

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

### “Shop Now, Win More” Citi PayLite with SM Terms and Conditions

1. The Promo (“Promo”) will run from September 15, 2023 to October 31, 2023 (“Promo Period”):
  - Spend Period: September 15, 2023 to October 31, 2023
  - Redemption Period: September 15, 2023 to December 31, 2023
2. The Promo is exclusive to all Citibank Cardholders (“Cardholder”), whose Citi credit cards (“Cards”) have been locally issued by Citibank, N A Philippine Branch, are active, and in good credit standing with available relationship limit and account credit limit/ spend limit, as applicable, at the time of purchase and conversion 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.

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.

This promo is not available to individuals residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK.

3. Officers and employees of Citibank Philippines, SM Store and SM Affiliates, and of its third party and service providers (Boom Technologies, Inc.) and their relatives up to the second degree of consanguinity and affinity, with direct involvement in the launch of the Promo, are not eligible to participate in the Promo.
4. It is the responsibility of the Cardholder to update his/her contact information with Citibank by calling CitiPhone at (02) 8995-9999 or its successor phone service. Cardholders whose contact information in Citibank’s records are not updated, who have the same mobile/phone number or email address as another cardholder/account in Citi records, or who have opted out of receiving marketing communications from Citi based on Citi’s records, and new Cardholders (whose credit card account was opened and activated from March 5, 2023 onwards) will not receive the communication about the Promo and are not qualified or eligible to join.
5. A Cardholder who uses his/her Citibank credit card to purchase any item at any participating in-store branch of SM store and SM Retail Affiliates (see Annex) and avails of a minimum single-receipt straight transaction of Five Thousand Pesos (P5,000.00), or a minimum single-receipt 0% Citi PayLite transaction of Ten Thousand Pesos (P10,000) is entitled to earn game entries for a chance to instantly win either P500 or P100,000 worth of SM Gift Pass (“Promo Offer”) upon playing the game **[CitiSMplay.com](https://www.CitiSMplay.com)**

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- A cardholder will be entitled to earn game entries depending on the amount and type of spend:

Min. Amount of Spend	Type of Spend	Number of Game Entries per Transaction
5,000	Straight	2 game entries
10,000	Installment	4 game entries

- There will be a total of 1005 winners (1000 winners of P500 SM Gift Pass, 5 winners of P100,000 SM Gift Pass).
- Upon completing the min. straight transaction of P5,000 or min. installment transaction of P10,000 using a Citibank credit card at SM Store or SM Retail Affiliates, the cardholder must play the ‘roll-the-dice’ game via microsite [CitiSMplay.com](https://CitiSMplay.com) to be eligible to win the Promo Offer.

#### 6. Game Mechanics:

- To make use of the game entries earned by the Cardholder upon meeting the minimum spend, the Cardholder must register to the microsite [CitiSMplay.com](https://CitiSMplay.com) and click the “Play Now” button of the Promo during the promo period. Upon accessing the site, he/she must provide:
  - Amount of Spend per Transaction
  - Months of Installment (Dropdown; 0 for straight, 3-24 for installment)
  - Unique Approval Code
  - First 6 digits of Credit Card
- The Cardholder shall be responsible for the safekeeping of his/her information.
- Only Cardholders that are active and in good credit standing with available relationship limit and account credit limit, with no unpaid and/or delinquent accounts, as of September 15, 2023, shall be eligible to participate in the Promo.

#### 7. Redemption:

- Once a cardholder wins, he/she must present the following documents at the SM Store Customer Service Counter of the same SM branch where he/she made the transaction. The Customer Service Manager must verify the winning transaction prior to awarding of prizes to the cardholder:
  - Original winning transaction receipt
  - Original winning charge slip
  - Credit card used for the winning transaction
  - Screenshot of winning page with generated unique redemption code upon clicking “Claim Now” on the microsite [CitiSMplay.com](https://CitiSMplay.com)
- The Customer Service Counter will validate the transactions from BoomTech’s portal of unique transactions that states whether a transaction is valid, invalid, redeemed, or claimed.

