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SADDLE ROW SHOP WITH CITI PROMO
TERMS & CONDITIONS

- SADDLE ROW SHOP WITH CITI PROMO** (“Promo”) is open to all Citibank Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A., 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) are active and in good credit standing, 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.
- The Promo entitles the Cardholder to the following benefits:

PROMO PERIOD	CONCEPTS	PROMO OFFER	LIST OF PARTICIPATING BRANCHES	TERMS & CONDITIONS / VALIDITY
May 15, 2023 to November 15, 2023	Saddle Row	10% OFF on the following Saddle Row series: 5 class pass P4,000 10 class pass P7,500 20 class pass P12,000	R3 Level, Powerplant Mall, Makati City	6 Months

- To avail of the Promo, the Cardholder must use his/her valid Card to pay for his/her single-receipt bill (inclusive of VAT, service charges, and prevailing local taxes). However, discount will only apply to total bill exclusive of VAT, service charges, and prevailing local taxes unless otherwise specified by merchant.
- The offer cannot be used in conjunction with other promotional offers, privileges or VIP cards. Discounts and privileges are not exchangeable for or convertible to cash, credit or other goods and services nor allowed as payment for the Card dues.
- Cardholders with mandatory and government-regulated discount have the option to choose which promo or discount to apply.
- In the purchase of goods and services which are on promotional discount, the senior citizen can avail of the promotional discount or the discount provided under the Expanded Senior Citizens Act of 2010, whichever is higher.
- The general terms and conditions of SADDLE ROW apply.
- Citibank is not an agent of any of the participating merchants or outlets and makes no representation as to the quality of the goods and services provided. All feedback regarding quality of the goods and services provided should be directed to the respective merchant or outlet.

Per DTI Fair Trade Permit No. FTEB-166446 Series of 2023

For any concerns, you may call us at (632) 8995-9999 or send us a message through www.citibank.com.ph. This bank is regulated by Bangko Sentral ng Pilipinas with contact details at <https://www.bsp.gov.ph>.