



CITI PRESTIGE CARD REWARDS PROGRAM TERMS AND CONDITIONS

1. DEFINITIONS

In these terms and conditions ("Terms and Conditions"), unless the context otherwise requires;

"Card" means the Citi Prestige Visa Infinite Card issued by us and includes a supplementary card where the context requires;

"Card Account" means the account maintained with us in respect of the Card;

"Rewards" means any goods, services, benefits, arrangements or other privileges (including without limitation, miles on participating airline frequent flyer programs, loyalty program points, cash credit or annual membership fee waivers), as may be determined by us in our absolute discretion, which may be redeemed by the use of Rewards Points or Thank You Points under the Program.

"Citi Rewards Points" or "Citi ThankYou Points", referred to as Points hereafter, means the points earned through usage of the Card as specified in these Terms and Conditions, which may be used to redeem Rewards as may be determined by us in our absolute discretion;

"Program" means this Citi Prestige ThankYou Rewards Program;

"Purchase" means purchase of any goods or services for personal consumption, including purchase made online or over the internet by the use of the Card, and may, at our absolute discretion and without prior notice, include any Card transaction as determined by us;

"We, Our, Us" means Citibank, N.A. - Philippine Branch and;

"You, Your" means the Principal Cardholder, the person in whose name the Card Account is maintained. This term may also include the supplementary cardholder where the context requires.

2. PARTICIPATION

Your Card Account is entitled to participate in the Program at the date of commencement of the Program or the date when the Card is issued to you, whichever is later; provided that your Card Account is and remains in good credit standing, as determined by us in our sole discretion.

3. ISSUANCE OF REWARDS OR THANKYOU POINTS

3.1 You will receive Points for purchases of goods or services for personal consumption charged on your Card while your Card Account is open and remains in good credit standing.

3.2 You will earn Points at the rate of 1 Point for every P30 retail spend. The computation is 3.33% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 3.33% = 166.50 Points.

3.3 Ways to earn more Points:

- 3.3.1. You will earn more Points at the rate of 5 Points for every P30 spend made at department stores and shopping boutiques (defined as clothing/shoes/accessories stores and similar stores) in the Philippines, whether in-store or online.
- 3.3.2. You will also earn more Points at the rate of 5 Points for every P30 spend made at restaurants in the Philippines.
- 3.3.3. You will likewise earn more Points at the rate of 5 Points for every P30 spend made overseas, whether in-store or online. Overseas purchases must be denominated in a currency other than Philippine Pesos.
- 3.3.4. The computation is 16.65% of the amount charged for each eligible purchase made on the Card. Example: P5,000 x 16.65% = 832.50 Points.
- 3.3.5. Purchases made at department stores and shopping boutiques are defined by the merchant's credit card acquirer under the following merchant category codes: 5137, 5139, 5311, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5941, 5948 and 5999.
- 3.3.6. Purchases made at restaurants are defined by the merchant's credit card acquirer under the following merchant category codes: 5812 and 5813.
- 3.3.7. You will receive bonus Points upon renewal of your annual Card membership, provided that you have paid the annual membership fee for the new membership year.
- i. You will receive bonus Points equivalent to 0.5% of your total retail spend on the Citi Prestige Card within the last 12 months
 - ii. If you are a Citigold account holder at the time of your membership anniversary, you will receive bonus Points equivalent to 1% of your total retail spend on the Citi Prestige Card within the last 12 months.

	Without a Citigold Account	With a Citigold Account
Bonus Points computed on annual retail spend	0.5%	1%

- iii. The applicable bonus Points is computed based on your total retail spend on the Citi Prestige Card in the last 12 months from date of anniversary.
Ex.

Citi Prestige Cardholder

Anniversary Date: October 15, 2016

Spend from October 16, 2015 to October 15, 2016 = Php1,000,000

Relationship Bonus: $\text{Php}1,000,000 \times 0.5\% = 5,000$ Bonus Points

Citi Prestige Cardholder with Citigold Account

Anniversary Date: October 15, 2016

Spend from October 16, 2015 to October 15, 2016 = Php1,000,000

Relationship Bonus: $\text{Php}1,000,000 \times 1\% = 10,000$ Bonus Points

3.4 Points accrue in your name only, but are earned through supplementary card usage as well.

3.5 Charges which are not eligible to earn Points include, but are not limited to cash advance transactions, refunded, disputed, unauthorized or fraudulent transactions, all fees and charges (annual membership fees, interest charges, charges for cash advance, any other form of service/miscellaneous fees), traveler's check or casino chip purchases, and other unauthorized charges. Citi Balance Transfer and Citi Call for Cash availments do not earn Points unless otherwise stated.