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- c) The transaction receipt and charge slip should be marked/stamped "Claimed" upon release of the prize.
  - d) Should the cardholder win with existing game entries left to play, the cardholder must not be able to use the game entries anymore.
  - e) Winner (Cardholder) can claim his/her prize at the same SM branch of SM store where he/she made the transaction from September 15-December 31, 2023.
  - f) SM Store will not replace lost or damaged prizes caused by the winner (Cardholder).
  - g) SM Store reserves the right to disclose and publish names, photos and other information of the winners in any mode or manner as they deem appropriate.
  - h) Employees of SM Store and SM Affiliates and its accredited advertising agencies and suppliers, and their family relatives up to 2nd degree of consanguinity or affinity are disqualified from participating in the promotion.
8. The SM Gift Passes may be instantly redeemed in-store at the SM Store Customer Service.
  9. The Promo Offers are not valid in conjunction with other discounts, offers, privileges, or promotions.
  10. The Promo Offers are not convertible to cash, credit, or other goods and services and not transferable to another Card or to any person.
  11. The following transactions will not qualify to earn Game Entries: PayLite for Bank Transactions, Citi Speed Cash, Cash Advance availment, Balance Transfer, Citi FlexiBill, OneBill transactions, PayLite after purchase, existing PayLite amortizations, all types of bills payments (except those done via Citibank Online or the Citi Mobile App charged to Citi credit cards), auto-debit enrolments, auto-debit transactions, Citi PayAll transactions, credit card fees and charges, Citi Card Protection/Credit Shield, transactions from casinos or from merchants engaged in gambling; transactions at merchants specifically engaged in wholesale and distribution (example: warehouse clubs, networking companies, multi-level marketing entities); Mail Order/ Telephone Order (MO/TO) transactions such as but not limited to those done by travel agency or online aggregator; transactions involving cryptocurrency and other similar financial instruments; transactions from stock trading, foreign exchange trading, financial trading services, remittance and the like; mobile payment/mobile wallet transactions and online payment system (such as but not limited to GCash, PayMaya, Grab/GrabPay, PayPal, PayMongo, Coins.ph, and the like); payments made to social media platforms, cloud service and software providers; transactions for business purposes or for non-personal purposes such as but not limited to payment services, professional services, and the like; transactions that are subsequently cancelled or refunded.
  12. The Supplementary Card's purchases will earn Game Entries for the Principal Cardholder if the Principal Card is qualified and has successfully registered for the Promo. The

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eligibility of the Supplementary Cardholder's purchases to earn Game Entries is dependent on the Principal Card's credit standing and is subject to the same qualifications and restrictions applicable to the principal Card.

13. To earn Game Entries, the Cardholder's Citi Card account/s must be active and without any past due obligation during the Promo Period. Unpaid and/or delinquent accounts will not be eligible for the Promo.
14. 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, before the awarding of the Game Entries.
15. The Cardholder agrees that should his/her redemption be found to be fraudulent in nature or should his/her earning of the Promo Offer found to be a result of splitting of transactions, Citi shall have the right to charge the total face value of the Promo Offer/s to the Cardholder's Citi Card.
16. Citibank is not an agent of SM Store, and participating SM Affiliates (see Annex) 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 SM Store and participating SM Retail Affiliate (see Annex).
17. By joining the promo, the Cardholder:
  - i) warrants that they are responsible for and voluntarily providing, and consenting to provide their personal information and other information that may be required by Boom Technologies, Inc., the third party managing the site for UnionBank, and agrees that any information provided in the Promo website will be subject to the confidentiality, data privacy, and security terms of Boom Technologies.
  - ii) agrees to receive SMS/text messages or e-mails in relation to the Promo, such as but not limited to SMS or e-mails confirming earning of Freebie upon completion of qualified transactions.
  - iii) acknowledges that they have read, understood, and agrees, to the Promo's Terms and Conditions.
18. By accepting and/or using the SM Gift Pass/es, 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 SM Gift Pass/es.
19. The Promo cannot be used in conjunction with other ongoing promotional offers of Citibank / UnionBank. Transactions that were already used to redeem rewards from other Citibank / UnionBank promotions can no longer be used to avail of the promo and vice versa. If found to have multiple availments, Citibank / UnionBank shall have the right to

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reverse the reward amount credited and redeemed to the Cardholder’s Card, at Citibank / UnionBank’s discretion.

20. 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.
21. Fraud, abuse or any unauthorized action relating to the credit card transaction, the participation in the Promo, or redemption of the SM Gift Pass 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 Offer/s 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.
22. These Terms and Conditions should be read together with the Citi Card Agreement and Citi PayLite Enabled by Global Payments Terms and Conditions, to produce a result that is harmonious and consistent. In the event of any inconsistency or conflict between the provisions of these Terms and Conditions, Citi PayLite Enabled by Global Payments Terms and Conditions and the Citi Card Agreement, these Terms and Conditions shall prevail in relation to the PayLite transaction availed under the Promo.

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).

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Union Bank of the Philippines is regulated by the Bangko Sentral ng Pilipinas  
<https://www.bsp.gov.ph>

Per DTI-FTEB 175772 Series of 2023.

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List of Participating Merchants (SM Store and SM Retail Affiliates)

SM STORE	
1	SM STORE BATANGAS
2	SM STORE CAGAYAN DE ORO
3	SM STORE PAMPANGA
4	SM STORE TAYTAY
5	SM STORE SAN JOSE DEL MONTE
6	SM STORE PUERTO PRINCESA
7	SM STORE TELABASTAGAN
8	SM STORE OLONGAPO CENTRAL
9	SM STORE BACOLOD
10	SM STORE BACOR
11	SM STORE BAGUIO
12	SM STORE NAGA
13	SM STORE SAN PABLO
14	SM STORE MEGAMALL
15	SM STORE BICUTAN
16	SM STORE MANDURRIO (ILOILO)
17	SM STORE MARIKINA
18	SM STORE SAN LAZARO
19	SM STORE SAN FERNANDO
20	SM STORE MARILAO
21	SM STORE ROSARIO
22	SM STORE SOUTHMALL (LAS PIÑAS)
23	SM STORE TARLAC
24	SM STORE SAN MATEO
25	SM STORE FAIRVIEW
26	SM STORE LUCENA
27	SM STORE SUCAT
28	SM STORE CALAMBA
29	SM STORE CAUAYAN (ISABELA)
30	CDO DOWNTOWN PREMIER
31	SM STORE GRAND CENTRAL
32	SM STORE CITY ROXAS
33	SM STORE CITY LEGAZPI

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34	SM STORE CITY VALENZUELA
35	SM STORE BUTUAN
36	SM STORE DAET
37	SM STORE BALIWAG
38	SM STORE CLARK
39	SM STORE DASMARINAS
40	SM STORE STA. MESA (CENTERPOINT)
41	SM STORE MASINAG
42	SM STORE LIPA
43	SM STORE ROSALES
44	SM STORE OLONGAPO
45	SM STORE AURA
46	SM STORE MOLINO
47	SM STORE MALL OF ASIA (BAY CITY)
48	SM STORE NOVALICHES
49	BF HOMES PARAÑAQUE
50	SM STORE TRECE MARTIRES
51	SM STORE EAST ORTIGAS
52	SM STORE DELGADO (ILOILO)
53	SM STORE MANILA
54	SM STORE SANTA ROSA
55	SM STORE MEGACENTER
56	SM STORE CABANATUAN
57	SM STORE CITY URDANETA
58	SM STORE ESTANCIA
59	SM STORE GENSAN
60	SM STORE LANANG PREMIER
61	SM STORE DAVAO
62	SM STORE MINDORO
63	SM STORE CEBU
64	SM STORE CONSOLACION (CEBU)
65	SM STORE SEASIDE (CEBU)
66	SM STORE NORTH EDSA
67	SM STORE MAKATI
68	SM STORE QUIAPO
69	SM STORE CUBAO

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70	SM STORE TANZA
71	SM STORE SORSOGON
72	SM STORE TUGUEGARAO
73	SM STORE BATAAN
<b>FOREVER 21</b>	
1	SM MEGAMALL
2	SM MAKATI
3	SM CEBU
4	SM NORTH EDSA
5	SM MALL OF ASIA (BAY CITY)
6	SM LANANG PREMIER
7	SM CLARK
<b>ECCO</b>	
1	SM MALL OF ASIA
2	SM MEGAMALL
3	SM MAKATI
<b>CRATE N BARREL</b>	
1	SM MAKATI
2	SM AURA
3	SM MEGA
<b>TOY KINGDOM</b>	
1	SM AURA
2	SM BACOR
3	SM BAGUIO
4	SM BATANGAS
5	SM CDO
6	SM CEBU
7	SM DAVAO
8	SM FAIRVIEW
9	SM ILOILO
10	SM LUCENA
11	SM MAKATI
12	SM MARILAO
13	SM MEGAMALL
14	SM MEGAMALL
15	SM MOA



