



PROMOTION PROGRAM

“Citigold Members Get Members 2022”

TERMS AND CONDITIONS

1. **Promotion Scope**

Promotion program “Citigold Members get members 2022” (hereby referred to “Program”) is applied in Ha Noi and Ho Chi Minh City for existing Citibank customers during the campaign period.

2. **Promotion Period**

October 01, 2022 to December 31, 2022 (both days inclusive and subject to relevant approval), depending on stock availability

3. **Promotion details**

3.1 Eligible Product: New Citigold accounts opened during the Promotion Period.

3.2 Eligible Referrer (Awardee)

Must meet all of the following criteria:

- a) Must be active Citibank Retail banking customer or Citibank card customers during the campaign period (i.e., must hold a retail banking account with Citi at the time of referral or hold a Citibank Debit/Credit card); and
- b) Not a US citizen/ resident;
- c) Not an individual resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man or England;
- d) Within Promotion Period, successfully refer to Citibank at least one potential Citigold client who satisfies the terms and conditions stated in section 3.3 of this Program, using the eligible Mode of Referral stated in section 4 of this Program; and
- e) Under the sole right of Citibank, must not be blacklisted from previous referral programs of Citibank and must satisfy all the Terms and Conditions of the Program.
- f) Citibank staff is included.

3.3 Eligible Referee

Must meet all of the following criteria:

- a) Be new-to-retail banking customer during the campaign period or a re-established customer who closed all current account/ term deposits/ saving deposits at least 12 months prior;
- b) Be primary account holder;
- c) Not applicable for individual resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man or England;
- d) Not US citizen/ resident or any other jurisdictions where referral activity is restricted
- e) Not be blacklisted from previous referral programs of Citibank and must satisfy all the Terms and Conditions of the program; and
- f) Be eligible to become a Citigold customer with balance from VND 1BIL or equivalent in other currencies at the point of opening accounts (applicable only for Term deposit/ Saving deposit product with 3-month tenor and above) within 2 months of the Citigold account opening date.

3.4 Gifts: Within the campaign period, eligible referrers will receive

1 st successful referral	2 Golden Gate vouchers valued in total 2,000,000 VND
2 nd successful referral	2 Golden Gate vouchers valued in total 2,000,000 VND
3 rd successful referral	3 Golden Gate vouchers valued in total 3,000,000 VND
4 th successful referral	4 Golden Gate vouchers valued in total 4,000,000 VND
5 th successful referral	5 Golden Gate vouchers valued in total 5,000,000 VND

4. Mode of Referral

Eligible Referee can be identified by 3 referral methods as follows:

- ✓ Name and contact information of Eligible Referee are filled on the referral form signed by Eligible Referrer; and Eligible Referee also concurs on the referral form; or
- ✓ Make referral via Text “**CTG MGM**” to 6058. The automatic SMS will send the Online Referral form to follow the Online Process
- ✓ Eligible Referrer can visit Citibank website www.citibank.com.vn/english/citigold-circle/referral.htm to complete the Online Referral Form and shares the Referral link to Referee. Referee clicks on the link to submit Name and contact information to Citibank on Citigold lead form.

5. Mode of Gift Receipt

Citibank will announce via either email or SMS and deliver the reward to Awardee within 90 days after he/she meets all the reward conditions.

Eligible customers have up to 90 days to claim the Reward from the announcement date. Citibank will not process any complaint that comes after the above mentioned 90 days.

6. General Conditions

- a) Gift is rewarded to only 01 Eligible Referrer for successful referral of 01 Eligible Referee. In case of 01 Eligible Referee being referred by more than one Eligible Referrers, Citibank shall only review and reward the earliest Eligible Referrer. In case of dispute, Eligible Referee's decision is final.
- b) 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
- 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 with other promotional products having the same values but not exceeding the Gift value in any case.
- 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, 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) Awardee allows Citibank to use his/her name and images in any promotional, advertising activity after this Program.

- i) The maximum reward amount for the promotion program is VND 90,000,000. The program may end earlier than the promotion end date in case the promotion gifts are fully rewarded.
- j) 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.
- k) By joining this Program, Awardee is bound by these Terms & Conditions above.



Referral Form

My information

Full name:

ID/Passport No:

Information about existing Citibank account or debit card/ credit card number:

My Referee

Full name:

Phone number:

City: Ho Chi Minh City Ha Noi City

Referrer Agreement:

I confirm that the referred person has given his/her consent to disclose his/her contact details to Citibank so that Citibank can directly contact him/her to offer Citibank products/services that suit his/her needs.

I agree and confirm that I have fully read and understood the Terms and Conditions of this program.

Signature of Referrer:

Full name:

Date:

Referee Agreement:

I confirm that the mentioned referrer has acquired my consent to disclose my contact details to Citibank to offer Citibank products/services to me.

Signature of Referee:

Full name:

Date:

