



CITI PRESTIGE CARD PROGRAM TERMS AND CONDITIONS

1. DEFINITIONS

In these terms and conditions ("Terms and Conditions"), unless the context otherwise requires;

"Bank" means Citibank, N.A. Philippines 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);

"Bank" means Citibank, N.A. Philippines;

"Card" means the Citi Prestige World Elite Mastercard and Citi Prestige Visa Infinite Card issued by the Bank and includes a supplementary card where the context requires;

"Card Account" means the account maintained with Bank in respect of the Card;

"Cardholder" means the primary cardholder, the person in whose name the card account is maintained and includes the supplementary Cardholder where the context requires;

"Rewards" means any goods, services, benefits, arrangements or other privileges (including without limitation, miles on participating airline frequent flyer programs, loyalty program points, cash credit or annual membership fee waivers), as may be determined by Bank in Bank's absolute discretion, which may be redeemed by the use of Rewards Points under the Program;

"Rewards Points" referred to as Points hereafter, means the points earned through usage of the Card as specified in these Terms and Conditions, which may be used to redeem Rewards as may be determined by us in our absolute discretion;

"Program" means this Citi Rewards Program; "Purchase" means a purchase of any goods or services by the use of the card and may, at the Bank's absolute discretion and without prior notice, include any card transaction as may be determined by the Bank;

"Network" refers to Mastercard and Visa;

"You, Your" means the Principal Cardholder, the person in whose name the Card Account is maintained. This term may also include the supplementary cardholder where the context requires.

2. PARTICIPATION

Your Card Account is entitled to participate in the Program at the date of commencement of the Program or the date when the Card is issued to you, whichever is later; provided that your Card Account is and remains in good credit standing, as determined by Bank in its sole discretion.

3. ISSUANCE OF REWARDS OR THANKYOU POINTS

3.1 You will receive Points for purchases of goods or services for personal consumption charged on your Card while your Card Account is open and remains in good credit standing. 3.2 You will earn Points at the rate of 1

Point for every P30 retail spend. The computation is 3.33% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 3.33% = 167 Points.

3.3 Ways to earn more Points:

3.3.1. You will earn more Points at the rate of 5 Points for every P30 spend made at department stores and shopping boutiques (defined as clothing/shoes/accessories stores and similar stores) in the Philippines, whether in-store or online. Purchases made at department stores and shopping boutiques are defined by the merchant's credit card acquirer under the following merchant category codes: 5137, 5139, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5941, 5948, 5999. The computation is 16.65% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 16.65% = 833 Points.

3.3.2. You will also earn more Points at the rate of 5 Points for every P30 spend made at restaurants in the Philippines or overseas. Purchases made at restaurants are defined by the merchant credit card acquirer under the following merchant category codes: 5812 and 5813. The computation is 16.65% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 16.65% = 833 Points.

3.3.3. You will likewise earn more Points at the rate of 5 Points for every P30 spend made overseas, whether in-store or online. Overseas purchases must be denominated in a currency other than Philippine Pesos. The computation is 16.65% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 16.65% = 833 Points.

3.3.4. You will receive bonus Points upon renewal of your annual Card membership, provided that you have paid the annual membership fee for the new membership year. Your earned Anniversary bonus points shall be computed and reflected on your statement during your anniversary month.

- i. You will receive bonus Points equivalent to 0.5% of your total retail spend on the Citi Prestige Card within the last 12 months
- ii. If you are a Citigold account holder at the time of your membership anniversary, you will receive bonus Points equivalent to 1% of your total retail spend on the Citi Prestige Card within the last 12 months.

	Without a Citigold Account	With a Citigold Account
Citigold Account Bonus Points computed on annual retail spend	0.5%	1%

- iii. The applicable bonus Points is computed based on your total retail spend on the Citi Prestige Card in the last 12 months from date of anniversary.

Example:

Citi Prestige Cardholder

Anniversary Date: July 15, 2022

Spend from July 16, 2021 to July 15, 2022 = Php1,000,000

Relationship Bonus: $\text{Php1,000,000} \times 0.5\% = 5,000$ Bonus Points

Citi Prestige Cardholder with Citigold Account

Anniversary Date: July 15, 2016

Spend from July 16, 2021 to July 15, 2022 = Php1,000,000

Relationship Bonus: $\text{Php1,000,000} \times 1\% = 10,000$ Bonus Points

3.4 The points earned from eligible transactions are rounded off to the nearest whole number.

3.5 Points accrue in your name only, but are earned through supplementary card usage as well.

3.6 Citi Balance Transfer transactions; Citi Speed Cash transactions (also known as Citi Call for Cash) transactions; Citi FlexiBill (also known as Citi Balance Conversion) transactions; refunded, disputed or cancelled retail or cash advance transactions; payment of annual card membership fees; interest payments; late payment fees; charges for cash advance; and any other form of service/miscellaneous fees shall not earn points. Unless otherwise specified, Cardholders are not entitled to earn points from any other categories of transactions.

