



**“REFER CITI CARD, GET PREMIUM GIFTS – PERIOD 3/2021”
PROGRAM
(Effective from Sep 16th, 2021)
TERMS AND CONDITIONS**

1. Program Scope

The “Refer Citi Card, Get Premium Gifts – Period 3/2021” Program (“the Program”) is applicable at Ha Noi and Ho Chi Minh City for existing primary card members of Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Citi Simplicity+ card or Lazada Citi Platinum card who refer their friends to apply for a Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Citi Simplicity+ card during the Program Period.

2. Program Period

Sep 16th, 2021 to Jan 15th, 2022 (both days inclusive).

3. Promotion scheme

3.1. Within the program period, Eligible referrer will receive Cash Back and Tier rewards for each and multiple successful referrals, details as following:

Successful Referrals	Cash Back	Tier Rewards
1	500,000 VND	
2	1,000,000 VND	
3	1,500,000 VND	Tier 1: GotIt e-voucher valued VND 2,000,000
4	2,000,000 VND	
5	2,500,000 VND	
6	3,000,000 VND	Tier 2: AccorPlus Explorer membership valued VND 6,000,000
7	3,500,000 VND	
8	4,000,000 VND	
9	4,500,000 VND	
10	5,000,000 VND	
11	5,500,000 VND	



12	6,000,000 VND	Tier 3: Apple Watch SE 44mm GPS valued VND 9,990,000
13	6,500,000 VND	
14	7,000,000 VND	
15+	7,500,000 VND	Special: Apple 11-inch iPad Pro Wi-Fi 128GB valued VND 21,990,000
Caps	7,500,000 VND	Tier 1: 100 gifts Tier 2: 50 gifts Tier 3: 30 gifts Special: 20 gifts

Note:

In all situations, a Referrer who satisfies all the terms and conditions of the program will receive maximum VND 7,500,000 cash back.

3.2. Within the program period, Eligible referee will receive VND 500,000 cash back rewards.

4. Conditions

4.1. Eligible Referrer

- Within the program period, must be a primary card member of Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Citi Simplicity+ card or Lazada Citi Platinum card issued by Citibank; and
- Must be in good credit standing; and
- Exclude US/ EU/ EEA/ Switzerland/ Guernsey/ Jersey/ Monaco/ San Marino/ Vatican/ The Isle of Man/ UK Citizen/permanent resident; and
- 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.

4.2. Eligible Referee

- Applies for Citi PremierMiles card or Citi Cash Back card or Citi Rewards card or Citi Simplicity+ card via a shared referral link and gets the card approved by Citibank during the program period; and



- Must not be an existing Citibank primary card members (Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+, Lazada Citi Platinum) for a period of 12 months before the date customers re-apply (reinstate) the new credit card for this promotion; and
- Must not be a Citibank staff, US/ EU/ EEA/ Switzerland/ Guernsey/ Jersey/ Monaco/ San Marino/ Vatican/ The Isle of Man/ UK Citizen/permanent resident; and
- Has the approved account remains opened and in good credit standing at the point of tracking; and
- 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.
- The Eligible Referee is rewarded VND 500,000 cash back to their Citi card plus any non-exclusive welcome gifts that he/she is eligible to.

4.3. A Referral is considered Successful when:

- Referee's full application submission date falls from Sep 16th, 2021 to Jan 15th, 2022 (both days inclusive); and the application is approved latest by Jan 31st, 2022.
- The Referrer generates his/her unique referral link and shares with his/her friends or families; and
- The Referee visits the referral link and fill in his/her contact information for Citibank to support his/her Citi credit application; and
- The Referee's Citi credit card is approved by Citibank (which is considered as a successful referral time) before the cutoff date for card booking; and
- The Referee does not close his/her card before the point of tracking and reward announcement.



- If the number of qualified referrers exceeds an Extra Reward's limitation, referrers who reach the qualifying number referrals of that Tier earlier will receive the reward.
- If there are at least 02 customers who satisfy all the conditions to be Eligible referrers because they successfully refer the same Eligible Referee, Citibank only reviews and gives the Rewards to the referrer who unique referral URL is visited and successfully applied by the Eligible Referee the earliest.

5. Referral Process

- The Referrer visits <https://citi.asia/VN-eMGM> or <https://citi.asia/VN-eMGM-EN>, fill in his/her Name and National ID/Citizen ID/Passport Number to generate his/her unique referral link.
- The Referrer shares his/her unique referral link with friends or families.
- The Referee clicks on the referral link and apply for a Citi credit card.

6. Redemption Method

- Citibank will inform Referrers and Referees of their eligible rewards not later than Mar 2nd, 2022 via email.
- Cash back amounts will be automatically credited to Referrers' credit card within 90 days after receiving the email informing their eligible rewards, following this priority: Citi PremierMiles, Citi Cash Back, Citi Rewards, Citi Simplicity+ then Lazada Citi Platinum.
- Cash back amounts will be automatically credited to Referees' Citi credit card within 90 days after receiving the email informing their eligible rewards, following this priority: Citi PremierMiles, Citi Cash Back, Citi Rewards then Citi Simplicity+.
- The Tier Rewards are not convertible to cash.

7. Other Terms

- Citibank reserves the sole and exclusive right to revert the Rewards value credited to any Referrers' or Referees' account considering: (i) The Referee



refuses to pay annual fees or terminate the Citi card within two (02) months from the card booking date; or (ii) at Citibank's absolute discretion, the referee is determined to have no good credit standing; or (iii) at Citibank's absolute discretion, an event of the Program's fraud has been determined.

- Citibank is not the supplier of the Rewards of Program and related products/ services. Citibank holds no responsibilities for inquires or disputes related to these services. The Eligible referrer will be bound by the Terms & Conditions of the supplier of such products or services. In case of any inquires or disputes related such products and services, the Applicant must contact the suppliers directly.
- Citibank reserves the sole and exclusive right to refuse giving the Rewards to any Eligible Referee considering he/she does not or refuses to provide Citibank with clear and complete supporting documents or violates any part of the Terms and Conditions of the Program.
- Citibank may contact the Eligible Referrers and/or the Eligible referees via phone number/email registered with Citibank for further information/clarification or additional documents.
- In case of our reasonable discretion, Citibank reserves the sole & exclusive right to change the Rewards to any other promotional items of similar value, but should not exceed the above Rewards values in any case.
- Unless otherwise provided in this Terms & Conditions, Citibank is not liable for any clear or implied agreement or guarantee about quality and conformity of the Rewards or any other rewards.
- 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 this Program or from the receipts or usage of the Rewards or any rewards/service from the vendors, unless liabilities specified under applicable laws.



- By receiving or accepting the Rewards, the Eligible referrer 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 or receiving and using the Rewards.
- Citibank holds no responsibility in relation to any tax incurred from the Rewards. Any tax or tax return for Tax Agency incurred from the receiving of the Rewards is the responsibility of the Eligible referrer. Eligible referrer himself/herself is liable for consulting with the experts about possibly incurred tax.
- These Terms and Conditions have been 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 Program, the Eligible referrer is bound by these Terms & Conditions above.