

- CITI TRAVEL PROGRAM WITH HRRACI** (“Promo”) is open to all Citibank Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A., who 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	PROMO OFFER
July 13-15, 2023	<ul style="list-style-type: none"> • Instant Gratification: Any Straight/ 0% Citi Paylite* purchase amounting to P5,000 will get a free <i>travel pillow</i> • Raffle: Any Straight / 0% Citi Paylite* purchase amounting to a min. of P10,000 earns 1 raffle entry to win a Philippine Airline Giftaway e-Voucher worth P15,000 <p>Note:</p> <p>* Avail of 0% Citi PayLite up to 6 months at Bai Hotel Cebu and up to 24 months at Uratex Philippines for a minimum spend of P3,000 with your Citi Credit Card</p> <p>**The Travel Fair is also open to public but the above promo offers will only be open to Citi Credit Cardholders.</p>

- To avail of the premium item/free travel pillow, a Citi Credit Cardholder customer must use his/her Citi Credit Card for any Straight/0% Citi Paylite purchase with a minimum spend amount of P5,000 per transaction. Cardholders can only avail of the premium item once per day. Splitting of transactions to avail multiple freebies is strictly not allowed.
- To claim the freebie, winners must present any two (2) valid Government-issued identification card with photo and signature, credit card used for payment and the copy of the qualified transaction slip for validation.
- To qualify for the raffle promo. A Citi Credit Cardholder customer must use his/her Citi Credit Card for any Straight/0% Citi Paylite purchase with a minimum spend amount of P10,000 per transaction. Splitting of transactions to earn multiple raffle entries is strictly not allowed.
- For a minimum spend of Php 10,000 Citi cardholders are entitled to join the raffle. One Citi Travel Transaction Slip = 1 Raffle Entry. Citi Cardholder presents the transaction slip to the Citi raffle staff located at the Citi booth for validation. Upon validation, Cardholder fulfills a raffle stub by providing their name, phone number, email address. Cardholder drops the completed raffle stub in designated raffle boxes at the Citi Booth. The terms and conditions below must be strictly followed:

- Only one entry per transaction is allowed. Splitting of transactions to earn multiple entries is not allowed.
- There will be 2 Winners per raffle draw (end of day raffle- 2 winners per day for 3 days- total of 6 winners)
- The winning raffle entry will be drawn by a Citi officer and will be witnessed by a DTI representative
- Winner will get 1 PAL e-voucher amounting to Php 15,000.
- Raffle winners will be announced onsite daily within the duration of the event
- Winners will be notified by Citi via SMS, email and registered mail.
- In the event the winner is not reachable after 60 days, voucher code will be invalid.
- In cases where there will be disputes, Citi's decision is absolute and final with prior approval of DTI.

