the Promo, the Referrer and the Referral/s hereby authorize the transfer, disclosure and communication of personal and account information to and from/between Citibank and CFSI, participating merchants, service providers and relevant third parties for the purpose of marketing and promotion, verification, checking, validation, and fulfillment.
- 7. In the event that Citibank or CFSI is prevented from awarding the Cash Credits or continuing with the Promo by any event beyond its control, including but not limited to fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state or local government law, order, or regulation, public health crisis, order of any court or jurisdiction, or other cause not reasonably within Citibank's or CFSI's control (each a "Force Majeure" event or occurrence), then, Citibank or CFSI has the right to modify, suspend, or terminate the Promo.
- 8. The Promo and its rewards are not convertible to Rewards Points, Premier Miles, and any other form of reward.
- 9. The Cash Credits cannot be credited to another Citibank account other than the US Dollar Savings account or the open and active primary Savings or Current account of the Referrer.

10. In case of dispute, Citibank's or CFSI's decision will be final with prior approval of DTI.

¹Successful Citigold/Citi Priority Referral/s is defined as the referral of a person (who is not an existing client of Citibank or CFSI) as a new Citibank or CFSI client by a Referrer that results to a new Citibank account or CFSI account being subsequently opened in the Referral/s's name with fresh funds of at least P4,500,000 under the Citigold segment (or its foreign currency equivalent) or P1,000,000 under the Citi Priority segment. Fresh funds refer to funds which are newly deposited to Citibank or booked in an investment in the CFSI account and exclude those funds which are transferred or withdrawn from one product type to another or a different product type, or from a Citibank affiliate to Citibank or from the name of an existing accountholder/s to the name of a different party/ies, regardless of any interruption in the period of the transaction/s.

²Cash Credits crediting will be on a client level in which he/she is the primary savings or current bank account accountholder. No Cash Credits is allowed to be awarded to a bank account where the client is a secondary bank accountholder.

³Total Relationship Balance is the consolidated balance of client's holdings in deposits with Citibank, N.A., Philippine Branch (Citibank) and in investments purchased through Citicorp Financial Services and Insurance Brokerage Philippines Inc. (CFSI). It includes all Checking & Savings account (CASA) and, Time-Deposits with Citibank, as well as Bonds, Funds, and other investments purchased through CFSI.

- Citigold minimum Total Relationship Balance: Php 4,500,000 (or its foreign currency equivalent)
- Citi Priority minimum Total Relationship Balance: Php 1,000,000 (or its foreign currency equivalent)

For Deposit products only: Citibank is a member of PDIC. Maximum deposit insurance for each depositor P500,000

For Investment products brokered by CFSI: Investments are not PDIC insured, not a bank deposit, no bank guarantee & may lose value.

Citibank N.A Philippine Branch and Citicorp Financial Services and Insurance Brokerage Philippines, Inc. (CFSI) are separate legal vehicles.

CFSI is an investments and insurance brokerage affiliate of Citi.

For any concerns, you may call us at 995-9999 or send us a message through www.citibank.com.ph.

Citibank is regulated by Bangko Sentral ng Pilipinas (BSP) with telephone number (632) 708-7087, while CFSI is regulated by the Securities and Exchange Commission (SEC) with telephone number (632) 818-2016 and Insurance Commission (IC) with telephone number (632) 523 8461. Per DTI FTEB Permit No. 12389 Series of 2019.