3.6 Citi PayLite transactions, Citi Balance Conversion transactions, and Citi PayLite after Purchase transactions earn Points for the portion of the principal of the monthly installment amount billed on the statement of account. Any interest charges will not be entitled to earn Points

3.7 Citi One Bill charges up to P100,000 per transaction will earn Points, except for Maynilad, Meralco, PLDT and VECO transactions which will earn Points only for charges up to P20,000 per transaction. Any amount in excess of said caps will not earn Points.

3.8 All Maynilad, Meralco, PLDT and VECO bills paid via Citibank Online or the Citi Mobile App will earn Rewards Points for total charges of up to P20,000 per merchant per statement cycle. Meanwhile, you will earn Rewards Points for

payments of up to P100,000 per merchant per statement cycle for Digitel, ICC, Bayantel, Globe Telecom, Sky Cable/Home Cable and Smart.

4. REDEMPTION OF REWARDS OR THANKYOU POINTS

4.1 Provided that your Card Account is in good standing as determined by us and your Card Account has sufficient Points, you are entitled to redeem any one or more of the Rewards, based on the required amount of Points, via the redemption channels that we have identified.

4.2 Once the redemption has been processed, the request cannot be revoked or cancelled and the Points cannot be transferred back into your Card Account.

4.3 For the redemption of annual membership fee, cash credits, FFP miles, LP points and donations to charity, you may redeem by calling the 24-hour Citi Prestige Hotline at 995 9111 in Metro Manila, 234 9111 in Cebu, 1 800 10 995 9111 from other provinces, or +63 2 995 9111 from abroad.

5. PAY WITH POINTS

5.1 We will from time to time enter into agreements with Pay with Points merchants at whose stores you may use your Points to pay for the full retail or discounted price of goods or services or a portion of the same. Please visit Citibank Online at www.citibank.com.ph to view the complete listing of participating merchants.

5.2 You may redeem your Points at a conversion rate of 10 Points = P1.00.

5.3 There is no maximum amount of Points which you can redeem. Any amount that is not covered by or not paid through your Points should be paid by you using your Card. The portion charged to your Card will earn Points.

5.4 To inquire about your earned Points, you may have your Card swiped at the Citi Card terminal at the participating merchant.

5.5 To redeem your Points, you must present your Card at the cashier/payment counter of the participating Pay with Points merchant. The participating Pay with Points merchant may require you to present your valid I.D. The participating Pay with Points merchant's designated cashier will swipe your Card at the Citi terminal to process the redemption. You shall be required to sign the charge slip/s for the redemption/s made. The participating Pay with Points merchant will then check your signature against the signature found at the back of the designated Card, keep the merchant copy of the charge slip and give you the customer's copy of the charge slip.

5.6 For some Pay with Points Merchants, you may redeem your points as Gift Certificates at the customer service counter of the respective merchant.

5.7 You will not be allowed to redeem your Points if you are unable to present your Card personally.

5.8 In case of valid merchant disputes, the retail or discounted amount, and not the Points, will be credited back to your card account.

5.9 The merchant's Return/Exchange Policy remains applicable for the purchased item.

6. FREQUENT FLYER PROGRAMS (FFP) or LOYALTY PROGRAMS (LP)

6.1 We will from time to time enter into agreements with FFPs and LPs so that you may use your Points to redeem FFP miles or LP points. We shall have absolute discretion in choosing FFPs and LPs to participate in the Program and will inform you of participating FFPs and LPs.

6.2 You agree that you must already be a member of the FFP or LP before you can use your Points to redeem FFP miles or LP points.

6.3 You understand that usage of your Points to redeem FFP miles or LP points will be subject to such terms and conditions as may be imposed by us and/or the respective FFP or LP.

6.4 You agree that you may transfer your Points from your Card Account into any one or more FFP or LP accounts in your name only (and not in anyone else's name). For the redemption to be processed successfully, you should ensure that your name on the Card Account exactly matches your name on the FFP or LP account.

6.5 Please allow 1 to 2 weeks for the crediting of miles into your FFP or LP account, except for SkyMiles which may take 6 to 8 weeks to credit. We reserve the right to extend the processing time without notice. You should check your FFP or LP account or contact the respective FFP or LP after such processing period for an update on your redemption request.