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16	SM NORTH EDSA III
17	SM PAMPANGA
18	SM SEASIDE CEBU
19	SM SOUTHMALL
<b>DYSON</b>	
1	SM AURA
2	SM MOA
<b>SM APPLIANCES</b>	
1	SM EAST ORTIGAS
2	ILOILO (DELGADO)
3	PALAWAN
4	SANGANDAAN
5	SEASIDE CEBU
6	SM ANGONO
7	SM AURA
8	SM BACOLOD
9	SM BACOR
10	SM BAGUIO
11	SM BALIWAG
12	SM BATANGAS
13	SM BF
14	SM BICUTAN
15	SM BUTUAN
16	SM CABANATUAN
17	SM CALAMBA
18	SM CAUAYAN
19	SM CDO
20	SM CDO DP
21	SM CEBU
22	SM CENTERPOINT
23	SM CITY BATAAN
24	SM CITY ROXAS
25	SM CLARK
26	SM CONSOLACION
27	SM CUBAO
28	SM DAET

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29	SM DAGUPAN
30	SM DASMARINAS
31	SM DAVAO
32	SM FAIRVIEW
33	SM FAIRVIEW ANNEX
34	SM GEN SAN
35	SM GRAND CENTRAL
36	SM ILOILO-DELGADO
37	SM LANANG
38	SM LEGASPI
39	SM LEMERY
40	SM LIPA
41	SM LUCENA
42	SM MAKATI
43	SM MANILA
44	SM MARIKINA
45	SM MARILAO
46	SM MASINAG
47	SM MEGAMALL
48	SM MINDPRO
49	SM MOA
50	SM MOLINO
51	SM MUNTINLUPA
52	SM NAGA
53	SM NORTH EDSA ANNEX
54	SM NORTH EDSA BASEMENT
55	SM NORTH EDSA III
56	SM NOVALICHES
57	SM OLONGAPO
58	SM OLONGAPO CENTRAL
59	SM PAMPANGA
60	SM PULILAN
61	SM ROSALES
62	SM ROSARIO
63	SM SAN FERNANDO
64	SM SAN JOSE DEL MONTE

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65	SM SAN LAZARO
66	SM SAN MATEO
67	SM SAN PABLO
68	SM SORSOGON
69	SM SOUTHMALL
70	SM STA ROSA
71	SM SUCAT
72	SM TANZA
73	SM TARLAC
74	SM TAYTAY
75	SM TELEBASTAGAN
76	SM TRECE MARTIRES
77	SM TUGUEGARAO
78	SM URDANETA
79	SM VALENZUELA
80	SMC ORMOC
81	SML IMUS
82	MOA SQUARE
83	SM CEBU ANNEX

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### **CITI PAYLITE ENABLED BY GLOBAL PAYMENTS TERMS AND CONDITIONS**

In these Terms and Conditions of the Citi PayLite enabled by Global Payments Program, or its successor facility ("Program"), "Card" means all credit cards issued by us, Citibank, N.A. (Philippine Branch) or its successor and assign, UnionBank of the Philippines (hereafter, all references to Citibank, N.A. Philippine Branch is understood to be references to UnionBank of the Philippines), also referred to as "we", "our", "us" or "Citi"), while "you" refers to Cardholders whose Citi credit cards have been locally issued by us ("Cardholder"), and which are active and in good credit standing.

By availing of Citi PayLite enabled by Global Payments, you agree to the following Terms and Conditions, and all applicable terms and conditions under the Citi Card Agreement and all related provisions of the Citi Installment Facilities; these can be viewed at [www.citibank.com.ph/global\\_docs/pdf/cardstandc.pdf](http://www.citibank.com.ph/global_docs/pdf/cardstandc.pdf)

1. CITI PAYLITE ENABLED BY GLOBAL PAYMENTS is an Installment facility available to Citi Cardholders for purchases at participating merchants which meet the required minimum purchase amount per tenor. It is subject to approval based on the available Relationship Limit or Account Credit Limit / Spend Limit, as applicable, at the time of purchase and conversion.
2. Under the Program, the straight single-receipt transaction at the participating merchants ("Merchants") using the Citi credit card shall, after the Merchant submits the transaction for settlement ("Conversion Date"), be submitted for conversion to an Installment Transaction ("Installment Transaction"). If the conversion to an Installment Transaction is approved, the Citi Cardholder can pay for the purchase amount ("Principal Amount") in equal monthly installments which will be billed to the credit card Statement of Account every month until the end of the term indicated in the charge slip. Otherwise, the straight single-receipt transaction will be billed in full in the next statement of account.

