

Citibank, N.A., Philippine Branch, has transferred ownership of its consumer banking business to Union Bank of the Philippines with effect from August 1, 2022. The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Union Bank of the Philippines from Citigroup Inc. and related group entities.

Citibank & SM Store “Installment Fest” Promo
Promo Terms and Conditions

1. The Promo (“Promo”) will run from January 5 to February 29, 2024 (“Promo Period”):
 - Spend Period: January 5 to February 29, 2024
 - Redemption Period: January 5 to April 30, 2024
2. The Promo Offer:
 - Make a minimum single-receipt 0% Citi PayLite spend of P5,000 up to 6 mos. at any branch of SM Store using your Citi credit card and get a chance to be 1 out of 35 winners to instantly win P5,000 SM Gift Pass.
 - The promo only applies to in-store and personal shopper (card present) transactions.
3. The Promo is open to all Citibank Cardholders (“Cardholder”), whose Citi credit cards (“Cards”) have been locally issued by Citibank, N A Philippine Branch, are active, and in good credit standing with available relationship limit and account credit limit/ spend limit, as applicable, at the time of purchase and conversion and who are not prohibited under Applicable Gifts, Anti Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Promo.

Incumbent government officials or employees, whether elected or appointed, corporate accounts 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.

This promo is not available to individuals residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK.

4. Officers and employees of Citibank Philippines, SM Store, and their relatives up to the second degree of consanguinity and affinity, with direct involvement in the launch of the Promo, are not eligible to participate in the Promo.
5. It is the responsibility of the Cardholder to update his/her contact information with Citibank by calling CitiPhone at (02) 8995-9999 or its successor phone service. Cardholders whose contact information in Citibank’s records are not updated, who have the same mobile/phone number or email address as another cardholder/account in Citi records, or who have opted out of receiving marketing communications from Citi based on Citi’s records, and new Cardholders (whose credit/debit card account was opened and activated from October 1, 2023 onwards) will not receive the communication about the Promo and are not qualified or eligible to join.

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6. A Cardholder who uses his/her Citibank credit card to purchase any item with a minimum single-receipt 0% installment spend of P5,000 up to 6 mos. at any SM Store branch either in-store or via personal shopper (see Annex A) is eligible to join the raffle.
7. Redemption process:
 - a. Upon completing the installment transaction of P5,000 using a Citibank credit card at SM Store, the transaction receipt will generate the following coupon indicating whether or not the customer wins an instant prize. There will be no non-winning stub to be printed for the qualified non-winning transactions.
 - b. Winner must present the following documents at the BCO Counter of SM Store where the transaction was made. Branch Marketing Manager or Customer Service Manager must verify the winning transaction prior to awarding of prizes to the cardholder:
 - i. Original winning transaction receipt
 - ii. Original winning charge slip
 - iii. Original winning stub
 - iv. Credit card used for the winning transaction
 - v. Valid ID
 - c. Winner must surrender and sign the original winning stub.
 - d. The transaction receipt and winning charge slip should be marked/stamped "CLAIMED" upon release of the prize.
 - e. Cardholder can only claim his/her prize at the same branch of SM Store where transaction was made.
 - f. SM Store will not replace lost or damaged prizes caused by the winner (cardholder).
 - g. Employees of SM Store, Citibank, and its accredited advertising agencies and suppliers, and their family relatives up to 2nd degree of consanguinity or affinity are disqualified from participating in the promotion.
8. The Promo Offers are not valid in conjunction with other discounts, offers, privileges, or promotions.
9. The Promo Offers are not convertible to cash, credit, or other goods and services and not transferable to another Card or to any person.
10. The following transactions will not qualify to earn the Promo Offer: PayLite for Bank Transactions, Citi Speed Cash, Cash Advance availment, Balance Transfer, Citi FlexiBill, OneBill transactions, PayLite after purchase, existing PayLite amortizations, all types of bills payments (except those done via Citibank Online or the Citi Mobile App charged to Citi credit cards), auto-debit enrolments, auto-debit transactions, Citi PayAll transactions, credit card fees and charges, Citi Card Protection/Credit Shield, transactions from casinos or from merchants engaged in gambling; transactions at merchants specifically engaged in wholesale and distribution (example: warehouse clubs, networking companies, multi-