3.7 Citi PayLite and Citi PayLite for bank transactions earn points for the portion of the principal of the monthly installment amount billed on the Statement of Account. Any interest charges will not be entitled to earn points.

3.8 Points earned from straight retail transactions applied for conversion under Citi PayLite after purchase will be deducted from your Card account upon conversion. These Points will be earned back monthly in such amounts corresponding to the principal of the monthly installment amount billed on the statement of account. Any interest charges will not earn Points.

3.9 One Bill charges up to P100,000 per transaction will earn Points, except for Maynilad, Meralco, PLDT and VECO transactions which will earn Points only for charges up to P20,000 per transaction. Any amount in excess of said caps will not earn Points.

3.10 All Maynilad, Meralco, PLDT and VECO bills paid via Citibank Online or the Citi Mobile App, or their respective successor platforms, will earn Rewards Points for total charges of up to P20,000 per merchant per statement cycle. Meanwhile, you will earn Rewards Points for payments of up to P100,000 per merchant per statement cycle for Digitel, ICC, Bayantel, Globe Telecom, Sky Cable/Home Cable and Smart. Any amount in excess of said caps will not earn Points.

3.11 All transactions related to the issuance of points, miles, or rebates are subject to the Citi ThankYou Rewards Program Terms and Conditions. Please visit the Citi ThankYou Rewards site at www.citibank.com.ph/thankyou to view the full Terms and Conditions.

4. GENERAL TERMS ON REDEMPTION OF REWARDS POINTS

4.1 Provided that your Card Account is in good standing as determined by Bank and your Card Account has sufficient Points, you are entitled to redeem any one or more of the Rewards, based on the required amount of Points, via the redemption channels that Bank has identified.

4.2 Once the redemption has been processed, the request cannot be revoked or cancelled and the Points cannot be transferred back into your Card Account.

4.3 For the redemption of annual membership fee waivers, cash credits, FFP miles and LP points, you may visit the Citi ThankYou Rewards site at www.citibank.com.ph/thankyou. All transactions related to the redemption of points, miles, or rebates on the Citi ThankYou Rewards site are subject to the Citi ThankYou Rewards Program Terms and Conditions. Please visit the Citi ThankYou Rewards site at www.citibank.com.ph/thankyou to view the full Terms and Conditions.

5. PAY WITH POINTS

5.1 Bank may from time to time send you an SMS that will allow you to redeem your Points to offset the full or partial amount of your retail spend at merchants.

5.2 You may refer to the link in the Pay with Points SMS you receive for the number of Points required to redeem and offset a portion or the entire amount of the corresponding transaction you have made.

5.3 Once the redemption has been processed, the request cannot be revoked or cancelled and the Points cannot be transferred back into your Card Account.

5.4 If the redemption is successful, you will see a credit adjustment on your next statement of account that corresponds to the amount of points you have redeemed.

5.5 The merchant's Return/Exchange Policy remains applicable for the purchased item or service.

6. FREQUENT FLYER PROGRAMS (FFP) or LOYALTY PROGRAMS (LP)

6.1 Bank will from time to time enter into agreements with FFPs and LPs so that you may use your Points to redeem FFP miles or LP points. Bank shall have absolute discretion in choosing FFPs and LPs to participate in the Program and will inform you of participating FFPs and LPs.

6.2 You agree that you must already be a member of the FFP or LP before you can use your Points to redeem FFP miles or LP points.

6.3 You understand that usage of your Points to redeem FFP miles or LP points will be subject to such terms and conditions as may be imposed by us and/or the respective FFP or LP.

6.4 You agree that you may transfer your Points from your Card Account into any one or more FFP or LP accounts in your name only (and not in anyone else's name). For the redemption to be processed successfully, you should ensure that your name on the Card Account exactly matches your name on the FFP or LP account.

6.5 Please allow 1 to 2 weeks for the crediting of miles into your FFP or LP account. We reserve the right to extend the processing time without notice. You should check your FFP or LP account or contact the respective FFP or LP after such processing period for an update on your redemption request.

6.6 In the event of an unsuccessful redemption request, the Points will not be debited from your Card Account.

6.7 You may redeem FFP miles or LP points for flight award tickets, flight upgrades and/or rewards in accordance with the procedures, rules and regulations of the respective FFP or LP. We shall not be liable for any changes made by the respective FFP or LP on the terms of the applicable program for which you may suffer any loss or inconvenience or for your inability or failure to use the FFP miles or LP points to redeem flight award tickets, flight upgrades and/or rewards for whatever reason, including for the expiry of any FFP miles or LP points that were redeemed from Points. We do not make any representation and/or warranty on the FFP miles or LP points redeemed by you nor accept any liability for expenses, losses or damages which you may incur as a result of using the FFP miles or LP points. Any and all dispute/s arising from or in connection with the use of or inability to use the FFP miles or LP points shall be settled between you and your FFP or LP.

