



PROMOTION PROGRAM
“SPEND WITH CITI DEBIT CARD, RECEIVE TROLLEY BAG OR 10% CASHBACK”

TERMS AND CONDITIONS

1. Promotion Scope:

Promotion program “Spend with Citi Debit Card, receive trolley bag or 10% cashback” is applied in Ha Noi and Ho Chi Minh City for existing consumer banking customers.

2. Promotion Period:

From 18th Oct 2018 to 17th Jan 2019 (both days inclusive)

Total promotion period is divided into 3 periods:

- Period 1: From 18th Oct 2018 to 17th Nov 2018
- Period 2: From 18th Nov 2018 to 17th Dec 2018
- Period 3: From 18th Dec 2018 to 17th Jan 2019

3. Promotion details:

3.1 Eligible Product: Citibank Debit Mastercard and Citigold World Debit MasterCard issued by Citibank known together as “Citi Debit Card”.

3.2 Valid card:

- Citibank Debit Mastercard and Citigold World Debit Mastercard are issued by Citibank.
- Activated card is recorded in system before and during the promotion period.
- Card is not permanently blocked (cardholder requests to lock card or lost/stolen card) and card still active or replaced card at the time Citibank deems the reward.
- Card has valid transactions which are made during the promotion period.

3.3 Valid transaction:

- Successful transactions are made by a valid card to pay for goods and services at card accepting centers; excluding, does not include, at Citibank's

discretion, transactions resulting from a system failure; the transaction has been repaid; cancellation transaction, fraudulent transactions, taking advantage of the program; transaction fee collection of bank; The transaction is under investigation with Citibank as the non-transacted cardholder.

- The value of the transactions considered for the promotion program includes valid transactions minus transaction that has been repaid and cancellation transactions (if any).
- Recorded transaction time on Citibank system within the boundaries of 00h00'00" (GMT+7) on 18/10/2018 and 23h59'59" (GMT+7) on 17/01/2019.

3.4 Eligible Customers:

Customer have to qualify with all of following conditions to be considered an Eligible customer:

- Current cardholder of Citibank Debit MasterCard or Citigold World Debit MasterCard spent during the Promotional Period;
- Non US-citizen, Non US-resident, non-EU-resident, non-EEA-resident.

3.5 Gift & Mode of Gift Receipt:

- **Promotion 1:** The total prize available includes 150 trolley bags
 - The first 50 customers who make valid transaction with minimum spending of VND 10,000,000 in each period will receive 1 trolley bag (size 20 inches)*
 - **Promotion 2:** The total value of the prize is VND 180,000,000
 - The first 30 customers who make valid transactions with minimum spending of VND 20,000,000 in each period will receive a refund of VND 2,000,000*
 - **Promotion 3:** The total value of the prize is VND 200,000,000
 - 20 eligible customers who make valid transactions with the highest total spending during the promotion period (total spending of 3 periods) with a minimum spending of VND 100,000,000 will be refunded VND 10,000,000*
- *Customers can only receive one out of the three available aforementioned promotions.

4. Redeem the prize:

Customers who meet the eligibility criterias for the promotion during the campaign period will receive a SMS notification and their gifts will be delivered **only 1 time** to the registered address when customer opened their account. The trolley bag will be sent within 30 working days from when customers receive the notification SMS.

For customers who are receiving the trolley bag prize, please bring your national ID card/passport/ SMS notification to the following address to receive the prize:

Reception desk - Lô F22, Cơ xá Vĩnh Hội (Bến Vân Đồn), P.5, Q.4, TP.HCM

Working hours: Monday to Saturday from 9:00AM – 5:00PM

The deadline for receiving the prize is 90 days from when the customer receives the SMS notification via mobile. Citibank will not resolve complaints of customers after the 90 day period has elapsed or after the customer have received the prize.

5. General Conditions:

- a)** Citibank reserves the sole and exclusive right to refuse giving or withdraw the Gift to any eligible Awardee considering he/she does not, refuses to provide Citibank with clear and complete supporting documents, misuse the gift or violates any part of the Terms and Conditions of the Program
- b)** Citibank may contact the eligible Awardee via phone number/email registered with Citibank for further information/clarification or additional documents.
- c)** When necessary, Citibank reserves the sole and exclusive right to replace the Gifts with other promotional products having the same values but not exceeding the Gift value in any case.
- d)** In certain period, Citibank has full discretion to vary the program terms and conditions in compliance with the local regulations.
- e)** Citibank, its affiliates, Board of Directors, staff and representatives of Citibank and its affiliates will be not liable for any loss or damage (including but not limited to indirect and derivative loss) or any personal incidents incurred from the participation of the Program or from the receipts or usage of the Gift , unless liabilities specified under applicable laws.
- f)** By receiving or accepting the Gift, the eligible customer agrees to ensure and hold Citibank, its affiliates, Board of Directors, staff and representatives of Citibank and

its affiliates harmless against claims, actions, suits, judgments, damages, loss, cost which may incur or any liability for Citibank, its affiliates, Board of Directors, staff and representatives of Citibank and its affiliates in connection with the participation of this Program or receiving and using the Gift.

g) Citibank is not responsible for tax arising from the Gift. Any type of tax or payment of tax to the tax authority resulting from accepting of the Gift is Awardee's responsibility.

h) These Terms and Conditions have been written in both Vietnamese and English versions. The Vietnamese version shall prevail in case of discrepancies and/or inconsistencies. In case of dispute, Citibank's decision is final.

i) By joining this Program, Awardee is bound by these Terms & Conditions above.