



PROMOTION PROGRAM “WELCOME GIFT FOR CITIGOLD WORLD DEBIT MASTERCARD IN JANUARY AND FEBRUARY, 2023” TERMS AND CONDITIONS

1. **Promotion Scope:**

Promotion program “Welcome gift for Citigold World Debit MasterCard in Jan and Feb, 2023” (“Program”) is applied in Ha Noi and Ho Chi Minh City for existing Citibanking customers who upgrades to Citigold or new-to-bank Citigold customers during the Promotion Period.

2. **Promotion Period:**

- From January 01st 2023 to February 28th 2023.
- Citi has the full right to stop the Program before the end date, subject to stock availability. There are 70 trolley bags which are reserved for this Program.

3. **Promotion details:**

3.1 Eligible Product: Citigold World Debit Mastercard.

3.2 Eligible Customers:

Must meet all of the following criteria:

- The eligible customer owns a valid Citigold World Debit Mastercard, satisfying all terms and conditions of the Program and making eligible transactions
- Be new-to-bank Citigold customer from January 01st 2023 to February 28th 2023 or a Citigold customer upgraded from Citibanking customer from January 01st 2023 to February 28th 2023.
- Be primary account holder or joint-or.
- Not applicable for Senior-public-figure
- Not applicable for individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, the Isle of Man, the United Kingdom, Brazil, or New Zealand.

- Not US persons
- Have spent VND 7,000,000 on Citigold World Debit Master Card; including transactions on POS machines, contactless transactions or online transactions in the first 60 days of the Citigold opening or upgrading

Note: For Citigold customers upgrading from Citibanking segment during the campaign period, for customers to be eligible for the campaign, the customers were not in Citigold segment in the 6 months prior to upgrading month.

3.3 Eligible transactions:

- Eligible transactions include transactions on POS machines, contactless transactions, or online transactions in the first 60 days of the Citigold opening month or upgrading month.
- Ineligible transactions, at Citibank's full discretion, include disputed transactions, fraudulent transactions, void transactions, cash withdrawal transactions, interest and fee payment transactions, and cashback transactions

3.4 Reward Scheme:

The Eligible Customer who uses the Eligible Product and has minimum spending of VND 7,000,000 (refer 3.3 for definition of eligible transactions) in the first 60 days of the Citigold opening or upgrading month is rewarded a Trolley bag, worth VND 1,200,000 ("Reward").

3.5 Mode of Reward Receipt

Citibank will announce and deliver the Reward to the Eligible Customers who have had successful eligible transaction(s) and minimum spending of VND 7,000,000 within 90 days after customers have completed all required criteria of the Program on Citigold World Debit Mastercard.

Eligible customers have up to 90 days to claim the Reward from the Reward announcement date. Citibank will not process any complaint that comes after the above mentioned 90 days.

4 General Conditions

- a) Citibank reserves the sole and exclusive right to refuse giving or withdraw the Reward to any eligible Awardee considering he/she does not, refuses to provide Citibank with clear and complete supporting documents, misuse the gift or violates any part of the Terms and Conditions of the Program.

- b) Citibank may contact the eligible Awardee via phone number/email registered with Citibank for further information/clarification or additional documents.
- c) When necessary, Citibank reserves the sole and exclusive right to replace the Reward with other promotional products having the same values but not exceeding the Reward value in any case.
- d) Citibank, its affiliates, Board of Directors, staff and representatives of Citibank and its affiliates will not be 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 or from the receipts or usage of the Reward, unless liabilities specified under applicable laws.
- e) By receiving or accepting the Reward, 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 or receiving and using the Reward.
- f) Citibank is not responsible for tax arising from the Reward. Any type of tax or payment of tax to the tax authority resulting from accepting of the Reward is Awardee's responsibility.
- g) The number of rewards for the whole promotion Program is 70 trolley bags. The Program may end earlier than the promotion end date in case the promotion rewards are fully rewarded.
- h) In certain period, Citibank has full discretion to vary the Program terms and conditions in compliance with the local regulations
- i) 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.
- j) By joining this Program, Awardee is bound by these Terms & Conditions.