6.8 The participating FFPs or LPs in the Program are subject to change without prior notice.

6.9 Any applicable taxes and other charges are your responsibility.

7. CASH CREDITS

7.1 You may use your points to redeem cash credits, provided that there is a straight retail spend reflected in the same statement of account prior to your redemption. There is no minimum spend requirement for as long as you have enough points to redeem your preferred cash credit denomination.

7.2 Please allow 1 week for the processing of the cash credit request. Bank reserves the right to extend the processing time without notice. The cash credit will be reflected on your next statement of account.

7.3 The cash credit redeemed is not considered a payment to your Card Account and cannot be used to offset the Minimum Amount Due or Total Amount Due that is due on your statement of account. You are

required to settle at least the Minimum Amount Due to avoid late charges from being billed to the Card Account.

8. GENERAL

8.1 Any remaining Points shall immediately cease to be valid and be forfeited upon the occurrence of any of the following:

8.1.1 The cancellation of your Card, whether by you or the Bank; or

8.1.2 The conversion of your Card to any other Citi Card; or

8.1.3 The delinquency of your Card Account or when your Card Account ceases to be in good credit standing. The term "delinquent accounts" shall have the same meaning as used in the Citi Card Agreement.

8.2 If your Card is terminated at any time for any reason, whether by you or the Bank, you will be disqualified from participating in the Program, and all unused Points then accrued shall automatically be forfeited immediately after the voluntary or involuntary cancellation of your Card.

8.3 If your supplementary Card is terminated at any time for any reason, you may still participate in the Program; provided that your Card Account remains open, active and in good credit standing.

8.4 For the avoidance of doubt, Bank is entitled, in Bank's absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account or disregard any Card transactions or charges or retail purchase in the calculation of Points to be credited or to otherwise vary the basis of calculation of Points.

8.5 The accumulation and usage of Points shall be specified in your statement of account. Unless Bank hears from you within 30 days from delivery of your statement of account to your billing address, the Points indicated on the statement of account are considered correct.

8.6. Rewards reversals will be applied during the statement cycle when the reversal transaction is posted, which may differ from the statement cycle of the original purchase transaction. Rewards points, including accelerated /bonus points, if any, will be awarded only if the cumulative value of new purchase transactions in the respective spend category is higher than the value of transactions reversed.

8.7 Where Points have been credited to your Card Account and/or used or redeemed before the purchase/transaction for which such Points were earned is debited, Bank will debit your Card Account for the credited Points. Bank shall be entitled to debit such Points even if such debiting causes your Card Account to have a negative Points balance.

8.8 Bank reserves the right to suspend or exclude you from participating or continuing to participate in the Program if:

8.8.1 In Bank's opinion you have in any way breached these Terms and Conditions and the terms and conditions in the Citi Card Agreement; or

8.8.2 In Bank's opinion, you conduct your Card Account in a manner inconsistent with the object and intent of the Program.

8.9 Transfer of Points from an expired or closed Card Account to a current Card Account, as well as transfer of Points to any other person, will not be allowed.

8.10 If you availed of debt restructuring, rewrite and other collection programs for your Card Accounts, any unused Points shall remain forfeited despite eventual payment of your Card Account.

8.11 Bank may at any time vary, modify or amend the terms and conditions of the Program, and you shall be bound by such variations and amendments.

8.12 Bank is not liable if it is unable to perform Bank's obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside Bank's control or outside the control of Bank's agents or any third party. Bank shall not be responsible for any delay in the transmission to Bank of evidence of retail spend by the participating merchants, department stores, or any third party.

8.13 You agree that your redemption using your Points warrants your acceptance of the Program and any applicable terms and conditions.

8.14 Bank and the participating Pay with Points merchants shall not be obliged to recognize or replace any item that you may have redeemed through this Program which is subsequently misplaced, lost or stolen after your redemption.

8.15 Bank shall not in any way be liable to you or any third party for any goods, services, benefits arrangements or other privileges or the quality or performance of such goods, benefits, arrangements or other privileges redeemed from or supplied by any merchant, service provider, or any third party under or pursuant to the Program, including for any death, injury, loss of or damage to property, or consequential loss or damage of any nature that you, and if applicable, any person/s, may or has/have suffered arising from or out of the redemption of your Points. You should seek redress from and direct any complaints or comments in respect of such goods, benefits, arrangements or other privileges to the respective provider, merchant or third party.

8.16 You hereby authorize Bank to disclose information regarding yourself and your Card Account to such third parties as Bank deems necessary for the purposes of the Program.

8.17 Bank's records of all matters relating to the Program shall be conclusive and binding on you.

8.18 Any request for adjustment of Points is subject to Bank's approval at Bank's absolute discretion.

8.19 Bank is entitled, for any reason at any time, without liability or prior notice, to suspend the calculation, accrual or redemption of Points, to rectify any errors in the calculation, or otherwise adjust such calculation.