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level marketing entities); Mail Order/ Telephone Order (MO/TO) transactions such as but not limited to those done by travel agency or online aggregator; transactions involving cryptocurrency and other similar financial instruments; transactions from stock trading, foreign exchange trading, financial trading services, remittance and the like; mobile payment/mobile wallet transactions and online payment system (such as but not limited to GCash, PayMaya, Grab/GrabPay, PayPal, PayMongo, Coins.ph, and the like); payments made to social media platforms, cloud service and software providers; transactions for business purposes or for non-personal purposes such as but not limited to payment services, professional services, and the like; transactions that are subsequently cancelled or refunded.

11. The Supplementary Card’s purchases will earn the Promo Offer for the Principal Cardholder if the Principal Card is qualified for the Promo. The eligibility of the Supplementary Cardholder’s purchases to earn the Promo Offer is dependent on the Principal Card’s credit standing and is subject to the same qualifications and restrictions applicable to the principal Card.
12. To qualify for the Promo Offer, the Cardholder’s Citi Card account/s must be active and without any past due obligation during the Promo Period. Unpaid and/or delinquent accounts will not be eligible for the Promo.
13. A Cardholder will be disqualified from the Promo in the event that his/her Citi credit/debit Card/s is unpaid, become/s delinquent, or is suspended, cancelled, or terminated, before the awarding of the Promo Offer.
14. The Cardholder agrees that should his/her redemption be found to be fraudulent in nature or should his/her earning of the Promo Offer found to be a result of splitting of transactions, Citi shall have the right to charge the total face value of the Promo Offer/s to the Cardholder’s Citi Card.
15. Citibank is not an agent of SM Store and makes no representation as to the quality of the goods and services provided. All feedback regarding the quality of the goods and services provided should be directed to SM Store.
16. By joining the promo, the Cardholder:
 - i) agrees to receive SMS/text messages or e-mails in relation to the Promo, such as but not limited to SMS or e-mails confirming earning of Promo Offer upon completion of qualified transactions.
 - ii) acknowledges that they have read, understood, and agrees, to the Promo’s Terms and Conditions.
17. By accepting and/or using the Promo Offer, the Cardholder agrees to hold Citi free and harmless from any loss, injury, or damage caused by or arising from his/her participation

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in the Promo or caused by or arising from his/her acceptance and/or use of the Promo Offer.

18. In case of dispute regarding the Cardholder’s eligibility, coverage of dates, etc., Citi’s decision will prevail, with concurrence of DTI. All questions or disputes regarding the Cardholder’s eligibility for the Promo or for any request will be resolved by Citi.
19. Fraud, abuse or any unauthorized action relating to the credit card transaction, the participation in the Promo, or redemption of the Promo Offer may result in the disqualification of the Cardholder from the Promo, suspension or cancellation of Card privileges or the charging of the cost of the Promo Offer/s to the Cardholder’s Citi Card, at Citi’s discretion. This shall be without prejudice to any legal action that may be taken by Citi.
20. These Terms and Conditions should be read together with the Citi Card Agreement and Citi PayLite Enabled by Global Payments Terms and Conditions, to produce a result that is harmonious and consistent. In the event of any inconsistency or conflict between the provisions of these Terms and Conditions, Citi PayLite Enabled by Global Payments Terms and Conditions and the Citi Card Agreement, these Terms and Conditions shall prevail in relation to the PayLite transaction availed under the Promo.

For any concerns, you may call us at (632) 8995-9999 or send us a message through www.citibank.com.ph.

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Union Bank of the Philippines is regulated by the Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph>

Per DTI-FTEB 182738, Series of 2023.