6.6 In the event of an unsuccessful redemption request, the Points will not be debited from your Card Account.

6.7 You may redeem FFP miles or LP points for flight award tickets, flight upgrades and/or rewards in accordance with the procedures, rules and regulations of the respective FFP or LP. We shall not be liable for any changes made by the respective FFP or LP on the terms of the applicable program for which you may suffer any loss or inconvenience or for your inability or failure to use the FFP miles or LP points to redeem flight award tickets, flight upgrades and/or rewards for whatever reason, including for the expiry of any FFP miles or LP points that were redeemed from Points. We do not make any representation and/or warranty on the FFP miles or LP points redeemed by you nor accept any liability for expenses, losses or damages which you may incur as a result of using the FFP miles or LP points. Any and all dispute/s arising from or in connection with the use of or inability to use the FFP miles or LP points shall be settled between you and your FFP or LP.

6.8 The participating FFPs or LPs in the Program are subject to change without prior notice.

6.9 Any applicable taxes and other charges are your responsibility.

7. DONATIONS

7.1 You may use your Points to make a donation to a charity.

7.2 Please allow 7 business days for the processing of your donation to the chosen charity.

8. ANNUAL MEMBERSHIP FEES

8.1 You may use your Points to pay for your annual membership fee.

8.2 You may only use your Points to pay for your annual membership fee for either the principal or supplementary Card under your Card Account and may only do so once a year.

9. CASH CREDITS

9.1 You may use your Points to redeem cash credits to offset a portion or the entire amount of the retail spend reflected in your latest statement of account, at a conversion rate of 10 Points = P1.00.

9.2 Please allow 1 week for the processing of the cash credit request. We reserve the right to extend the processing time without notice. The cash credit will be reflected on your next statement of account.

9.3 The cash credit redeemed is not considered a payment to your Card Account and cannot be used to offset the Minimum Amount Due or Total Amount Due that is due on your statement of account. You are required to settle at least the Minimum Amount Due to avoid late charges from being billed to the Card Account.

10. GENERAL

10.1 Any remaining Points shall immediately cease to be valid and shall be forfeited upon the occurrence of any of the

following:

- 10.1.1 The cancellation of your Card, whether by you or us; or
- 10.1.2 The conversion of your Card to any other Citi Card; or
- 10.1.3 The delinquency of your Card Account or when your Card Account ceases to be in good credit standing. The term 'delinquent account' shall have the same meaning as defined in the Citi Card Agreement.

10.2 If your Card is terminated at any time for any reason, whether by you or us, you will be disqualified from participating in the Program, and all unused Points then accrued shall automatically be forfeited immediately after the voluntary or involuntary cancellation of your Card.

10.3 If your supplementary Card is terminated at any time for any reason, you may still participate in the Program; provided that your Card Account remains open, active and in good credit standing.

10.4 For the avoidance of doubt, we are entitled, in our absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account or disregard any Card transactions or charges or retail purchase in the calculation of Points to be credited or to otherwise vary the basis of calculation of Points.

10.5 The accumulation and usage of Points shall be specified in your statement of account. Unless we hear from you within 30 days from delivery of your statement of account to your billing address, the Points indicated on the statement of account are considered correct.

10.6 Where Points have been credited to your Card Account and/or used or redeemed before the purchase/transaction for which such Points were earned is charged back, we will debit your Card Account for the credited Points. We shall be entitled to debit such Points even if such debiting causes your Card Account to have a negative Points balance.

10.7 We reserve the right to suspend or exclude you from participating or continuing to participate in the Program if:

- 10.7.1 In our opinion you have in any way breached these Terms and Conditions and the terms and conditions of the Citi Card Agreement; or
- 10.7.2 In our opinion, you conduct your Card Account in a manner inconsistent with the object and intent of the Program.

10.8 Transfer of Points from an expired or closed Card Account to a current Card Account, as well as transfer of Points to any other person, will not be allowed.

10.9 If you availed of debt restructuring, rewrite and other collection programs for your Card Account, any unused Points shall remain forfeited despite eventual payment of your Card Account

10.10 We may at any time vary, modify or amend the terms and conditions of the Program, and you shall be bound by such variations and amendments.

10.11 We are not liable if we are unable to perform our obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside our control or outside the control of our agents or any third party. We shall not be responsible for any delay in the transmission to us of evidence of retail spend by the participating merchants, department stores, or any third party.

10.12 You agree that your redemption using your Points warrants your acceptance of the Program and any applicable terms and conditions.