8.20 Bank may, at any time and without notice, cancel or terminate the Program.

8.21 Fraud, abuse or any unauthorized action relating to the earning or redemption of Points may result in forfeiture of Points, disqualification from the Program, suspension or cancellation of your Card privileges or the charging of the full cost of the Points. The taking of such measures shall be without prejudice to any legal action that Bank may take.

8.22 All questions or disputes regarding eligibility for the Program or eligibility of Points for redemption will be resolved by Bank at its sole discretion.

8.23 Bank's decision on all matters relating to the Program shall be final and binding on you.

8.24 To the fullest extent permitted by law, in no event will Bank or any of its officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising, whether in contract, tort, negligence or otherwise in connection thereof, even if Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

8.25 The terms and conditions of the Citi Card Agreement shall likewise apply; you must strictly abide by the same.

9. TAXATION

The Points obtained as a result of your private transactions should have no taxation consequences. You will be responsible for whatever tax implications may arise out of the ultimate treatment of the Points.

10. DATA PRIVACY CONSENT

The Cardholder agrees that his application, maintenance, or continued use of any of the Bank's products and services shall be his acceptance and agreement to be bound by the provisions of the Bank's Data Privacy Statement (DPS) found at <https://www.unionbankph.com/privacy-security>. The Cardholder agrees to authorize the Bank to collect, use, and share Personal Data (as defined under the Data Privacy Law of 2012 and its implementing rules and regulations), customer data, and account or transaction information or records (collectively, the "Information") provided, and where permitted by law, to share it with: (i) Aboitiz Construction, Inc.; (ii) Aboitiz Equity Ventures; and the (iii) Bank, including their respective subsidiaries and affiliates (collectively, the "Aboitiz Group") for cross-selling and for the following purposes: (a) purposes as set out in the DPS in force; (b) to identify and inform the Cardholder of products and services provided by the Aboitiz Group that may be of interest to the Cardholder; (c) for compliance to any law, regulations, government requirement, treaty, agreement, policy or as required by or for the purpose of any court legal process, examination, inquiry, audit, or investigation of any authority. This applies notwithstanding any non-disclosure agreement.

Citibank, N.A., Philippine Branch has transferred ownership of its consumer banking business to UnionBank 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.

For any concerns, you may call us at (632) 8995-9999 or send us a message through www.citibank.com.ph.

For your complaints/concerns, we will endeavor to resolve these within seven (7) business days. For complaints/concerns requiring more time to resolve, we will be in touch with you and inform you of the progress.

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



CITI PRESTIGE CARD BENEFIT TERMS AND CONDITIONS

General Entitlements

1. Entitlements will be tracked on a calendar year basis (ex. January 1 – December 31, 2020) for bookings and utilization of benefits.

Citi Prestige - 4th Night Free Program

1. General Terms and Conditions:

1. The Citi Prestige – 4 th Night Free Program (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. Each Citi Prestige principal cardholder is entitled to one (1) complimentary night stay per hotel reservation, with no black-out dates, when four (4) consecutive nights are booked at any hotel through the Citi Prestige Concierge, capped at two (2) redemptions per calendar year.
3. This program is until December 31, 2023 and bookings must be made on or before this date.
4. Reservations must be booked through the Citi Prestige Concierge. Any other booking method will not qualify.
5. To receive the complimentary night stay:
 - i. Reservation must be in the Citi Prestige principal cardholder's name for a minimum of four (4) consecutive nights stay
 - ii. The principal Citi Prestige Cardholder must be one of the guests staying at the hotel for the entire duration of the stay
 - iii. The Cardholder must prepay for the reservation:

Citi Prestige World Elite Mastercard	Citi Prestige Visa Infinite Card
Citi Prestige World Elite Mastercard Citi Prestige Visa Infinite Card Fully pay (100% Prepaid) for the entire stay, at a minimum of four (4) nights, with the primary cardholder's Citi Prestige World Elite Mastercard at the time of booking.	Pay for three (3) nights at the time of booking with the Primary cardholder's Citi Prestige Visa Infinite Card.

6. The complimentary night is non-transferable and non-endorsable;
7. The complimentary night must be utilized during the same stay as the purchased nights;
8. The purchased and complimentary nights must be of the same room types;
9. The complimentary night benefit is only applicable to the room rates and does not include taxes, surcharges or any other fees.
10. Request for quotations, reservations and bookings within 24 hours of stay are not allowed;
11. The complimentary one night's stay is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
12. The Cardholder acknowledges that the goods and services are provided by third party' network of hotels, and not by Citibank. Fulfillment of this offer is the sole responsibility of the participating Mastercard merchant and Visa merchant.
13. Mastercard and Visa reserve the right at any time and without prior notice or assigning any reason, to change the merchant.