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ANNEX A
List of Participating Branches

SM STORE
SM STORE AURA
SM STORE BACOLOD
SM STORE BACOR
SM STORE BAGUIO
SM STORE BALIWAG
SM STORE BATAAN
SM STORE BATANGAS
SM STORE BF HOMES PARAÑAQUE
SM STORE BICUTAN
SM STORE BUTUAN
SM STORE CABANATUAN
SM STORE CAGAYAN DE ORO
SM STORE CALAMBA
SM STORE CAUAYAN (ISABELA)
SM STORE CDO DOWNTOWN PREMIER
SM STORE CEBU
SM STORE CITY LEGAZPI
SM STORE CITY ROXAS
SM STORE CITY URDANETA
SM STORE CITY VALENZUELA
SM STORE CLARK
SM STORE CONSOLACION (CEBU)
SM STORE CUBAO
SM STORE DAET
SM STORE DASMARINAS
SM STORE DAVAO
SM STORE DELGADO (ILOILO)
SM STORE EAST ORTIGAS
SM STORE ESTANCIA
SM STORE FAIRVIEW

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SM STORE GENSAN
SM STORE GRAND CENTRAL
SM STORE LANANG PREMIER
SM STORE LIPA
SM STORE LUCENA
SM STORE MAKATI
SM STORE MALL OF ASIA (BAY CITY)
SM STORE MANDURRIAO (ILOILO)
SM STORE MANILA
SM STORE MARIKINA
SM STORE MARILAO
SM STORE MASINAG
SM STORE MEGACENTER
SM STORE MEGAMALL
SM STORE MINDORO
SM STORE MOLINO
SM STORE NAGA
SM STORE NORTH EDSA
SM STORE NOVALICHES
SM STORE OLONGAPO
SM STORE OLONGAPO CENTRAL
SM STORE PAMPANGA
SM STORE PUERTO PRINCESA
SM STORE QUIAPO
SM STORE ROSALES
SM STORE ROSARIO
SM STORE SAN FERNANDO
SM STORE SAN JOSE DEL MONTE
SM STORE SAN LAZARO
SM STORE SAN MATEO
SM STORE SAN PABLO
SM STORE SANTA ROSA
SM STORE SEASIDE (CEBU)
SM STORE SORSOGON
SM STORE SOUTHMALL (LAS PIÑAS)
SM STORE STA. MESA (CENTERPOINT)

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SM STORE SUCAT
SM STORE TANZA
SM STORE TARLAC
SM STORE TAYTAY
SM STORE TELABASTAGAN
SM STORE TRECE MARTIRES
SM STORE TUGUEGARAO

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CITI PAYLITE ENABLED BY GLOBAL PAYMENTS TERMS AND CONDITIONS

In these Terms and Conditions of the Citi PayLite enabled by Global Payments Program, or its successor facility ("Program"), "Card" means all credit cards issued by us, Citibank, N.A. (Philippine Branch) or its successor and assign, UnionBank of the Philippines (hereafter, all references to Citibank, N.A. Philippine Branch is understood to be references to UnionBank of the Philippines), also referred to as "we", "our", "us" or "Citi"), while "you" refers to Cardholders whose Citi credit cards have been locally issued by us ("Cardholder"), and which are active and in good credit standing.

By availing of Citi PayLite enabled by Global Payments, you agree to the following Terms and Conditions, and all applicable terms and conditions under the Citi Card Agreement and all related provisions of the Citi Installment Facilities; these can be viewed at www.citibank.com.ph/global_docs/pdf/cardstandc.pdf

1. CITI PAYLITE ENABLED BY GLOBAL PAYMENTS is an Installment facility available to Citi Cardholders for purchases at participating merchants which meet the required minimum purchase amount per tenor. It is subject to approval based on the available Relationship Limit or Account Credit Limit / Spend Limit, as applicable, at the time of purchase and conversion.
2. Under the Program, the straight single-receipt transaction at the participating merchants ("Merchants") using the Citi credit card shall, after the Merchant submits the transaction for settlement ("Conversion Date"), be submitted for conversion to an Installment Transaction ("Installment Transaction"). If the conversion to an Installment Transaction is approved, the Citi Cardholder can pay for the purchase amount ("Principal Amount") in equal monthly installments which will be billed to the credit card Statement of Account every month until the end of the term indicated in the charge slip. Otherwise, the straight single-receipt transaction will be billed in full in the next statement of account.

