



# DEPOSIT CAMPAIGN FOR CITIGOLD UPGRADE CUSTOMERS - GET UP TO 5% INSTANT INTEREST PAYMENT

## TERMS AND CONDITIONS

### 1. Campaign Scope:

The promotion campaign "Deposit campaign for Citigold upgrade customers – Get up to 5% instant interest payment" (the "Campaign") is applied for new term/ savings deposit account owners (issued by Citibank, N.A. – Ha Noi Branch and Citibank, N.A., - Ho Chi Minh City Branch which hereafter referred to as "Citibank") during the campaign period.

### 2. Campaign Period:

**Start:** 00:00:00 AM 01<sup>st</sup> JULY 2022

**End:** 23:59:59 PM 30<sup>th</sup> SEPTEMBER 2022

**3. Campaign Products:** Term deposit or Savings deposit are named together in this document as "deposit".

**4. Eligible Customers:** New Citigold customers who successfully upgraded to Citigold segment from Citibanking segment during the Campaign Period and have a new deposit post upgrading.

### 5. Campaign Details:

During the Campaign Period, eligible customers successfully book new deposit in Viet Nam Dong and meet all terms and conditions mentioned in this Terms and Conditions will receive interest of term/savings deposit in whole instantly at counter and the public interest rate will not applied. Details are below:

### Deposit amount (VND) and its Instant Interest Amount by Tenor

Deposit amount (VND)	Tenor	Instant Interest Amount (VND)	Instant interest rate equivalent
100,000,000	6 months	2,100,000.00	4.20%
	12 months	4,500,000.00	4.50%
200,000,000	6 months	4,200,000.00	4.20%
	12 months	9,000,000.00	4.50%
300,000,000	6 months	6,300,000.00	4.20%
	12 months	13,500,000.00	4.50%
400,000,000	6 months	9,000,000.00	4.50%
	12 months	20,000,000.00	5.00%
500,000,000	6 months	11,250,000.00	4.50%
	12 months	25,000,000.00	5.00%

**Notes:**

- Eligible Deposit amount is a deposit which has the amount as defined in the “Deposit amount (VND)” column in the table above and has tenor of either 6 months or 12 months.
- Each Eligible Customer can get only one instant interest payment for the entire Campaign. For joint-account holders, either primary account holder or joint or account holder can receive the instant interest payment at once.
- Only existing Citibanking customers who are newly upgraded to Citigold segment will be in scope of this Campaign. The Campaign does not apply to new-to-bank Citigold customers.
- The instant interest payment in this Campaign is not applied for roll-over deposit(s).

**6. Reward the prizes/ gifts:**

- The instant interest amount will be credited to customers’ current account at the branches right after customers successfully book the deposit.
- If customer breaks the deposit before the maturity date, the Bank will collect the instant interest amount offered before.

**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. 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.
- 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, 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 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.

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