14. The Cardholder is solely responsible for checking the Citi Prestige websites for updates before using or booking any of the privileges.
15. Bookings made through other methods such as websites, travel agents or directly with a hotel will not qualify for the free night.
16. Citibank and the participating hotels reserve the right to vary the terms and conditions of this offer.
17. The goods and services described are provided by third party merchants' network of hotels. For more information on the participating hotels, please call the Citi Prestige Concierge to speak to an Aspire Lifestyle Manager accessible thru through the Citi Prestige Hotline +632 8995 1111.

2. Rebate of one (1) complimentary night (applicable only for Citi Prestige World Elite Mastercard cardholders):

Citi Prestige World Elite Mastercard	Citi Prestige Visa Infinite Card
As the Cardholder will need to pay for the four (4) nights in advanced), the Cardholder will receive a rebate in the form of a statement credit for the 4th night within two (2) billing cycles (up to 90 days) from the completion of full payment at point of booking.	As the Cardholder will be charged for only three (3) nights at the time of booking, the Cardholder will no longer receive a rebate.

1. The value of the 4th night free or statement credit to be received (for Citi Prestige World Elite Mastercard cardholders) is based on the average nightly room rate of the first four-night stay in the same hotel property.
2. Any surcharges imposed (including taxes, hotel-imposed fees, dining or resort fees and incidental guest charges, etc.) are borne by the Cardholder

3. Amendment and Cancellation

1. Cancellations and amendments to booking can only be made by calling the Citi Prestige Concierge which is accessible through the Citi Prestige Hotline +632 8995 1111.
2. Cancellation and amendment fees may apply depending on the terms and conditions of the hotel.
3. A no-show will be treated as a cancellation and the Cardholder will be billed accordingly.
4. Cancellation fees will be charged directly to the Cardholder's Citi Prestige card account.
5. Once reservations are confirmed, all associated cost (amendment fee, cancellation fee, taxes and surcharges and room price difference) will be borne by the Cardholder.
6. Amendments or re-booking made after this date (April 1, 2022 onwards) will be considered as part of the two (2) per calendar year cap on the 4th night free benefit.
7. All reservations made on or after April 1, 2022 will be considered as part of the two (2) per calendar year cap of the 4th night free benefit usage regardless of the check in / check out date.

4. Eligibility Requirements

1. The benefit can only be used by the primary Citi Prestige cardholder. Supplementary cardholders will not be eligible to use the benefit with their card, although they may enjoy the benefit of the hotel if they are staying with the primary cardholder.
2. Only one (1) complimentary night will be granted and will be limited to one (1) room per Cardholder. A stay is a minimum of four (4) consecutive nights booked in the same hotel property
 - a. Back-to-back stays will not be honored.
 - b. "Back to back" is defined as consecutive stays:
 - in the same hotel, same city and
 - in a different hotel, in the same city
 - c. "City" is:
 - Defined by Google Maps and anywhere outside of the boundary is considered another city
 - d. "Consecutive Stays" is defined as
 - Any stays in which the check in date is less than 7 days from the previous check out date Example: a reservation made for 7/6/2022-7/30/2022 following 6/1/2022—7/1/2022 will not be eligible. In this case, Cardholder will only be entitled to one (1) complimentary night (on the 1st reservation) even though two (2) separate reservations are made

3. This benefit cannot be combined or used in conjunction with
4. Any other promotions or discounts, including the use of corporate code discounts
5. Any other offers, discounts, promotion, etc. given by the hotel/property of choice, including loyalty rewards
6. The following stays will not qualify for this benefit:
 - Full and Half board room stays
 - Single and multi-room suites
 - Home & Farm Stays
 - Serviced apartments
 - Villas

Citi Prestige - Meet and Assist Service

1. The Citi Prestige – Meet and Assist Service (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to a complimentary airport Meet & Assist Service (MAAS) twice (2x) per calendar year.
3. This program is until December 31, 2023 and bookings must be made on or before this date.
4. The complimentary services are valid at participating airports in Asia Pacific only (as shown below):

