



**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**  
**ENJOY 50% CASHBACK WHEN SPENDING WITH**  
**CITIBANK DEBIT CARD®**  
**TERMS AND CONDITIONS**

**1. Campaign scope:**

The promotion campaign "**EARN 50% CASHBACK WHEN SPENDING WITH CITIBANK DEBIT CARD®**" (the "Campaign") is applied for all Citigold World Debit Mastercard and Citibank Debit Mastercard (issued by Citibank, N.A. – Ho Chi Minh and Citibank, N.A. – Hanoi – which hereafter referred to as "Citibank") cardholders during the campaign period.

**2. Campaign period**

From December 01, 2022 to January 31, 2023 and divided into 2 periods:

- Period 1: From 00:00:00 AM December 01, 2022 to 23:59:59 PM December 31, 2022.
- Period 2: From 00:00:00 AM January 01, 2023 to 23:59:59 PM January 31, 2023.

Campaign will expire when reserved budget for cashback is used up or at 23:59:59 PM on January 31, 2023, depending on which condition comes first.

**3. Promotion products:**

Citigold World Debit Mastercard, and  
Citibank Debit Mastercard

These two 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) and meet requirements from campaign scheme(s) during campaign period.
- Citibank employees are allowed to participate in promotion campaign.
- Customers must not be US citizens or US residents.

- Customers must not be the European Union, European Economic Area residents or Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, the Isle of Man, the United Kingdom, Brazil, or New Zealand residents.
- Customers participate in promotion campaign by meeting total required spending amount at Merchant Category Code (MCC) as stated in Promotion Program Mechanism (Article 5) below.

## 5. Promotion Program Mechanism

- Cash back for customers who meet minimum total spending amount required at Merchant Category Codes (MCCs) in each campaign period

Cashback rate	50% of total spending amount
Minimum total spending amount required in each period	VND 200,000
Maximum cashback amount for each customer in each period	VND 500,000

- List of Merchant Category Codes (MCCs) which are eligible for cashback within this campaign as below:

05262
05311
05411
05732

- Campaign will end when the budget for cashback is finished or when campaign period ends, depending on which condition comes first.
- Total budget reserved for Campaign is VND 789,000,000.
- In case budget reaches its limit for cashback in any period of campaign period, Citibank will base on Transaction date to define customers who reach minimum total spending amount required first to perform cashback until budget is finished.

## 6. Campaign conditions:

### a. 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 not closed nor post no credit.
- 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 campaign period.
- Cardholder is eligible customer of this Campaign.

**b. Transaction date:** The date that customers used their debit card at POS, online or at the store which was recorded in Citibank's database. The transaction date recorded in Citibank's database can be different from customers' actual transaction date.

**c. Valid transaction:** Meet all following conditions

- Transaction date is within the campaign period.
- Valid transactions arising in which period of campaign period will be counted for that same period for cashback.
- Transaction information was recorded to Citibank's database not later than the 7<sup>th</sup> of next month.
- Is spending transaction on that card at POS, online or at the store and transaction belongs to list of eligible Merchant Category Codes (MCCs) of Campaign (Example: cash withdrawal is not a spending transaction. Transaction with MCC 05698 is not a valid transaction for this Campaign).

- 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).

**d. Cashback conditions:**

- Citibank will only cashback for cards that meet total spending amount required in each period, 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 to customers' linked account. Fulfillment time will be no later than 60 working dates from campaign period end date.
- Citibank will only cashback to active accounts and for active debit cards as stated in Article 6a. If the debit card's status is closed or the account linked to debit card is closed or post no credit at the time of redemption, Citibank will not cashback for that debit card.
- In case a customer has many active debit cards, Citi will not accumulate the actual total spending of the cards.
- In case reserved budget is not sufficient to cash back for all eligible customers from Campaign period, Citibank will prioritize to cash back for eligible customers of Period 1.

**7. 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. Merchant Category Codes (MCCs) depend on Mastercard, on the registration of Merchants and its acquiring banks registered to Mastercard. Citibank is not responsible for wrong encoding of MCC registered for Merchants' primary business.
- c. 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 Campaign.
- d. Citibank may contact the eligible Awardee via phone number/ email registered with Citibank for further information/ clarification or additional documents.
- e. 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.
- f. In certain period, Citibank has full discretion to vary the program terms and conditions in compliance with the local regulations.
- g. 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.
- h. 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, 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 (Campaign) or receiving and using the gifts/ reward/ cashback.

- i. 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.
- 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.
- k. 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.
- l. By joining this Campaign, Awardee is bound by these Terms & Conditions above.