



PROMOTION CAMPAIGN

SPEND WITH CITIBANK DEBIT CARD – CASH BACK UP TO 10 MILLION DONG

TERMS AND CONDITIONS

1. Campaign scope:

The promotion campaign “**SPEND WITH CITIBANK DEBIT CARD – CASH BACK UP TO 10 MILLION DONG**” (the “Campaign”) is applied for all Citigold World Debit MasterCard and Citibank Debit MasterCard (issued by Citibank, N.A., - Ha Noi Branch and Citibank, N.A., - Ho Chi Minh City Branch which hereafter referred to as "Citibank") - cardholders during the campaign period.

2. Campaign period

From 00:00:00 AM July 01, 2022 to 23:59:59 PM September 30, 2022, including 3 periods:

- Period 1: From 00:00:00 AM July 01, 2022 to 23:59:59 PM July 31, 2022.
- Period 2: From 00:00:00 AM August 01, 2022 to 23:59:59 PM August 31, 2022.
- Period 3: From 00:00:00 AM September 01, 2022 to 23:59:59 PM September 30, 2022.

3. Promotion products:

- Citigold World Debit MasterCard, and
- Citibank Debit MasterCard

These 2 products known together in this document as “Citibank Debit cards” or “debit cards” or “cards”.

4. Eligible customers:

Apply for customers who own the eligible debit card(s)

5. Promotion Campaign Details:

5.1. Cash back for cardholders who reach required spending range by Citibank

Total spending range on Citibank Debit card for each period	Highest spending in the period	100 million dong or over	From 60 million dong to below 100 million dong	From 30 million dong to below 60 million dong
Maximum number of eligible customers per period	1	Depend on total budget reserved for campaign stated in point 5.3. and 5.4. of this Terms and Conditions		
Cash back amount per period	10 million dong	3 million dong	2 million dong	500,000 dong
Minimum Total spending required each period	300 million dong	100 million dong	60 million dong	30 million dong

5.2. The Campaign will end when the budget for cashback is finished or when the campaign period ends, depending on which condition comes first.

5.3. Total budget reserved for campaign is **VND 800,500,000**

5.4. In case budget reaches its limits for cash back in the same month, Citibank will rank cardholders’ total eligible spending from top down and perform cash back accordingly until budget is finished.

6. Cashback conditions

- Citibank will only cashback for customers who meet total spending in each period and satisfy other terms and conditions of this Promotion Campaign, accumulated from valid transactions on eligible cards.
- Each valid transaction can be counted in total spending of each period for cashback only once.
- Citibank expects to fulfill the total cashback amount of each month for eligible customers within the 20th of next month (or next working date), to customers' linked account. However, the fulfillment time can be changed without prior notice, but no later than 60 working dates from last date of the period.
- Citibank will only cashback to active (not closed) casa accounts and for active (not closed) debit cards. If the debit card's status is closed or the casa account linked to debit card is closed at the time of redemption, Citibank will not cashback for that debit card.
- Card ranking by spending is based on the total actual value of purchases on that card at POS, online or at the store, incurred during the campaign period. In which, the spending transaction incurred on the card counted for ranking must be a valid transaction, only counted once, excluding the repaid and cancellation (if any).
- In case a customer has many active debit cards, Citi will not accumulate the actual total spending of the cards
- Customers who meet the requirements to receive cashback of each month will receive a notification SMS and the cashback amount will be credited to the customer's account. Customers can check detail on statements or balance change noticed SMS.
- Citibank does not limit the number of periods that customers can participate during Campaign period.

7. General conditions

7.1 Eligible card:

Citigold World Debit MasterCard and Citibank Debit MasterCard, meet all the following conditions at the time of fulfillment:

- Is Active (not closed), and the account associated with that card is also active (not closed)
- Is not permanently blocked (due to the cardholder's request to lock card or reported lost/stolen card) and is still active at the time Citibank deems the reward/ cashback.
- Has valid transactions, made during the promotion period.
- Card holder is eligible customer of this Campaign.

7.2 Transaction date: The transaction date of customers which was recorded in Citibank's database. The transaction date recorded in Citibank's database can be different from customers' actual transaction date.

7.3 Valid transaction: Meet all following conditions

- Transaction date is within the campaign period
- Valid transactions arising in a month will be counted for that month's cashback.
- Transaction information was recorded to Citibank's database not later than the 7th of next month.
- Is purchase (spending) transaction on that card at POS, online or at the store (ex: cash withdrawal is not a spending transaction).
- Transactions must comply with the current laws of Vietnam.
- The value of the transactions considered for this promotion program includes valid transactions minus transaction that has been repaid and cancellation transactions (if any).

7.4 General Conditions:

- a. Customers can be eligible for each of the offer/ prize/ promotion or all at once, depend on the conditions they meet if there are multiple offers/ prizes/ promotions.
- b. Citibank reserves the sole and exclusive right to refuse giving or withdraw the rewards/ gifts/ cashback to any eligible Awardee considering he/she does not, refuses to promptly provide Citibank with clear and complete supporting documents, misuse the gifts/ reward/ cashback or violates any part of the Terms and Conditions of the Program (Campaign).
- c. Citibank may contact the eligible Awardee via phone number/ email registered with Citibank for further information/ clarification or additional documents.
- d. When necessary, Citibank reserves the sole and exclusive right to replace the gifts/ reward/ cashback with other promotional products having the same values but not exceeding the initial gifts/ reward/ cashback value. In any case, gifts/ reward cannot be exchanged for cash.
- e. In certain period, Citibank has full discretion to vary the program terms and conditions in compliance with the local regulations.
- f. 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 Campaign or from the receipts or usage of the Gift, unless liabilities specified under applicable laws.
- g. By receiving or accepting the gifts/ reward/ cashback, 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, sues, judges, 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 Campaign or receiving and using the gifts/ reward/ cashback.
- h. Citibank is not responsible for tax arising from the gifts/ reward/ cashback. Any type of tax or payment of tax to the tax authority resulting from accepting of the gifts/ reward/ cashback is Awardee's responsibility. Awardees are responsible for finding out about the taxes incurred for themselves from experts.
- i. These Terms and Conditions have 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.
- j. By joining this Campaign, Awardee is bound by these Terms & Conditions above.