Country	Airport	Services Available	
		MAAS	Fast Track
Australia	Sydney Kingsford-Smith Airport	✓ (airside)	
	Brisbane Airport	✓ (airside)	
	Melbourne Tullamarine Airport	✓ (airside)	
	Perth Airport	✓ (airside)	
Cambodia	Phnom Penh Airport	✓ (airside)	
China	Beijing Capital International Airport	✓ (airside)	
	Guangzhou Baiyun International Airport	✓ (airside)	
	Hangzhou Xiaoshan International Airport	✓ (airside)	✓ (domestic)
	Shanghai Pudong International Airport	✓ (airside)	
	Shanghai Hongqiao International Airport	✓ (airside)	
India	Bangalore Kempegowda International Airport	✓ (airside)	
	Mumbai Chatrapati Shivaji International Airport	✓ (airside)	
	Delhi Indira Gandhi International Airport	✓ (airside)	
Indonesia	Jakarta Soekarno–Hatta International Airport	✓ (airside)	✓
	Denpasar Bali Ngurah Rai International Airport	✓ (airside)	✓
Hong Kong	Hong Kong Hong Kong Chek Lap Kok Airport	✓ (airside)	
Japan	Osaka Kansai International Airport	✓ (airside)	
	Tokyo Narita Airport	✓ (airside)	
	Tokyo Haneda Airport	✓ (airside)	
Korea	Seoul Gimpo International Airport	✓ (airside)	
	Seoul Incheon International Airport	✓ (airside)	
Macau	Macau International Airport	✓ (airside)	✓
Malaysia	Kuala Lumpur International Airport	✓ (airside)	✓
New Zealand	Auckland Airport	✓ (airside)	
Philippines	Manila Ninoy Aquino International Airport	✓ (airside)	✓
Singapore	Singapore Changi Airport	✓ (airside)	

Taiwan	Taiwan Taoyuan International Airport	✓ (airside)	
	Kaohsiung International Airport	✓ (airside)	
	Taipei Songshan Airport	✓ (airside)	
Thailand	Bangkok Suvarnabhumi Airport	✓ (airside)	✓
	Phuket International Airport	✓ (airside)	✓
Vietnam	Hanoi Noi Bai International Airport	✓ (airside)	✓
	Ho Chi Minh City Tan Son Nhat International Airport	✓ (airside)	✓

Service Description	Arrival
Meet and Assist – Airside prior to immigration	Client met with name board at air-bridge
	Assisted through Immigration/Customs
	Assisted with Baggage where applicable
	Hand over to meeting party/Driver
Meet and Assist – Landside after immigration	Client met with name board inside Arrivals Hall after clearing Immigration/Customs
	Hand over to meeting party/Driver
Fast Track	Client met with name board at air-bridge
	Expedited through Immigration/Customs
	Assisted with Baggage where applicable
	Hand over to meeting party/Driver
Service Description	Departure
Meet and Assist – Airside Up to Departure Gate	Client met with name board at Kerbside/Alternative meeting point
	Assisted with Check-in and Passport Control/Security
	Delivered to Flight Departure Gate
Meet and Assist – Landside Up to Passport Control	Client met with name board at Kerbside/Alternative meeting point
	Assisted to Passport control but no further due to security restrictions
Fast Track	Client met with name board at Kerbside/Alternative meeting point
	Assisted with Check-in and expedited through Passport Control/Security
	Delivered to Flight Departure Gate

5. To qualify for the MAAS:

- Booking must be done via the Citi Prestige Concierge Aspire Lifestyle Manager which is accessible through the Citi Prestige Hotline +632 8995 9111.
- All bookings are subject to availability.
- Booking for the services must be made at least 72 hours prior to commencement of travel. Citibank reserves the right to reject booking of services if the booking request is received less than 72 hours before commencement of travel.
- All charges must be made on the Cardholder's Citi Prestige Card

6. All cancellations fees and penalties related to cancellations and amendments will be subject to the following terms:

- There are no cancellation fees and charges for any cancellations made more than 48 hours in advance of the service and the capped entitlement (of two availments of the service per calendar year) will not be considered utilized.
- For any cancellation made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.

- c. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport.
7. The complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
8. Citibank and participating suppliers reserve the right to vary the terms and conditions of this offer.
9. Unused MAAS will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
10. The Cardholder acknowledges that the MAAS is provided by third party suppliers, and not by Citibank. Citibank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citibank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - a. such loss, personal injury or death is / are caused solely by Citibank's negligence; or
 - b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

Citi Prestige - Luxury Airport Transfer Service

1. The Citi Prestige – Luxury Airport Service (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to one (1) complimentary one way luxury airport transfer per itinerary, either to the airport or from the airport, twice (2x) per calendar year.
3. This program is until December 31, 2023 and bookings must be made on or before this date.
4. Once the two (2) redemptions have been utilized, the primary Cardholder may enjoy a discount of 20% off the luxury airport transfer services published rates provided that all charges will be made on the Cardholder’s Citi Prestige Card.
5. The luxury airport transfer services have a complimentary transfer allowance, which is based on driven kilometers in each city. Any excess charges beyond the complimentary transfer allowance will be advised to the Cardholder upon confirmation of the booking. The Cardholder will be charged for excess charge per kilometer.
6. Below is the reference for the distance for the complimentary travel allowance by cities.

