

## Citi Personal Loan MGM Promo Terms and Conditions

1. "Citi" or "Citibank" means Citibank, N.A., Philippines ("we", "our", or "us"), or its successor and assign, UnionBank of the Philippines (hereinafter, all references to Citibank, N.A. Philippine Branch is understood to be reference to UnionBank of the Philippines).
2. The Citi Personal Loan Member-Get-Member Promotion (referred to as "Promo") will be extended from October 12, 2022 to December 31, 2022 (referred to as the "Promo Period").
3. The Promo is open to existing Citi-branded Personal Loan account holders and Citi-branded credit card holders (referred to as the "Referrer") of Citibank, N.A., Philippine Branch, whose accounts are active and in good credit standing, who are not prohibited under the applicable Gifts, Anti-Bribery and Corruption laws, regulations and policies from participating and /or qualifying for this Promo, and who receive the electronic direct mail (EDM), SMS referral invitation, or Facebook. The Promo is not open to persons who are multi-carrier agents of other banks or third parties involved in the business selling of credit cards.
4. Referrers will be entitled to a reward in the form of a Giftaway eGift (referred to as the "Reward") for every successful Citi Personal Loans referral (referred to as the "Referral") that gets approved and who avails of a loan within the Promo Period. The monetary amount of the Reward will vary depending on the loan amount availed of as shown in the following reward table:

Loan Amount Availed	Reward (Giftaway eGift)
<P100,000	P2,500
P100,000 to <P300,000	P5,000
P300,000 to <P500,000	P7,500
≥P500,000	P10,000

5. The Promo is not applicable if the Referral is a resident of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted. Staff and U.S. persons will also be excluded from the Promo. Please consult a bank representative for details.
6. To qualify for the Reward, the **Referrer** must complete the following process in the referral landing page (A link will be sent by Citi via EDM or SMS and Referrer must type the URL in his or her browser to access the referral landing page):
  - Step 1 – Referrer needs to provide the last 6 digits of his/her Citi Personal Loan account or credit card number.
  - Step 2 – Referrer needs to provide his/her date of birth in the format of *mmddyy*.
  - Step 3 – Referrer will get a unique referral link. He/She must click on the "Copy Link" button and share this link to his/her Referrals by clicking the email, Facebook, Twitter, WhatsApp, Viber, or Messenger button on the page. The Referrer must secure the Referral's consent to receive the referral link before the link can be shared. Referrers who abuse the referral program in any manner, i.e. those who spam referral links to the general public, shall be reported to the Department of Trade and Industry (DTI). This shall be done without prejudice to any legal action that may be taken by Citi.
  - The Referrer must refer prospects who meet the criteria set out in item 8.
  - The Referral must apply for a Citi Personal Loan during the Promo Period, using the unique referral link provided by the Referrer.

This product is sold / this service is provided by Union Bank of the Philippines, using certain trademarks temporarily under license from Citigroup Inc. and related group entities.

- The Citi Personal Loan application of the Referral must be approved and the Referral must avail of/book the loan, wherein the bank disburses the loan to the client.
7. The **Referrer** may refer up to fifteen (15) referrals for every month of the Promo Period.
8. The **Referral** must:
- Meet the following criteria:
    - Minimum annual income of P250,000
    - 21-65 years old
    - Principal cardholder (has an existing credit card)
    - Filipino resident or local resident foreigner who meets the requirements found in [www.citibank.com.ph/loans](http://www.citibank.com.ph/loans)
  - Apply for a Citi Personal Loan during the Promo Period using the unique referral link provided by the Referrer. The application must be approved and the Referral must also avail of a loan during the Promo Period.
  - To qualify:
    - The customer's Citi Personal Loan application should be approved by Citibank during the Promo Period;
    - The customer should claim his/her loan proceeds from a Citibank branch within twelve (12) calendar days from loan approval date, or have the loan proceeds credited to customer's checking account fifteen (15) calendar days from loan approval date, or encash the manager's check within fifteen (15) calendar days from delivery by courier;
    - The customer should maintain good credit standing and should have an active loan at the time of redemption of eGift credits ("Reward")
9. The Referrer agrees and undertakes that when sharing his/her referral link, he/she will not use Citibank's trademarks, service marks, logos, symbols, or brand names, or proprietary indicia, or otherwise refer to or identify Citibank in advertising, promotional or marketing communications or correspondence with his/her Referrals.
10. The Referrer agrees and undertakes that when sharing his/her referral link, he/she will not represent or misrepresent that he/she is acting for or on behalf of Citibank.
11. The Referrer agrees and undertakes that when sharing his/her referral link, he/she will not make false claims about Citibank, its products, or the application process. False claims or any unauthorized action may result in the disqualification of the Referrer from the Promo.
12. The Referrer agrees and undertakes that when participating in the Promo, he/she cannot use the Promo as a platform for selling Citi Personal Loan or Citi credit cards. Abuse or any unauthorized action may result in the disqualification of the Referrer from the Promo.
13. The Referrer agrees and undertakes that he/she will not allow a third party to share his/her unique link on his/her behalf.
14. The Referral must personally complete his/her Citi Personal Loan application and not allow the Referrer or a third party to complete on his/her behalf.