7. The PAL e-gcs will be awarded via a voucher card to the winning cardholder. The voucher card contains a unique Giftaway link which cardholder needs to access to view the eGC Code to redeem the P15,000 worth of PAL e-GCs which is valid for use within one (1) year from the date of awarding or up to July 15, 2024. Cardholder agrees to be bound by the terms and conditions below on the use of the PAL e-gift cards.
- a. PAL e-Gift Cards can be used to pay for tickets and select travel extras through philippineairlines.com, PAL mobile app, PAL ticket office, or at PAL reservations hotline (632) 8855-8888
 - b. PAL e-Gift Card may be used to purchase Tickets (including base fare, taxes and fees) and/or Travel Extras (except for Travel Insurance and MyPal Upgrade). Applicable discounts will be available as required by law.
 - c. PAL e-Gift Card may be spent in increments until the total amount is fully used.
 - d. When purchasing Philippine Airlines ticket/s and Travel Extras, the Philippine currency will be the only currency applicable for purchasing Tickets and Travel Extras quoted in the same currency. The Gift Card's value will not be converted to any other currency for redemption.
 - e. PAL e-Gift Card cannot be used to purchase new Gift Card/s.
 - f. If the purchase amount equal the available GC balance, the value will be fully used. If the purchase amount exceeds the GC's redeemable balance, the excess may be paid through other acceptable forms of payment.
 - g. The recipient can use up to a maximum of two (2) forms of payment for a single transaction with a combination of either of any of the following: Gift Card(s), Vouchers(s), and any acceptable forms of payment. After your transaction, the amount of the Gift Card will be updated, including any remaining balance, and it will remain valid under the same terms.
 - h. PAL e-Gift Card is transferable and can be used to pay for a Philippine Airlines ticket or select Travel Extras of another customer.
 - i. In case of flight disruptions or cancellations, the refund value will be credited back to the GC used to purchase the tickets or Travel Extras (as applicable). Refund is in accordance with the Fare Conditions of the ticket. If the ticket or select Travel Extras were paid using multiple payment modes (e.g., Gift Card and Cash, Gift Card and Credit Card, or Gift Card and Refund Voucher), the refund will be credited back to its original forms of payment respectively (e.g., partial credit back to the Gift Card and partial cash refund, etc.). PAL Gift card are non-refundable and cannot be returned or converted to cash or credit.
 - j. Philippine Airlines is not responsible if any Gift Card is lost, stolen, or used without recipient's permission. You agree that the possession by any person of the gift card is deemed an authority for said person as bearer of the gift card to use the same. Neither PAL nor PAL's agent, employee or representative is obligated to request a person presenting this Gift Card to identify himself/herself.
 - k. Philippine Airlines tickets and Travel Extras purchased using Gift Card are subject to applicable Fare Conditions and Conditions of Carriage of Philippine Airlines.
 - l. Except where prohibited by law, Philippine Airlines reserves the right to refuse, deactivate, cancel, reject, or hold for review any gift card mistakenly issued in an incorrect denomination or issued or procured, directly or indirectly, in connection with fraudulent actions or in connection with any violation of these terms and conditions.
 - m. PAL reserves the right to modify and otherwise change the Terms and Conditions at any time in its sole discretion. These modifications or changes shall not impact the Gift Cards that have already been purchased.
 - n. PAL e-Gift Card may be subject to other terms and/or conditions of Philippine Airlines.
8. By joining for the Raffle Promo, the cardholder

- a. agrees to receive SMS/text messages or e-mails in relation to the Promo
 - b. acknowledges that he/she has read, understood, and agrees, to the Promo's Terms and Conditions; and
 - c. authorizes Union Bank in case he/she wins, to disclose and publish his/her name and other particulars, as a winner, to any person/s and in any mode or manner as Union Bank may deem appropriate, including announcing the winners on the Union Bank or Citi Facebook page or via other channels.
 - d. agrees that Cancellation of travel transaction purchases prior to the raffle draw results in the cancellation of the equivalent raffle entry
9. Winners agree to the disclosure and publication of their names and other particulars as Union Bank may deem appropriate and to participate in any photo, publicity or other media arrangements made by Citi to announce the winners to the general public.
 10. A Cardholder will be disqualified from the Promo in the event that his/her Citi Credit Card/s is unpaid, become/s delinquent, or is suspended, cancelled, or terminated.
 11. Citi is not an agent of HRRACI and any HRRACI Travel Fair participant 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 HRRACI and any HRRACI Travel Fair merchant.
 12. By availing of the promo, the Cardholder agrees to hold Citi free and harmless from any loss, injury, or damage caused by or arising from his/her participation in the Promo or caused by or arising from his/her acceptance and/or use of the promo.
 13. 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.
 14. Fraud, abuse or any unauthorized action relating to the credit card transaction, the participation in the Promo, or redemption of promo 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 items 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.
 15. The offer cannot be used in conjunction with other promotional offers, privileges or VIP cards. Freebies and privileges are not exchangeable for or convertible to cash, credit or other goods and services nor allowed as payment for the Card dues.
 16. Any amendment in the terms and conditions governing the Promo is subject to prior DTI approval.
 17. By availing the Promo offer, the Cardholder is responsible for providing his/her personal information and other information that may be required, to **HRRACI**, and agrees that such information shall be subject to the confidentiality, data privacy and security terms of **HRRACI**.
 18. The general terms and conditions of **HRRACI** apply.

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>.