Country	Airport	Airport Code	Maximum complimentary distance (km)
Australia	Sydney	SYD	20
	Brisbane	BNE	25
	Melbourne	MEL	20
	Perth	PER	25
Cambodia	Phnom Penh	PNH	15
China	Beijing	PEK	40
	Guangzhou	CAN	40
	Hangzhou	HZG	40
	Shanghai Pudong	PVG	50
Hong Kong	Shanghai Hongqiao	SHA	25
	Hong Kong Island	HKG	All
	Hong Kong Island S	HKG	All
	Kowloon	HKG	All
India	New Territories	HKG	All
	Bangalore	BLR	40
	Delhi	DEL	40
	Mumbai	BOM	40
Indonesia	Jakarta	DPS	40

	Bali	CGK	40
Japan	Haneda	HND	30
	Narita	NRT	85
	Osaka - Kansai	KIX	50
Korea	Korea Seoul Gimpo	GMP	50
	Seoul Incheon	ICN	50
Macau	Macau	MFM	All
Malaysia	Kuala Lumpur	KUL	75
New Zealand	Auckland	AKL	30
Philippines	Manila	MNL	25
Singapore	Singapore	SIN	All
Taiwan	Kaohsiung	KHH	15
	Songshan	TSA	15
	Taipei	TPE	45
Thailand	Bangkok	BKK	For more information, please call Citi Prestige Hotline +632 8995 1111.
	Phuket	HKT	35
Vietnam	Hanoi	HAN	30
	Ho Chi Minh City	SGN	20

7. Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by the Cardholder.
8. The luxury airport transfer imposes limits on the number of passengers per car and/or the number of luggage per passenger. This service is limited to a maximum of two (2) large suitcases and four (4) passengers per car.
9. To qualify for the Luxury Airport Service:
 - a. Booking must be done via the Citi Prestige Concierge Aspire Lifestyle Manager which is accessible through the Citi Prestige Hotline+632 8995 9111.
 - b. All bookings are subject to availability.
 - c. Booking for the services must be made at least 72 hours prior to commencement of travel. Citibank reserves the right to reject booking of services if the booking request is received less than 72 hours before commencement of travel.
 - d. All charges must be made on the Cardholder's Citi Prestige Card.
10. All cancellation and amendment fees and charges will be subject to the following terms:
 - a. There is no penalty fees and charges for any cancellations made more than 48 hours in advance of the service and capped entitlement (of two free redemptions of the service per calendar year) will not be considered utilized.
 - b. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.
 - c. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport.
 - d. Additional charges apply for additional luggage, or if a larger vehicle or child or infant car seat is required. The Cardholder should provide the number of passengers and luggage during booking.
11. The complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
13. Unused complimentary service will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
14. Citibank and participating supplier reserve the right to vary the terms and conditions of this offer.
15. It is the responsibility of the Cardholder travelling to allow enough time to get to the airport and check-in before the check-in counter closes. Local traffic conditions and unforeseen circumstances can affect travel time, and the Cardholder accepts those risks when using the airport transfer service.
16. The Cardholder acknowledges that the luxury airport service is provided by third party suppliers, and not by Citibank. Citibank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citibank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless: a. such loss, personal injury or death is / are caused solely

by Citibank's negligence; or b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

Citi Prestige - Golf Privilege

1. The Citi Prestige – Golf Privilege (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to book and play for a maximum of three (3) complimentary green fees at participating local golf clubs per calendar year.
3. The offer is fully subsidized by Citi and is not a direct offer from the golf clubs.
4. This program is until December 31, 2023 and bookings must be made on or before this date.
5. To know the participating golf clubs, please call the Citi Prestige Hotline +632 8995 9111. Participating clubs are subject to change from time to time. Green fees will be quoted based on prevailing rate.
6. Offer is valid for weekdays and weekends except public holidays. The policy for public holidays varies by golf clubs.
7. A maximum three (3) Cardholders are allowed to use the complimentary green fee per flight.
8. Unused complimentary green fees will be forfeited on the 31st of December of each calendar year and cannot be carried forward to the next year.
9. The Cardholders and his/her guests should hold valid golfer’s insurance as individual golf clubs may impose golf insurance requirement.
10. The Cardholders must follow the terms and conditions of booking (set out in “Reservations” section below, or will not be granted access rights to the Participating Clubs.
11. The Cardholders are not allowed to book for the next golf game until the current game is played.
12. Offer is not valid for use in conjunction with other non-Citi Prestige Visa and Mastercard promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournament.
13. Citibank reserves the right to reject booking if cardholders make enquiries or booking directly at the club or transfer the confirmed tee-time over to the Cardholder.
14. The Cardholder must complete their current game before the next booking can be made.
15. Any Cardholder indulging in impersonation or in breach of any terms and conditions, Citibank, Visa and Mastercard reserve the right to withdraw the golf benefits.
16. Reservations will be subject to the following terms:
 - a. Booking must be done via the Citi Prestige Concierge Aspire Lifestyle Manager which is accessible through the Citi Prestige Hotline +632 8995 9111.
 - b. All bookings are subject to availability and participating club’s terms and conditions. Accordingly and for the avoidance of doubt, the Cardholder is not allowed to take over the tee time transferred from other golfer/participating club member.
 - c. Minimum balls per flight may be required for tee-off by respective golf clubs as per their club policy.
 - d. Booking cannot be made less than 5 calendar days and more than 14 calendar days in advance before the day of tee-off. Note that the day of tee-off does not count. (As an example, booking must be made latest by Sunday for a tee-off on Friday).
 - e. The Cardholder understand and acknowledge that participating clubs will not entertain any correspondence/enquires and/or attempts for bookings from the Cardholder if the Cardholder contact the golf clubs directly to book this offer.
 - f. A status update on the golf booking request will be sent to the Cardholder within 2 business days.
 - g. The Cardholder cannot book more than 14 days in advance.
 - h. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the participating clubs and are subject to availability. The Cardholder will not be granted access rights to the participating clubs without prior bookings through Citi Prestige Hotline +632 8995 9111.
17. The fees and charges are subject to the following terms:
 - a. The Cardholder is required to make upfront payment in full at time of booking.