To view the participating merchants, please visit www.citibank.com.ph/gppaylite

3. The Program is available for single-receipt purchases of at least Php3,000 or such other amount as may be determined by Citibank and the Merchants from time to time. To view the participating merchants, please visit www.citibank.com.ph/gppaylite.
4. Upon your instruction to the Merchant that you would like to avail of the Program, the Merchant will swipe your Citi credit card for the purchase amount at the pre-identified Global Payments terminal. If determined to be qualified, the charge slip will reflect the

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details of the Installment Transaction you requested (term and monthly installment amount), and your agreement to the terms and conditions of the Program.

- (a) Once the transaction has been verified and converted to an Installment Transaction, you will receive a confirmation SMS.
- (b) If your transaction is not successfully converted to an Installment Transaction, you will receive a rejection SMS and the purchase amount will reflect on your statement as a straight transaction.

- 5. The Monthly Installments Due will be billed and reflected on your Statement of Account after the Conversion Date as [Merchant Name (001:00x)] and so forth.

You may compute the Monthly Installment Due ("MID") using the following formula:

$$\frac{\text{Principal Amount}}{\text{Term}}$$

Where Term is the number of months that you chose for your Installment Transaction.

Citi PayLite Process illustration:

Principal Amount = PHP15,000.00

Term: Three (3) months

	Monthly Installment Due	Unbilled Installment Amount
Month 1	PHP 5,000.00	PHP 10,000.00
Month 2	PHP 5,000.00	PHP 5,000.00
Month 3	PHP 5,000.00	PHP 0

- 6. One percent (1%) of the billed MID will be included in the Minimum Amount Due ("MAD") in your SOA and one percent (1%) of the unbilled portion of the Principal Amount of your Citi PayLite Transaction will be part of the calculation of your MAD in your SOA until the end of the Term of your Citi PayLite Transaction. To know more about how your Minimum Amount Due is calculated visit www.citibank.com.ph/mindue.
- 7. We will charge the interest rate and /or fees as disclosed at the date of availing the Installment Transaction which shall be applicable during its entire Term and no additional fees and interest will be charged for this Installment Transaction, ONLY if we receive (or had received) payment in full of the Total Amount Due stated on your monthly SOA by the Payment Due Date every month until you have paid all installments.

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8. If we did not receive the full payment of the Total Amount Due as indicated in your current or previous monthly Statement of Account, (i) the billed Monthly Installment Due in the current Statement, and (ii) any unpaid portion of any previous Monthly Installment(s) Due in your current Statement of Account will be subject to daily interest at the Retail Interest Rate as set out in the Statement of Account. This daily interest on the Installment Transaction will be charged from one day after Statement Date until: (a) one day before the payment date of the Installment Transaction, if you pay the full Total Amount Due on or before the Payment Due Date, OR (b) the date you pay the full Total Amount Due after the Payment Due Date.

Interest will be compounded on a monthly basis.

The Citi PayLite Transaction will take more than the scheduled Term to pay off in full if only the Minimum Amount Due is paid. In addition, if we do not receive the full payment of the Minimum Amount Due by the Payment Due Date, you must also pay the applicable Monthly Late Charge.

The prevailing interest rate, fees and charges are available at www.citibank.com.ph/cardsrandf.

Below is an illustration on the retail interest charge on the billed Monthly Installment Due if you do not make a full payment of the Total Amount Due by the Payment Due Date.

(Important: Please note the example below is for illustrative purposes. The only transaction in this statement is the Citi PayLite NOW transaction.)

