

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.

PROMO MECHANICS/TERMS AND CONDITIONS – Citi’s LoveToClick Promo with BACKJOY

1. Eligibility
 - 1.1 The promo (“Promo”) is open to all principal and supplementary Citi Cardholders (“Cardholder”) whose credit cards have been issued by Citibank, N.A. Philippines Branch, have available credit limit; who received an SMS and/or email from Citibank regarding the particular promo requirement; 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 (“Cardholder”).
 - 1.2 Incumbent government officials or employees, whether elected or appointed, corporate account 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.
2. The Promo will run from **July 15, 2022 to December 30, 2022.** (“Promo Period”). All transactions must be made within the Promo Period to avail of the Promo.
3. The Promo entitles the Cardholders 400 OFF with a minimum single receipt spend of P3,500
4. To avail of the Promo
 - 4.1 To shop for BACKJOY products, visit <https://www.backjoy.com.ph/>
 - 4.2 Login to your account or create new account for first time users.
 - 4.3 Upon registration, go to My Special Access Code
 - 4.4 Enter the your first 6-digit card number
 - 4.5 A notification stating “special code accepted”
 - 4.6 You can start the add to cart
 - 4.7 Enter CITI400+first 6-digit card number with no spaces. Click OK.
 - 4.8 Wait for your order to arrive! Serviceable areas/delivery areas: Nationwide.
5. Promo code can be availed by using the promo code **CITI400**
6. The Promo offer is valid for delivery **Nationwide**
7. The Promo offer is valid on all regular priced items.
8. No extension will be given for an expired discount code.
9. This promo offer cannot be used in conjunction with any other promo and discount that requires a discount code.
10. All purchases are subject to terms and conditions of **BackJoy** and the Citi Card Agreement.
11. The Promo offer is not exchangeable for cash, credit or other goods and services.
12. Any issue on the actual purchase should be directed and will be resolved by **BackJoy**. For any concerns/inquiries regarding the promo, please email: **antonio.bonoan@primergrp.com**
13. Citibank is not an agent of **BackJoy** 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 **BackJoy**
14. In case of dispute with respect to the Cardholder’s eligibility, coverage of dates, and fulfilment, Citibank’s decision shall prevail. All questions or disputes regarding the Cardholder’s eligibility for the Promo shall be resolved by Citibank with the concurrence of DTI.
15. Fraud, abuse, or any unauthorized action relating to the credit card transaction or the participation in the Promo may result in the disqualification of the Customer from the Promo, or suspension or cancellation of the Card privileges 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-146980, 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 <https://www.bsp.gov.ph>