10.13 We and the participating Pay with Points merchants shall not be obliged to recognize or replace any item that you may have redeemed through this Program which is subsequently misplaced, lost or stolen after your redemption.

10.14 We shall not in any way be liable to you or any third party for any goods, services, benefits arrangements or other privileges or the quality or performance of such goods, benefits, arrangements or other privileges redeemed from or supplied by any merchant, service provider, or any third party under or pursuant to the Program, including for any death, injury, loss of or damage to property, or consequential loss or damage of any nature that you, and if applicable, any person/s, may or has/have suffered arising from or out of the redemption of your Points. You should seek redress and direct any complaints or comments in respect of such goods, benefits, arrangements or other privileges to the respective provider, merchant or third party.

10.15 You hereby authorize us to disclose information regarding yourself and your Card Account to such third parties as we deem necessary for the purposes of the Program.

10.16 As required under Republic Act 10173 and other applicable laws and regulations, you authorize and give consent for the following:

- For us to allow our offices, branches, subsidiaries, affiliates, agents, representatives, and third parties selected by us or any of them and certain companies (collectively referred to as “Authorized Third Parties”) to offer through mail/e-mail/fax/SMS, by telephone, or by any other means of communication, including social media and/or to provide products and services to you ;
- For us to disclose and share your name and Card account information (“Account Information”) to/with the Credit Information Corporation, any credit bureau, credit information service provider/s, lending institution/s, financial institution/s, banking and credit industry association/s, and service providers of such entities (collectively referred to as “Credit Institutions”), and in the event of delinquency, to further report and/or include your name and Account Information in the credit reference lists of such Credit Institutions;
- For us, our Authorized Third Parties, and our/their officers, directors, employees, agents, professional advisers and third party service providers, to collect and verify any information about you from any third party for any of the purposes specified in this section;
- For us, our Authorized Third Parties, and our/their officers, directors, employees, agents, professional advisers and third party service providers, to collect, process, store, record, organize, update, modify, block, erase and destroy (collectively referred to as “process”) your Personal and/or Account Information with us and any information we obtain from third parties, including your Account Information with other financial or non-financial institutions, for any of the purposes specified in this section;
- For us to transfer, disclose, use and process your Personal and Account Information (including information that we obtain from third parties, such as Credit Institutions and other financial or non-financial institutions), to, between and among our Authorized Third Parties (now referred to as the “Receiving and Disclosing Parties”), Credit Institutions, other financial or non-financial institutions, or the outsourced service providers of such entities, wherever situated, or a Government Requirement, for any lawful purpose such as business development, data processing, analysis and management, surveys, product and service offers, account servicing, including rewards redemption and fulfillment, marketing activities, risk management purposes, collections purposes and reporting, use in employment checking (for financial institutions), and compliance with laws, regulations and policies on anti-money laundering, sanctions and/or the US Foreign Account Tax Compliance Act (FATCA), including withholding for purposes of the FATCA. In addition to the above, we or any of the Receiving and Disclosing Parties may disclose any information as may be required by any Government Requirement, and for compliance with any Government Requirement, or as required by or for the purposes of any audit or investigation of any authority. “Government Requirement” means any applicable law or regulation, legal, governmental or regulatory authority, or agreement entered into by us and any governmental authority or between two or more governmental authorities (such law, regulation or authority may be domestic or foreign).
- Where we are a user, member or subscriber for the information sharing services or activities of any Credit Institution:
 - a. For us to transfer and disclose to any Credit Institution and our/their outsourced service providers, and
 - b. For the Credit Institution to transfer and disclose to fellow users, members or subscribers, whether financial or non-financial institution,

any of your Personal and Account Information with us. The information that may be disclosed includes basic credit data and negative information under Republic Act No. 9510, other information that may be required by the Credit Information Corporation, Personal Information, demographic information, monthly account information, profile, performance and history, as well as Confidential Information (which refers to information relating to you or your representatives received by us, our Authorized Third Parties and our/their respective representatives in the course of providing accounts and services to you. This includes your Personal Information, Account details, transactional information, and any other information that you have designated as confidential at the time of disclosure or that an ordinary person would consider to be confidential or proprietary).

The above consent applies for the duration of and even after the closure or cancellation of the Card account. Your consent will be effective despite any applicable nondisclosure agreement and you acknowledge that information

relating to you and your Card account, including Confidential Information, may be transferred to jurisdictions which do not have strict data protection or data privacy laws.

