

**SHELL CITI CARD NO ANNUAL FEE PROMO
TERMS AND CONDITIONS**

1. The Shell Citi Card No Annual Fee Promo (“Promo”) will run from October 7, 2022 until December 31, 2022 (“Promo Period”)
2. The Promo is open to Principal credit card applicants who:
 - b. Do not have an existing Principal credit card issued by Citibank, N.A. Philippine Branch (“Citibank” or “Citi”) and have not had one in the last six (6) months before application;
 - c. Apply for the Shell Citi Card within the Promo Period and whose applications are subsequently approved.
 - d. Are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in or qualifying for this Promo.
 - e. Apply for a Citi credit card via communications sent by Citi or Shell regarding this promo.

Principal Card applicants who meet all of the criteria above are referred to as the “Cardholder”.

3. 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.

The Promo is not applicable to a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where this promo is restricted. Please consult a bank representative for details.

4. A Cardholder who makes a spend of at least P20,000 (single or accumulated purchase) using his/her newly approved and activated Shell Citi Card within 60 calendar days from the card approval date (“Spend Period”) shall be entitled to receive a perpetual annual fee waiver.

This annual fee waiver will be in addition to the P5,000 rebate welcome gift that the Cardholder will receive under the Greater Rewards For You with Citi Credit Cards Promo with DTI Fair Trade Permit No. 147147 Series of 2022 (Promo period Aug.1-Nov.30,2022).

5. The perpetual annual fee waiver may not be converted to or paid out in cash or in kind.
6. Citibank may discontinue the granting of perpetual annual fee waiver to the Applicant if applicable law, regulation, or policy restricts the continued granting of such waiver.
7. In case of dispute with respect to the Applicant’s eligibility, coverage of dates, fulfillment, etc., Citibank’s decision shall prevail. All questions or disputes regarding the Applicant’s eligibility for the Program shall be resolved by Citibank with concurrence of DTI.

8. Fraud, abuse or any unauthorized action relating to the credit card application, or the participation in the Promo, may result in the disqualification of the Applicant from the Promo at Citibank's discretion. This shall be without prejudice to any legal action that may be taken by Citibank.

Per DTI Fair Trade Permit No. FTEB-152943, Series of 2022

For any concerns, you may call us at (632) 8995-9999 or send us a message through www.citibank.com.ph. Citibank, N.A. Philippine Branch is supervised by Bangko Sentral ng Pilipinas with contact details at www.bsp.gov.ph.