



TOP UP AND SPEND YOUR DEBIT CARD TERMS AND CONDITIONS (T&C)

1. Campaign scope:

The promotion campaign “Top up and Spend your debit card” (the “Campaign”) is applied for CASA account owners who are also debit card holders (issued by Citibank, N.A. – Ha Noi and Citibank, N.A., - Ho Chi Minh- which hereafter referred to as "Citibank") who receive Citibank’s targeted communication.

2. Campaign period:

Start: 20 May 2022

End: 31 July 2022

The campaign is separated into 03 fulfilment periods.

- First fulfilment period: From May 20 – May 31
- Second fulfilment period: From June 1 – June 30
- Third fulfilment period: From July 1 - July 31

3. Campaign products:

- Current account (CASA) issued by Citibank, in all available currencies
- Citigold World Debit MasterCard and Citibank Debit Mastercard issued by Citibank, collectively referred to as “Citibank debit cards”

4. Campaign details:

- The eligible customers will receive targeted communication to their registered phone number or email addresses from Citibank regarding the minimum CASA Net New Money required and the minimum debit card spend amount required to be eligible for cashback.
- The eligible customers who receive communication regarding minimum required CASA net new money amount and minimum debit card spend of a Tier applied to them can only get the cashback amount of that exact Tier communicated to them.

Minimum requirements for CASA Net New Money and Debit card Spend for each Tier Table

	Minimum Requirements to be eligible for cashback	Cashback amount
Tier 1	<ul style="list-style-type: none">• Net new money min. 40 VNDMIL or equivalent in other currencies; and• Debit Card Spend min. VND 2MIL within the fulfilment period	VND 500,000

Tier 2	<ul style="list-style-type: none"> • Net new money min. VND70MIL or equivalent in other currencies; and • Debit Card Spend min. VND 3MIL within the fulfilment period 	VND 1,000,000
Tier 3	<ul style="list-style-type: none"> • Net new money min. VND 200MIL or equivalent in other currencies; and • Debit Card Spend min. VND 5MIL within the fulfilment period 	VND 2,000,000
Tier 4	<ul style="list-style-type: none"> • Net new money min. VND 500MIL or equivalent in other currencies; and • Debit Card Spend min. VND 11 MIL within the fulfilment period 	VND 5,000,000

Note

- Only CASA Net New Money is counted for eligibility for reward cashback under this campaign. Net New Money for term deposits/ saving deposits is not counted for eligibility for reward under this Campaign.
- Each eligible customer can only get 1 time of cashback reward per fulfilment period (there are 03 fulfilment periods)
 - o First fulfilment period: from May 20 – May 31
 - o Second fulfilment period: From June 1 – June 30
 - o Third fulfilment period: From July 1 - July 31
- Citibank does not limit the number of periods that customers can participate during campaign period.
- The Net New Money and debit card amount for calculation will be converted to Vietnam Dong equivalent

5. Definition on CASA Net New Money

- Net New Money refers to the amount of new funds that a customer brings into Citibank to his/her account minus the amount of fund that is taken out of Citibank from his/her account, applicable for CASA product. CASA Net New Money of each fulfilment period = total inflows to Citibank - total outflows out of Citibank during each fulfilment period, applicable to CASA product
- CASA Net new money excludes proceeds from TD/SD (term deposits/ saving deposits) maturity or early break, interests from TD/SD, bank fees/ charges, and cross account transfers.
- Total inflows to CASA come from, but not limited to, fund transfers into Citibank CASA, deposits into Citibank CASA
- Total outflows from CASA come from, but not limited to, fund transfers out of Citibank CASA, withdrawals from Citibank CASA, spend on Debit card, and external inflows to CASA which then subsequently used to book TD/ SD during the campaign period
- Under the scope of this campaign, Net New Money for each fulfilment period is calculated based on transactions that make up Net New Money which occur in which fulfilment period.

6. Eligible customers: must satisfy all conditions below

- Citigold clients (both New-to-bank & upgrade) and Citibanking clients who receive targeted communication from Citibank regarding the campaign to their registered phone number or email address.
- Eligible customers need to satisfy both eligible Net New Money of CASA= total inflow to CASA - total outflow from CASA to required amounts and eligible spending on Citi Debit card within each fulfilment period given during campaign period

- The customer is not a Senior-public-figure.
- The customer is not a US person.
- The customer is not individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man or the UK.

7. Eligible debit card spend

Eligible debit card spend transactions must meet all following conditions:

- An eligible debit card spend transaction is a purchase (spending) transaction on that debit card at POS, online or at the store (example: cash withdrawal is not a spending transaction on debit card).
- Transaction date is within the campaign fulfilment period.
- 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 campaign includes valid transactions minus transactions that are repaid and cancellation transactions (if any).
- Valid transactions arising in a fulfilment period month will be counted for that month's cashback.

8. Cashback reward fulfilment

- Citibank fulfills and credits the total cashback amount of each fulfilment period for eligible customers to his/her Citibank account no later than 60 working days from last date of the Campaign period.
- Citibank will only reward 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 reward cashback for that customer under this Campaign.
- Customers can check details on statements or balance change noticed SMS for the cashback amount.

9. 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.

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, 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 Program (Campaign) or receiving and using the gifts/ reward/ cashback.

- g. The total value of cashback reward for the whole campaign is VND 99,000,000. The campaign may end earlier than the campaign end date in case the total value of cashback reward is fully rewarded.
- 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.

By joining this Campaign, Awardee is bound by these Terms & Conditions above.