15. The Referral agrees and acknowledges that using the referral link is done at his/her own risk.
16. The Referrer and the Referral agree and undertake to hold Citibank, its subsidiaries, affiliates, successors and assigns, their respective directors, stockholders, officers, employees, representatives, agents, service providers and such other persons or entities engaged by Citibank, free and harmless and indemnified from any and all liabilities, claims, losses, damages and suits of whatever nature arising out of or in connection with the use of the referral link and/or this Promo.
17. The Referrer must be different from the subject of the Referral, i.e. the Referrer must not refer him/herself. Doing so will result in the disqualification of the Referrer from the Promo.
18. The qualified Referrer will be able to redeem his/her Reward as follows:
  - a. Within thirty (30) banking days from the approval and availment of the Referral's Citi Personal Loan booking, the qualified Referrer will receive an SMS that contains the following:
    - i. Redemption link
    - ii. Promo code
  - o The promo code is valid for sixty (60) calendar days after receipt of qualified Referrer.
  - b. The qualified Referrer shall be entitled to redeem the Reward through Giftaway.ph after three (3) business days from receipt of the SMS / EDM.
  - c. He/she should provide the following information directly to Giftaway.ph, the accredited redemption merchant, through the redemption link:
    - i. Promo code;
    - ii. Name;
    - iii. Email address;
    - iv. Mobile number;
    - v. Last 6 digits of his/her Citi credit card or Citi Personal Loan account.
  - d. By redeeming the Reward through the Giftaway redemption site, the Referrer is responsible for providing his/her personal and other information to Giftaway.ph, and acknowledges and agrees that such information, provided by the Referrer to Giftaway.ph, will be subject to the confidentiality, data privacy and security terms of Giftaway.
  - e. The Referrer will receive eGift codes from Giftaway through his/her nominated email address and mobile number. The eGift codes will be sent in denominations of P500.
19. The qualified Referrer may use his/her eGift code by presenting the same at any of the Giftaway merchants (<https://citipl.giftaway.ph/universal/500>).
20. Promo code/s which are not redeemed within sixty (60) calendar days after receipt from Citi will be forfeited. The eGift codes are valid for one (1) year after the qualified Referrer receives the eGift codes from Giftaway via SMS and/or EDM. eGift codes which are not redeemed within one (1) year after receipt from Giftaway will be forfeited.
21. The Reward and the eGift codes may not be converted to or paid out in cash or in kind.
22. In the case of multiple Referrers referring the same Referral, the Reward will be given to the Referrer whose applicant link was completed, submitted to, encoded, and approved first by Citi.

23. Citi may discontinue the granting of Rewards if:
  - a. Applicable law, regulation, policy, or when an order of a court of competent jurisdiction or other relevant regulatory agency restricts the continued granting of such Reward;
  - b. The Referrer does not comply with the Citi Personal Loan Terms and Conditions.
24. In the case of dispute with respect to the Referrer's eligibility, coverage of dates, fulfillment, etc., Citi's decision shall prevail. All questions or disputes regarding the Referrer's eligibility for the Program shall be resolved by Citi with concurrence of the Department of Trade and Industry (DTI).
25. Fraud, abuse, or any unauthorized action relating to the Citi Personal Loan application, the participation in the Promo, or the redemption of the Reward, may result in the disqualification of the Referrer from the Promo, suspension or cancellation of privileges, or the charging of the full cost of the Reward to the Referrer's account, at Citi's discretion. This shall be done without prejudice to any legal action that may be taken by Citi.

**For any concerns, you may call us at (632) 8995-9999 or send us a message through [www.citibank.com.ph](http://www.citibank.com.ph), or such telephone number or e-mail as may be designated by Citi's successor and assign, UnionBank of the Philippines.**

**Citibank, N.A. Philippine Branch and its successor and assign, UnionBank of the Philippines, are regulated by Bangko Sentral ng Pilipinas with contact details at [www.bsp.gov.ph](http://www.bsp.gov.ph).**

**Citibank, N.A., Philippine Branch has transferred ownership of its consumer banking business to Union Bank of the Philippines. 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.**

Per DTI-FTEB Permit No. FTEB-153198, Series of 2022.