



PROMOTION CAMPAIGN

THE CASH BACK CAMPAIGN – RECEIVE UP TO 10 MILLION VND WHEN SPENDING ON CITIBANK DEBIT CARD

TERMS AND CONDITIONS (T&C)

1. Campaign scope:

The promotion campaign “THE CASH BACK CAMPAIGN – RECEIVE UP TO 10 MILLION VND WHEN SPENDING ON CITIBANK DEBIT CARD” (campaign) is applied for all Citigold World Debit Mastercard and Citibank Debit Mastercard (issued by Citibank, N.A. – Ha Noi and Citibank, N.A., - Ho Chi Minh- which hereafter referred to as "Citibank")- cardholders during the campaign period.

2. Campaign period:

Start: 00:00:00 AM 01st MAY 2021

End: 23:59:59 PM 31st DEC 2021

3. Promotion products:

- Citigold World Debit Mastercard, and
- Citibank Debit Mastercard

These 2 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)
- Exclude individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man or the UK
- Exclude US citizen/ resident
- Exclude Senior-public-figure

5. Promotion Program Details:

During the campaign period, cardholders who have valid spending transactions on their debit card(s) and meet all terms, conditions mentioned in this T&C can get cashback for these spending by specific rates.

Details as below:

- a. Cashback rates are based on the actual amount of each valid spending transactions as below:**

| Debit Card Type | Cashback rate |
|---------------------------------|---------------|
| Citigold World Debit Mastercard | 0.5% |
| Citibank Debit Mastercard | 0.3% |

- b. Cashback periods:**

Cashback fulfillment is on a monthly basis during the promotion period. Cardholders will receive cashback amount based on the actual amount of all valid spending transactions arising from the first to the last day of the month, subject to the terms and conditions stated in this T&C.

- c. Maximum cashback amount:**

Each month of the campaign period, maximum cashback amount is VND 10,000,000 (ten million VND) for each eligible Citigold World Debit Mastercard and VND 5,000,000 (five million VND) for each eligible Citibank Debit Mastercard.

- d. Cashback conditions:**

- Citibank will only cashback for valid transactions on eligible cards with the respective cashback rate.
- Each valid transaction can be applied for cashback only once.
- Citibank expects to fulfill the total cashback amount of each month for eligible cards within the 15th of next month (or next working date), to cards' linked account. However, the fulfillment time can be changed without prior notice, but no later than 60 working dates from last date of the month.
- Citibank will only 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 cashback for that debit card.
- Customers who meet the requirements to receive cashback of each month will receive a notification SMS and the cashback amount will be credited to the customer's account. Customers can check detail on statements or balance change noticed SMS.

6. General conditions to receive cashback:

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 also active (not closed)
- 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 the promotion period.
- Card holder is eligible customer of this campaign.

b. Payment date: is a date that the card/current accounts of customer are debited for transaction amount and recorded in Citibank's database.

c. Valid transaction: Meet all following conditions

- Is a spending transaction arising from Citibank Debit Cards, which is made at Point of sales, online or at the store. Cash withdrawal is not a spending transaction.
- Payment date must be recorded within the promotional period and not later than 7 days from the last day of above promotional period. Valid transactions arising in a month will be counted for that month's cashback
- Transactions must comply with the current laws of Vietnam.
- The amount of transactions eligible for the promotion program is the original amount minus reversal and cancelled amount (if any).

7. General Conditions

- 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.
- 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).
- Citibank may contact the eligible Awardee via phone number/ email registered with Citibank for further information/ clarification or additional documents.
- 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.
- 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, sues, 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.
- 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 Program (Campaign), Awardee is bound by these Terms & Conditions above.