



Important Notice:

With effect from March 01st 2023, Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch has transferred ownership of its consumer banking business to United Overseas Bank (Vietnam) Limited (Registered number 0314922220) ("UOB Vietnam").

UOB Vietnam is the issuer of "Citi" branded consumer banking products in Vietnam and Citibank, N.A., - Hanoi Branch and Ho Chi Minh City Branch is providing certain transitional support in respect of those products.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB Vietnam from Citigroup Inc. and related group entities.

PROMOTION CAMPAIGN

"UP TO VND 1.5 MILLION CASHBACK WHEN TRANSACTING WITH CITIBANK ACCELERATE ACCOUNT"

TERMS AND CONDITIONS

1. Campaign Scope:

The promotion campaign "**UP TO VND 1.5 MILLION CASHBACK WHEN TRANSACTING WITH CITIBANK ACCELERATE ACCOUNT**" (the "Campaign") is applied for the owners of Citibank Accelerate Account (issued by Citibank, N.A. – Ha Noi and Citibank, N.A., - Ho Chi Minh- which hereafter referred to as "Citibank") during the campaign period.

2. Campaign Period: From 17 October 2022 to 31 January 2023 (inclusively) or when budget is used up, in which:

- Accelerate Account must be opened from 00:00:00 AM October 17, 2022 to 23:59:59 PM December 31, 2022.
- Transactions for Scheme 1 must be made within 30 days since account opening date.
- Transactions for Scheme 2 must be made from 00:00:00 AM October 17, 2022 to 23:59:59 PM January 31, 2023.

3. Applicable Product: Citibank Accelerate Account issued by Citibank Vietnam

4. Program Details:

- **Scheme 1:**

- Receive VND 100,000 cashback for each type of transactions made on Accelerate Account. Each transaction must have value from VND 200,000. Each customer can get maximum VND 500,000 cashback for scheme 1 during the campaign period.
- Eligible transaction types:
 1. Online Payment via Citibank Online/ Citi Mobile App
 2. ATM cash withdrawal
 3. Direct Debit Authorization (DDA)
 4. Purchasing transaction on Citibank Debit MasterCard via POS
 5. Purchasing transaction on Citibank Debit MasterCard via E-commerces

- **Scheme 2:**

- Customer having total spending on Citibank Debit MasterCard within campaign period from VND 3 million and above can get additional cashback of VND 1 million.
- Budget for scheme 1 is VND 300,000,000 and budget for scheme 2 is VND 300,000,000. Total budget for the campaign is VND 600,000,000.

5. **Eligible customer:** An eligible customer must satisfy all criteria below:
- Segment: Citibanking
 - Customer opens the Applicable Product from 17th Oct 2022 to 31st Dec 2022.
 - Customer does not have any non-closed CASA or Term Deposit/Saving Deposit from 01st Jul 2022 to 16th Oct 2022
 - For joint-or account, only qualified Primary account holder can receive cashback.
6. **Valid transaction:** Meet all following conditions:
- Transaction date must be within the campaign period from 17 October 2022 to 31 January 2023 (inclusively)
 - Transaction type: mentioned in part 4.
 - Transaction information was recorded to Citibank's database not later than the 7th of next month.
 - 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. **Fulfillment:**
- Cashback for scheme 1 will be implemented every month from December 2022 to February 2023
 - Cashback for scheme 2 will be implemented after the Campaign finishes.
 - The fulfillment time can be changed without prior notice, but no later than 60 working dates from campaign period end date.
8. **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 Program (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, suits, 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 (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. Awardee 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. In case of dispute arising out of or in connection with this Promotion, Citibank shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.
- k. By joining this Program (Campaign), Awardee is bound by these Terms & Conditions above.