You declare that you have provided any notices, consents and waivers necessary to permit us, our Authorized Third Parties, and our/their third party service providers and Payment Infrastructure Providers to carry out the actions described in this provision.

You agree to hold us free and harmless from any liability that may arise from the processing and use of your Personal and Account Information, and other information pertaining to your accounts with other financial and non-financial institutions.

10.17 Our records of all matters relating to the Program shall be conclusive and binding on you.

10.18 Any request for adjustment of Points is subject to our approval at our absolute discretion.

10.19 We are entitled, for any reason at any time, without liability or prior notice, to suspend the calculation, accrual or redemption of Points, to rectify any errors in the calculation, or otherwise adjust such calculation.

10.20 We may, at any time and without notice, cancel or terminate the Program.

10.21 Fraud, abuse or any unauthorized action relating to the earning or redemption of Points may result in forfeiture of Points, disqualification from the Program, suspension or cancellation of your Card privileges or the charging of the full cost of the Points. The taking of such measures shall be without prejudice to any legal action that we may take.

10.22 All questions or disputes regarding eligibility for the Program or eligibility of Points for redemption will be resolved by us at our sole discretion.

10.23 Our decision on all matters relating to the Program shall be final and binding on you.

10.24 To the fullest extent permitted by law, in no event will we or any of our officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising, whether in contract, tort, negligence or otherwise in connection thereof, even if we have been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

10.25 The terms and conditions of the Citi Card Agreement shall likewise apply; you must strictly abide by the same.

11. TAXATION

The Points obtained as a result of your private transactions should have no taxation consequences. You will be responsible for whatever tax implications may arise out of the ultimate treatment of the Points.



CITI PRESTIGE CARD VISA BENEFITS TERMS AND CONDITIONS

Citi Prestige - Visa Free Nights Program

1. The Citi Prestige – VISA Free Nights Program (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to a free fourth night stay at any hotel.
3. A minimum of four (4) consecutive nights stay is required in order for the Cardholder to enjoy one night free of charge.
4. The maximum complimentary night’s stay is one and all other nights will be charged to the Cardholder’s Citi Prestige Card.
5. Unused free nights will not be credited to the Cardholder in the event that Cardholder checks out early.
6. Rates are per room, per night, based on single/double occupancy and availability at time of reservation and do not include surcharges and taxes.
7. The value of one free night is computed as the average nightly room rate for the entire stay.
8. To qualify for the complimentary night:
 - a. The Cardholder must book all nights’ stay via the Aspire Lifestyle Manager which is accessible thru the Citi Prestige Hotline +632 995 9111;
 - b. Advance reservation is required and booking is subject to availability at the time of reservation. Walk-in guest(s) without prior reservations will not be granted the complimentary night’s stay benefit.
 - c. The Cardholder who booked the stays must be one of the staying guests;
 - d. The complimentary night is non-transferable and non-endorsable;
 - e. The complimentary night must be utilized during the same stay as the purchased nights;
 - f. The purchased and complimentary nights must be of the same room types;
 - g. Request for quotations, reservations and bookings within 24 hours of stay are not allowed;
 - h. Back-to back stays are not allowed. Back-to-back stays are stays at the same city/state booked on two reservations (as an example, the Cardholder books four nights at a hotel on one reservation for Monday, Tuesday, Wednesday and Thursday and books another four nights on another reservation for Friday, Saturday, Sunday and Monday. In this situation, the Cardholder would only be eligible for one complimentary night for the 8 nights stay).
 - i. Once reservations are confirmed, all associated cost (amendment fee, cancellation fee, taxes and surcharges and room price difference) will be borne by Cardholder.
9. All cancellations and charges will be subject to the following terms:
 - a. Cancellations and amendments to booking can only be made by calling Citi Prestige Concierge.
 - b. Cancellation and amendment fees apply depending on the policies of the respective participating hotels.
 - c. A no-show will be treated as a cancellation and the Cardholder will be billed accordingly.
 - d. Cancellation fees will be charged directly to the Cardholder’s Citi Prestige card account.
10. The complimentary night benefit is only applicable to the room rates and does not include taxes, surcharges or any other fees.
11. The complimentary one night’s stay is based on accommodation for a maximum occupancy per room type and is exclusive of all applicable tax and service charges for such accommodation. The costs of tax, service charges, meals and all other incidentals, will be charged to the Citi Prestige cardholders directly (including applicable tax and service charges) by the participating hotel.
12. The complimentary one night’s stay is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
13. The goods and services described are provided by third party merchants’ network of hotels.
14. Citibank and the participating hotels reserve the right to vary the terms and conditions of this offer.