To view the participating merchants, please visit [www.citibank.com.ph/gppaylite](http://www.citibank.com.ph/gppaylite)

3. The Program is available for single-receipt purchases of at least Php3,000 or such other amount as may be determined by Citibank and the Merchants from time to time. To view the participating merchants, please visit [www.citibank.com.ph/gppaylite](http://www.citibank.com.ph/gppaylite).
4. Upon your instruction to the Merchant that you would like to avail of the Program, the Merchant will swipe your Citi credit card for the purchase amount at the pre-identified Global Payments terminal. If determined to be qualified, the charge slip will reflect the details of the Installment Transaction you requested (term and monthly installment amount), and your agreement to the terms and conditions of the Program.
  - (a) Once the transaction has been verified and converted to an Installment Transaction, you will receive a confirmation SMS.

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(b) If your transaction is not successfully converted to an Installment Transaction, you will receive a rejection SMS and the purchase amount will reflect on your statement as a straight transaction.

- The Monthly Installments Due will be billed and reflected on your Statement of Account after the Conversion Date as [Merchant Name (001:00x)] and so forth.

You may compute the Monthly Installment Due ("MID") using the following formula:

$$\frac{\text{Principal Amount}}{\text{Term}}$$

Where Term is the number of months that you chose for your Installment Transaction.

Citi PayLite Process illustration:

Principal Amount = PHP15,000.00

Term: Three (3) months

	<b>Monthly Installment Due</b>	<b>Unbilled Installment Amount</b>
Month 1	PHP 5,000.00	PHP 10,000.00
Month 2	PHP 5,000.00	PHP 5,000.00
Month 3	PHP 5,000.00	PHP 0

- One percent (1%) of the billed MID will be included in the Minimum Amount Due ("MAD") in your SOA and one percent (1%) of the unbilled portion of the Principal Amount of your Citi PayLite Transaction will be part of the calculation of your MAD in your SOA until the end of the Term of your Citi PayLite Transaction. To know more about how your Minimum Amount Due is calculated visit [www.citibank.com.ph/mindue](http://www.citibank.com.ph/mindue).
- We will charge the interest rate and /or fees as disclosed at the date of availing the Installment Transaction which shall be applicable during its entire Term and no additional fees and interest will be charged for this Installment Transaction, ONLY if we receive (or had received) payment in full of the Total Amount Due stated on your monthly SOA by the Payment Due Date every month until you have paid all installments.
- If we did not receive the full payment of the Total Amount Due as indicated in your current or previous monthly Statement of Account, (i) the billed Monthly Installment Due in the current Statement, and (ii) any unpaid portion of any previous Monthly Installment(s) Due in your current Statement of Account will be subject to daily interest at the Retail Interest Rate as set out in the Statement of Account. This daily interest on the Installment Transaction will be charged from one day after Statement Date until: (a) one day before

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the payment date of the Installment Transaction, if you pay the full Total Amount Due on or before the Payment Due Date, OR (b) the date you pay the full Total Amount Due after the Payment Due Date.

Interest will be compounded on a monthly basis.

The Citi PayLite Transaction will take more than the scheduled Term to pay off in full if only the Minimum Amount Due is paid. In addition, if we do not receive the full payment of the Minimum Amount Due by the Payment Due Date, you must also pay the applicable Monthly Late Charge.

The prevailing interest rate, fees and charges are available at [www.citibank.com.ph/cardsrandf](http://www.citibank.com.ph/cardsrandf).

Below is an illustration on the retail interest charge on the billed Monthly Installment Due if you do not make a full payment of the Total Amount Due by the Payment Due Date.

(Important: Please note the example below is for illustrative purposes. The only transaction in this statement is the Citi PayLite NOW transaction.)