Statement Date	July 1, 2021
Payment Due Date	July 22, 2021
Billed MID of your Citi PayLite NOW installment transaction	P10,000
Retail Interest Rate as set out in the statement of account	2% per month
MAD stated in the statement of account	P500
Payment made on July 22, 2021	P500
Interest charged on the billed MID (P10,000) from one day after current statement date up to one day before payment date (July 2 to 21, 2021) at the retail interest rate of two percent (2%) per month	P133.33
Remaining unpaid portion of the billed MID	P9,500

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Interest charged on the unpaid portion of the billed MID (P9,500) from payment date until the next statement date (July 22 to Aug 1, 2021) at the retail interest rate of two percent (2%) per month	P69.67
Total interest payable in the Aug 2021 statement (which is due on Aug 22, 2021)	P203.00

9. In addition, if the Card account is past due for sixty (60) days or more, the Installment Transaction will be cancelled. Any remaining unpaid balance will be billed to the Card account in full and will be subject to the prevailing monthly retail Interest charge. Please refer to the Citi Card Fees and Charges at www.citibank.com.ph/cardsrandf for the prevailing rates, fees and charges.
10. Citi is entitled to apply and appropriate payments received in such manner or order of priority as it deems fit, notwithstanding any specific instruction from you or any third party. You may view the payment hierarchy in the Cards Payments Section of the Citi Card Agreement at www.citibank.com.ph/cardsrandf.
11. Rewards Points, rebates, and PremierMiles ("Usage Privileges"), or their successor programs, earned from the straight single-receipt transaction/s converted under the Program will be deducted from the Card account upon conversion, and will be credited back monthly in such amounts corresponding to the Monthly Installment Due billed.
12. You acknowledge that your Installment Transaction will be maintained for the Term stated on the charge slip or any other documents that may have been furnished to you, and that we have already incurred cost of funds and committed yield to fund sources to finance the Installment Transaction.
13. If you wish to cancel an Installment Transaction before its Term ends, you may do so, without a prepayment penalty, by calling CitiPhone or its successor telephone service number. In that case, you agree to pay in full the unpaid portion of the Principal Amount and the cancellation processing fee of Php300.
14. In case of promotions where we give you a premium item/s (which include promotional items, Usage Privileges, etc.), we may charge the full monetary equivalent of the premium item/s should you cancel the Installment Transaction.
15. Upon your purchase, we already pay for the goods or services in full. In the event that a Merchant from whom you purchased the goods or services for future delivery ceases to operate, you will still be liable to pay for all unpaid Monthly Installment Dues.

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16. If you wish to request for a refund from the Merchant, the standard refund process of the Merchant will apply. There will be no change to the Installment Transaction under the Program, and the Monthly Installments Due will continue to be billed to you for the Term. The amount to be refunded by the Merchant will be credited back to the Card. Once the refund is completed, you must cancel the Installment Transaction by calling CitiPhone at 8995-9999 between 8am to 9pm daily.
17. In case of (a) any change in law or regulation which gives rise to new additional taxes, higher reserve requirements or similar events, or (b) significant change in the economic environment, we may adjust or impose any applicable charges even before the Term expires.
18. Please be advised that by availing of the Program through your Citi credit card/s, you are providing your explicit consent to UnionBank’s Data Privacy Terms (Consent for Processing, Profiling and Sharing of Data and Information and Data Privacy Statement) and to the updated Citi Card Agreement. UnionBank’s Data Privacy Terms can be viewed online at: <https://www.citibank.com.ph/static/data-privacy-statement/>.

These Terms and Conditions should be read together with the Citi Card Agreement, to produce a result that is harmonious and consistent. In the event of any inconsistency or conflict between the provisions of these Terms and Conditions and the Citi Card Agreement, these Terms and Conditions shall prevail in relation to the Installment Transaction applied under the Program.

For more information, visit www.citibank.com.ph/gppaylite.

PayLite installments are billed to the account monthly, similar to a normal retail purchase and are subject to usual interest rate charges if you pay less than the Total Amount Due indicated on your current or previous monthly statements of account on or before the payment due date.

If your Card account is over limit, you will need to pay the Overlimit amount aside from the Minimum Amount Due.

The Citi PayLite Transaction will take more than the scheduled Term to pay off in full if only the Minimum Amount Due is paid.

It is subject to approval based on the available Relationship Limit or Account Credit Limit / Spend Limit, as applicable, at the time of purchase and conversion.