Citi Prestige - Visa Meet and Assist Service

1. The Citi Prestige – VISA Meet and Assist Service (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to a Complimentary airport Meet & Assist Service (MAAS) twice per calendar year.
3. MAAS includes the following services and are valid at participating airports in Asia Pacific only (as shown below):

Service Description	Arrival
Fast Track	Client met with name board at air-bridge
	Expedited through Immigration/Customs
	Assisted with Baggage where applicable
	Hand over to meeting party/Driver
Meet and Assist – Airside prior to immigration	Client met with name board at air-bridge
	Assisted through Immigration/Customs
	Assisted with Baggage where applicable
	Hand over to meeting party/Driver
Meet and Assist – Landside after immigration	Client met with name board inside Arrivals Hall after clearing Immigration/Customs
	Hand over to meeting party/Driver
Service Description	Departure
Fast Track	Client met with name board at Kerbside/Alternative meeting point
	Assisted with Check-in and expedited through Passport Control/Security
	Delivered to Flight Departure Gate
Meet and Assist – Airside Up to Departure Gate	Client met with name board at Kerbside/Alternative meeting point
	Assisted with Check-in and Passport Control/Security
	Delivered to Flight Departure Gate
Meet and Assist – Landside Up to Passport Control	Client met with name board at Kerbside/Alternative meeting point
	Assisted to Passport control but no further due to security restrictions

4. To qualify for the MAAS:
 - a. Booking must be done via the Aspire Lifestyle Manager which is accessible thru the Citi Prestige Hotline +632 995 9111
 - b. Booking for the services must be made at least 72 hours prior to commencement of travel. Citi reserves the right to reject booking of services if the booking request is received less than 72 hours before commencement of travel.

c. Below is the list of airports that offers the services:

Country	Airport
Australia	Sydney Kingsford-Smith Airport
	Brisbane Airport
	Melbourne Tullamarine Airport
	Perth Airport
Cambodia	Phnom Penh Airport
China	Beijing Capital International Airport
	Guangzhou Baiyun International Airport
	Hangzhou Xiaoshan International Airport
	Shanghai Pudong International Airport
	Shanghai Hongqiao International Airport
India	Bangalore Kempegowda International Airport
	Mumbai Chatrapati Shivaji International Airport
	Delhi Indira Gandhi International Airport
Indonesia	Jakarta Soekarno–Hatta International Airport
	Denpasar Bali Ngurah Rai International Airport
Hong Kong	Hong Kong Chek Lap Kok Airport
Japan	Osaka Kansai International Airport
	Tokyo Narita Airport
	Tokyo Haneda Airport
Korea	Seoul Gimpo International Airport
	Seoul Incheon International Airport
Macau	Macau International Airport
Malaysia	Kuala Lumpur International Airport
New Zealand	Auckland Airport
Singapore	Singapore Changi Airport
Taiwan	Taiwan Taoyuan International Airport
	Kaohsiung International Airport
	Taipei Songshan Airport
Thailand	Bangkok Suvarnabhumi Airport
	Phuket International Airport
Vietnam	Hanoi Noi Bai International Airport
	Ho Chi Minh City Tan Son Nhat International Airport

5. All cancellations fees and penalties related to cancellations and amendments will be subject to the following terms:
 - a. There is no cancellation fees and charges for any cancellations made more than 48 hours in advance of the service and the capped entitlement (of two availments of the service per calendar year) will not be considered utilized.
 - b. For any cancellation made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.
 - c. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a US\$10 amendment fee plus the change fee imposed, which varies depending on the airport.
6. The complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
7. Citibank and participating suppliers reserve the right to vary the terms and conditions of this offer.
8. Unused MAAS will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
9. The Cardholder acknowledges that the MAAS is provided by third party suppliers, and not by Citibank. Citibank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citibank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - a. such loss, personal injury or death is / are caused solely by Citibank's negligence; or
 - b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

Citi Prestige - Visa Luxury Airport Transfer Service

1. The Citi Prestige – VISA Luxury Airport Service (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to one (1) complimentary one way luxury airport transfer, either to the airport or from the airport, twice per calendar year.
3. Once the 2 redemptions have been utilized, the primary Cardholder may enjoy a discount of 20% off the luxury airport transfer services published rates provided that all charges will be made on the Citi Prestige card.
4. The luxury airport transfer services have a complimentary transfer allowance, which is based on driven kilometers in each city. Any excess charges beyond the complimentary transfer allowance will be advised to cardholder upon confirmation of the booking. The Cardholder will be charged for excess charge per kilometer.
5. Below is the reference for the distance for the complimentary travel allowance by cities.