Statement Date	July 1, 2021
Payment Due Date	July 22, 2021
Billed MID of your Citi PayLite NOW installment transaction	P10,000
Retail Interest Rate as set out in the statement of account	2% per month
MAD stated in the statement of account	P500
Payment made on July 22, 2021	P500
Interest charged on the billed MID (P10,000) from one day after current statement date up to one day before payment date (July 2 to 21, 2021) at the retail interest rate of two percent (2%) per month	P133.33
Remaining unpaid portion of the billed MID	P9,500
Interest charged on the unpaid portion of the billed MID (P9,500) from payment date until the next statement date (July 22 to Aug 1, 2021) at the retail interest rate of two percent (2%) per month	P69.67

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Total interest payable in the Aug 2021 statement (which is due on Aug 22, 2021)	P203.00
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9. In addition, if the Card account is past due for sixty (60) days or more, the Installment Transaction will be cancelled. Any remaining unpaid balance will be billed to the Card account in full and will be subject to the prevailing monthly retail Interest charge. Please refer to the Citi Card Fees and Charges at [www.citibank.com.ph/cardsrandf](http://www.citibank.com.ph/cardsrandf) for the prevailing rates, fees and charges.
10. Citi is entitled to apply and appropriate payments received in such manner or order of priority as it deems fit, notwithstanding any specific instruction from you or any third party. You may view the payment hierarchy in the Cards Payments Section of the Citi Card Agreement at [www.citibank.com.ph/cardsrandf](http://www.citibank.com.ph/cardsrandf).
11. Rewards Points, rebates, and PremierMiles ("Usage Privileges"), or their successor programs, earned from the straight single-receipt transaction/s converted under the Program will be deducted from the Card account upon conversion, and will be credited back monthly in such amounts corresponding to the Monthly Installment Due billed.
12. You acknowledge that your Installment Transaction will be maintained for the Term stated on the charge slip or any other documents that may have been furnished to you, and that we have already incurred cost of funds and committed yield to fund sources to finance the Installment Transaction.
13. If you wish to cancel an Installment Transaction before its Term ends, you may do so, without a prepayment penalty, by calling CitiPhone or its successor telephone service number. In that case, you agree to pay in full the unpaid portion of the Principal Amount and the cancellation processing fee of Php300.
14. In case of promotions where we give you a premium item/s (which include promotional items, Usage Privileges, etc.), we may charge the full monetary equivalent of the premium item/s should you cancel the Installment Transaction.
15. Upon your purchase, we already pay for the goods or services in full. In the event that a Merchant from whom you purchased the goods or services for future delivery ceases to operate, you will still be liable to pay for all unpaid Monthly Installment Dues.
16. If you wish to request for a refund from the Merchant, the standard refund process of the Merchant will apply. There will be no change to the Installment Transaction under the Program, and the Monthly Installments Due will continue to be billed to you for the Term. The amount to be refunded by the Merchant will be credited back to the Card. Once the refund is completed, you must cancel the Installment Transaction by calling CitiPhone at 8995-9999 between 8am to 9pm daily.

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.

17. In case of (a) any change in law or regulation which gives rise to new additional taxes, higher reserve requirements or similar events, or (b) significant change in the economic environment, we may adjust or impose any applicable charges even before the Term expires.
18. Please be advised that by availing of the Program through your Citi credit card/s, you are providing your explicit consent to UnionBank’s Data Privacy Terms (Consent for Processing, Profiling and Sharing of Data and Information and Data Privacy Statement) and to the updated Citi Card Agreement. UnionBank’s Data Privacy Terms can be viewed online at: <https://www.citibank.com.ph/static/data-privacy-statement/>.

These Terms and Conditions should be read together with the Citi Card Agreement, to produce a result that is harmonious and consistent. In the event of any inconsistency or conflict between the provisions of these Terms and Conditions and the Citi Card Agreement, these Terms and Conditions shall prevail in relation to the Installment Transaction applied under the Program.

For more information, visit [www.citibank.com.ph/gppaylite](http://www.citibank.com.ph/gppaylite).

PayLite installments are billed to the account monthly, similar to a normal retail purchase and are subject to usual interest rate charges if you pay less than the Total Amount Due indicated on your current or previous monthly statements of account on or before the payment due date.

If your Card account is over limit, you will need to pay the Overlimit amount aside from the Minimum Amount Due.

The Citi PayLite Transaction will take more than the scheduled Term to pay off in full if only the Minimum Amount Due is paid.

It is subject to approval based on the available Relationship Limit or Account Credit Limit / Spend Limit, as applicable, at the time of purchase and conversion.