- b. The Cardholder has to pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges ("Other Usage Charges") at normal published rates at the participating clubs where applicable, subject to the participating clubs terms and conditions.
 - c. All payment made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, will be charged to the Cardholder's Citi Prestige Card.
18. Cancellation and amendment are subject to the following terms:
- a. Cancellations are to be made through the Citi Prestige Concierge and not directly with the participating clubs.
 - b. Cancellations and amendments to booking can only be made by calling Citi Prestige Concierge.
 - c. Cancellation and amendment fees apply depending on the policies by respective participating clubs.
 - d. There will be no rain check.
 - e. All cancellation fees will be charged directly to the Cardholder's Citi Prestige Card.
 - f. Cancellation charges apply for late cancellations and no show.
 - g. Number of days required for cancellation is dependent on the day booked and policies by respective participating golf club.
 - h. Late arrivals and no-shows shall be subjected to the full published rates charged to the Cardholder's Citi Prestige Card.
 - i. An amendment fee of US\$10 applies plus any applicable cancellation/amendment fees levied by the respective golf club if changes are made after confirmation has been issued.
 - j. A change of date and/or time within the cancellation period is considered a cancellation and penalty fees will apply, subject to the policy of the participating golf club.
19. Golfer must have a valid handicap.
20. The Golf Privileges are valid for golf rounds only. They do not provide the Cardholder and guest(s) with access to the other recreational facilities at the participating clubs.
21. The Golf Privileges are not to be regarded as a golf club membership.
22. The Cardholder acknowledges and agrees that Citibank, Mastercard and Visa are not responsible for non-fulfillment of any privileges or any defect or lack in service or goods supplied by third parties, including the participating golf clubs. Accordingly, the Cardholder irrevocably agrees not to make any claim against Citibank, Mastercard and Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the Program, including but not limited to failure or inadequacy of service or fulfillment of privileges by the participating clubs.
23. Citibank, Mastercard and Visa reserve the right and without assigning any reason, to change or to cancel any participating club.
24. To the fullest extent permissible by law, each participating Cardholder releases Citibank, Mastercard, Visa and the respective participating clubs from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with his/her participation or attempted participation in the Program.

Citi Prestige – Priority Pass Airport Lounge Program

1. The Citi Prestige – Priority Pass Airport Lounge Program ("Program") is open to all Citi Prestige Principal Cardholders ("Cardholder"), whose credit cards ("Cards") have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to complimentary Priority Pass membership, unlimited access and four (4) complimentary guest passes per calendar year.
3. Membership registration and availment must be made by December 31, 2022.
4. Once the four (4) complimentary guest passes have been utilized, the principal cardholder will have to pay a Lounge Visit Fee per additional guest visit which will be charged to their Citi Prestige credit card and will be shown in the monthly statement.

General Conditions:

1. The Priority Pass membership is not transferable and is only valid up to its date of expiry.
2. In the event that the Citi Prestige credit card has been cancelled due to any reason; the cardholder acknowledges and accepts that the Priority Pass membership account will also be cancelled before the expiry date.
3. The Priority Pass membership account cannot be used as payment nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
4. Citi Prestige cardholders must show a valid physical or digital Priority Pass membership card in order to gain entry to the lounge. Payment cards will not be accepted as substitutes for the Priority Pass Card.
5. Please note that the lounge staff is not Citibank staff.
6. For the full list of valid airport lounges, please refer to <https://www.prioritypass.com/en/airport-lounges>.
7. Standard terms and conditions governing the use of the Priority Pass Membership apply. Please visit <https://www.prioritypass.com/Conditions-of-use.cfm> for more information.

Citibank, N.A., Philippine Branch has transferred ownership of its consumer banking business to UnionBank 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.

For any concerns, you may call us at (632) 8995-9999 or send us a message through www.citibank.com.ph.

For your complaints/concerns, we will endeavor to resolve these within seven (7) business days. For complaints/concerns requiring more time to resolve, we will be in touch with you and inform you of the progress.

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