Country	City	Max complimentary distance(km)
Australia	Sydney	20
	Brisbane	20
	Melbourne	20
	Perth	20
Cambodia	Phnom Penh	15
China	Beijing	40
	Guangzhou	40
	Hangzhou	40
	Shanghai Pudong	50
	Shanghai Hongqiao	25
India	Bangalore	40
	Mumbai	40
	Delhi	40
Indonesia	Jakarta	40
	Bali	40
Hong Kong	Hong Kong – Kowloon	All inclusive
	Hong Kong Island	All inclusive
Japan	Osaka	30
	Narita	70
	Haneda	30
Korea	Gimpo	50
	Incheon	50
Macau	Macau	All inclusive
Malaysia	Kuala Lumpur	75
New Zealand	Auckland	23
Philippines	Manila	13
Singapore	Singapore	20
Taiwan	Taipei Taoyuan	45
	Kaohsiung	15
	Songshan	15
Thailand	Bangkok	40
	Phuket	35
Vietnam	Hanoi	30
	Ho Chi Minh City	20

6. Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by the Cardholder.
7. The luxury airport transfer imposes limits on the number of passengers per car and/or the number of luggage per passenger. This service is limited to a maximum of 2 large suitcases and 4 passengers per car.
8. To qualify for the Luxury Airport Service:
 - a. Booking must be done via the Aspire Lifestyle Manager which is accessible thru the Citi Prestige Hotline+632 995 9111.
 - b. Booking for the services must be made at least 72 hours prior to commencement of travel. Citi reserves the right to reject booking of services if the booking request is received less than 72 hours before commencement of travel.

10. All cancellation and amendment fees and charges will be subject to the following terms:
 - a. There is no penalty fees and charges for any cancellations made more than 48 hours in advance of the service and capped entitlement (of two free redemptions of the service per calendar year) will not be considered utilized.
 - b. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.
 - c. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a US\$10 amendment fee plus the change fee imposed, which varies depending on the airport.
 - d. Additional charges apply for additional luggage, or if a larger vehicle or child or infant car seat is required. The Cardholder should provide the number of passengers and luggage during booking.
11. The complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
12. Unused complimentary green fees will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
13. Citibank and participating supplier reserve the right to vary the terms and conditions of this offer.
14. It is the responsibility of the Cardholder travelling to allow enough time to get to the airport and check-in before the check-in counter closes. Local traffic conditions and unforeseen circumstances can affect travel time, and the Cardholder accepts those risks when using the airport transfer service.
15. The Cardholder acknowledges that the luxury airport service is provided by third party suppliers, and not by Citibank. Citibank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citibank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - a. such loss, personal injury or death is / are caused solely by Citibank's negligence; or
 - b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

