

Citibank, N.A., Philippine Branch, has transferred ownership of its consumer banking business to Union Bank of the Philippines with effect from August 1, 2022. 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 TERMS AND CONDITIONS

PROMO MECHANICS/TERMS AND CONDITIONS – Citi’s LoveToClick Sale with Co Ban Kiat Hardware Inc

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 September 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:

BRAND	PROMO PERIOD	PROMO OFFER	VALIDITY
CO BAN KIAT HARDWARE	September 15, 2022 to December 30, 2022	35% off on regular-priced items with a minimum spend of P2,500 Use of promotion: Multiple Use Promo code: CITICBK+first 6 digits of Citi card Serviceable Areas/Delivery Areas: Metro use Manila URL: https://shop.cbkhardware.com/	3.5 months

4. To avail of the Promo:
 - a. Visit shop.cbkhardware.com and add to cart desired products.
 - b. At check-out, enter promo code: “CITICBK + first 6-digit card number” at the space provided to avail the discount.
 - c. Continue to payment, select preferred payment option and settle full amount.
 - d. Wait for the delivery of your item at the shipping address provided.
5. Promo can be availed by using the promo code CITICBK + first 6-digit card number. Valid for Multiple-use during the applicable promo period.

6. This promo offer cannot be used in conjunction with any other promo and discount that requires a discount code.
7. The promo offer is not exchangeable for cash, credit or other goods and services.
8. All purchases are subject to terms and conditions of Co Ban Kiat Hardware and the Citi Card Agreement.
9. Co Ban Kiat Hardware, Inc. reserves the right to cancel any order using the promo for any valid and justifiable reasons, including but not limited to: Suspicious or fraudulent purchasing activity of voucher use; Voucher abuse, including the use of multiple accounts or multiple checkouts associated with the same customer or group of customers or voucher used in bad faith.
10. Any issue on the actual purchase should be directed and will be resolved by Co Ban Kiat Hardware, Inc For any concerns/inquiries regarding the promo, please email:
11. Citibank is not an agent of Co Ban Kiat Hardware, Inc 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 Co Ban Kiat Hardware, Inc
12. 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.
13. 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-150678, 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 regulated by the [Bangko Sentral ng Pilipinas](http://www.bsp.gov.ph) with contact details at <https://www.bsp.gov.ph>.