Citi Prestige - Visa Golf Privilege

1. The Citi Prestige – VISA Golf Privilege (“Program”) is open to all Citi Prestige Principal Cardholders (“Cardholder”), whose credit cards (“Cards”) have been issued by Citibank, N.A. Philippine Branch, are active and in good credit standing, and who are not prohibited under applicable Gifts, Anti-Bribery and Corruption laws, regulations, and policies from participating in and/or qualifying for this Program.
2. The Program entitles the Cardholder to three (3) complimentary green fees at participating golf clubs per calendar year.
3. To be qualified to avail:
 - a. The Cardholder must book the three (3) complimentary green fees via the Aspire Lifestyle Manager which is accessible thru the Citi Prestige Hotline +632 995 9111
 - b. Advance reservation is required and booking is subject to availability at the time of reservation. Walk-in guest(s) without prior reservations will not be granted the complimentary green fees benefit.
 - c. Citibank reserves the right to reject the booking if the Cardholders makes enquiries or the booking directly at the club.
 - d. Booking is non-transferrable and can only be utilized by the Cardholder who confirmed the booking.
4. Golf Club listing and green fees discount offered at each golf club may change without prior notice.
5. Participating Clubs are subject to change from time to time. Green fees will be quoted based on prevailing rate. To know the participating golf clubs, please call the Citi Prestige Hotline +632 995 9111]
6. The offer is fully subsidized by Visa and not a direct offer from the golf clubs.
7. In Korea golf clubs: No weekend golf is allowed and a minimum 1 (ONE) paying guest is required
8. Only Korea Citi Prestige Cardholders are eligible for play in Korea golf clubs.
9. Except as otherwise stated above, the offer is valid for weekdays and weekends except public holidays. The policy for public holidays varies by golf clubs.
10. A maximum of three (3) Citi Prestige principal Cardholders are allowed to use the complimentary green fee per flight.
11. Unused complimentary green fees will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
12. The availing Citi Prestige Visa Cardholder and his/her guests should hold a valid golfer’s insurance as individual golf clubs may impose golf insurance requirement.
13. Citi Prestige Visa Cardholders must follow the terms and conditions of booking or they will not be granted access rights to the Participating Clubs.
14. Citi Prestige Visa Cardholders are not allowed to book for the next golf game until the current game is played.
15. The offer is not valid for use in conjunction with other non-Citi Prestige Visa promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournament.
16. Accordingly and for the avoidance of doubt, Citi Prestige Visa Cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.
17. The Cardholder must complete the current game before the next booking can be made.
18. In the event that any cardholder is found to be engaged in impersonation or to be in breach of any terms and conditions, Citi and Visa reserve the right to withdraw the golf Privilege.
19. **Reservations will be subject to the following terms:**
 - a. Minimum balls per flight may be required for tee-off by respective golf clubs as per their club policy.
 - b. Bookings cannot be made less than 5 calendar days and more than 14 calendar days in advance before the day of tee-off. Note that the day of tee-off does not count. (As an example, Tee-off on Friday means booking must be made latest by Sunday).
 - c. Citi Prestige Visa Cardholders understand and acknowledge that participating clubs will not entertain any correspondence/enquires and/or attempts for bookings from Citi Prestige Visa Cardholders if the Citi Prestige Visa Cardholders contact the golf clubs directly to book this offer.
 - d. A status update on the golf booking request will be sent to the Cardholder within 2 business days.
 - e. Cardholders cannot book more than 14 days in advance.
 - f. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the participating clubs and are subject to availability. Citi Prestige Visa Cardholders will not be granted access rights to the participating clubs without prior bookings through Citi Prestige Concierge.

20. All payments for the Cardholder(s) and guest(s) must be charged to the Citi Prestige Card.
21. Citi Prestige Visa Cardholders and guests have to pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges ("Other Usage Charges") at normal published rates at the participating clubs where applicable, subject to the participating clubs terms and conditions.
22. All payments made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, must be made with a Citi Prestige Visa Card.

23. **Cancellation, Amendment and Charges are subject to the following terms:**
 - a. Cancellations are to be made through the Citi Prestige Concierge and not directly with the participating clubs.
 - b. Cancellations and amendments to booking can only be made by calling Citi Prestige Concierge.
 - c. Cancellation and amendment fees apply depending on the policies by respective participating clubs.
 - d. There will be no rain check.
 - e. Cancellation fees will be charged directly to the Citi Prestige Visa credit card account.
 - f. Cancellation charges apply for late cancellations and no show.
 - g. Number of days required for cancellation is dependent on the day booked and policies by respective participating golf club.
 - h. Late arrivals and no-shows shall be subjected to the full published rates charged to the Citibank Prestige Cardholder.
 - i. An amendment fee of US\$10 applies plus any applicable cancellation/amendment fees levied by the respective golf club if changes are made after confirmation has been issued.
 - j. A change of date and/or time within the cancellation period is considered a cancellation and penalty fees will apply, subject to the policy of the participating golf club.
24. Golfers must have a valid handicap.
25. The Golf Privileges are valid for golf rounds only. They do not provide Citi Prestige Visa Cardholders and their guests with access to the other recreational facilities at the participating clubs.
26. The Golf Privileges are not to be regarded as a golf club membership.
27. Citi Prestige Visa Cardholders acknowledge and agree that Citibank and Visa are not responsible for non-fulfillment of any privileges or any defect or lack in service or goods supplied by third parties, including the Participating Golf Clubs. Accordingly, Citi Prestige Visa Cardholders irrevocably agree not to make any claim against Citibank and Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the Golf Privileges, including but not limited to failure or inadequacy of service or fulfillment of privileges by the Participating Clubs.
28. Citibank and Visa reserve the right and without assigning any reason, to change or to cancel any participating club.
29. To the fullest extent permissible by law, each participating Citi Prestige Visa Cardholder releases Citibank, Visa, and the respective participating clubs from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with his/her participation or attempted participation in the Golf Privileges.