Credit Cards & Loans Terms and Conditions

D.* Credit Cards and Credit Card Related Products and Services

D (1) Credit Cards

In addition to the terms, if any, set forth in the completed credit card application form and/or approval letter, the following terms and conditions are applicable to Cards (as hereinafter defined).

1. Definitions

In these Terms and Conditions where the context so admits the following expressions shall have the meanings herein designated unless the context otherwise requires:

1.1. **"ATM"** means an automated teller machine or any card operated machine or device whether belonging to the Bank or other participating bank or financial institution nominated from time to time by the Bank, which accepts the Card.

1.2. **"Basic Cardmember"** means the person other than a Supplementary Cardmember who is issued a Basic Card and to whom the Card Account is first opened by the Bank.

1.3. **"Basic Card"** means the Card belonging to a Basic Cardmember.

1.4. **"Bill Payment Center"** or **"BPC/ EDM (Electronic Depository Machine)"** means any machine designated by the Bank for the purpose of accepting cash or check payments.

1.5. **"Card"** means a Citibank Visa and/or a Citibank MasterCard credit card issued by Citibank Bahrain to the Card member and includes Basic and Supplementary and Replacement Cards

1.6. **"Card Account"** means a Citibank Visa credit card and/or, Citibank MasterCard credit card, account opened by Citibank for the purpose of entering all credits and debits received or incurred by the Basic Cardmember and the Supplementary Cardmember, if any, under these Terms and Conditions.

1.7. **"Cardmember"** means the Basic Cardmember and all Supplementary Cardmember(s).

1.8. **"Card Transaction"** includes a Cash Advance made by Citibank or the amount charged by the Bank or any Merchant for any goods, service, benefit or reservation (including, without limitation, any reservation made by the Cardmember for air, ship, rail motor or other transport or hotel or other lodging or accommodation or other transportation rental or hire, whether or not utilized by the Cardmember obtained by the use of the Card(s) or the Cardnumber(s) or the PIN or in any other manner including, without limitation, mail, telephone, internet or facsimile orders or reservations authorised or made by the Cardmember, regardless of whether a sale or Cash Advance or other voucher or form was signed by the Cardmember for his / her personal consumption.

1.9. **"Cash Advance"** means any amount lent to the Cardmember by the Citiank or any other bank or financial institution whether in cash or other form of payment in relation to the Card Account.

1.10. **"Cash Advance Fee"** means the fee in the amount set forth on the Schedule of Fees and Charges payable by the Cardmember pursuant to Clause D(1)5.5.

1.11. **"Charges"** means any amount payable by the Cardmember arising from the issue or use of the Card(s) or the Cardnumber or the PIN or otherwise under these Terms and Conditions and includes without limitation, all Card Transactions, fees, charges, interest, expenses, damages and legal costs and disbursements.

1.12. **"CitiPhone Banking"** means the services offered by Citibank to its Customers, which can be availed by calling the number(s) advised by Citibank from time to time.

1.13. **"Card Conversion Fee"** means the fee in the amount set forth on the Schedule of Fees and Charges payable by the Cardmember pursuant to Clause D(1) 8.1.

1.14. **"Credit Limit"** means the maximum debit balance permitted by Citibank for the Card Account for the Basic Card and the Supplementary Card(s), if any, and as notified to the Basic Cardmember from time to time.

1.15. **"Current balance"** means the total debit balance outstanding as of the date of issuance of a Statement of Account including outstanding interest and fees payable to Citibank on such date, as determined by Citibank in accordance with its records.

1.16. **"Finance Charge"** means the charge in the amount set forth on the Schedule of Fees and Charges. Unless otherwise specified, interest applicable by way of Finance Charges is calculated on the basis of a 360 day year.

1.17. **"Late Payment Charge"** means the charge in the amount set forth on the Schedule of Fees and Charges and payable by the Cardmember pursuant to Clause D(1) 4.10.

1.18. **"Merchant"** means any person supplying goods and/or services who accepts the Card of the Cardmember as a means of payment or reservation by the Cardmember.

1.19. **"Minimum Payment Amount"** means the amount calculated in accordance with the formula set out in the Schedule of Fees and Charges and payable by the Cardmember under Clause D(1) (4.5).

1.20. **"Month"** means a calendar month according to the Gregorian calendar.

1.21. **"Overlimit Fee"** means the amount set forth on the Schedule of Fees and Charges and payable by the Cardmember pursuant to Clause D(1) 4.2 **"Purchase"** means a Card Transaction other than a Cash Advance.

1.22. **"Payment Due Date"** means the date specified in the Statement of Account by which date payment of the Current Balance or any part thereof or the Minimum Payment Amount is to be made to the Bank.

1.23. **"PIN"** means the Personal Identification Number issued to the Cardmember.

1.24. **"Replacement Card"** means a new Card issued to the Cardmember to replace an existing card.

1.25. **"Statement of Account"** means the Bank's monthly or other periodic statement of account provided to the Basic Cardmember showing particulars of the Current Balance incurred by the Basic Cardmember and the Supplementary Cardmember(s), if any, and payable to Citibank. Citibank shall send Statements of Account or any other communication hereunder to the Basic Cardmember's number and/or e-mail address provided by the Basic Cardmember to the Bank.

1.26. **"Supplementary Card"** means a Card issued to a Supplementary Cardmember at the request of the Basic Cardmember.

1.27. **"Supplementary Cardmember"** means a person to whom a Supplementary Card is issued at the request of the Basic Cardmember.

1.28. **"Ready Cash"** or **"Advance Loan on Phone (ALOP)"** means an extended line of credit to an existing Cardmember up and beyond the Credit Limit on the Card Account. The provisions of this facility are defined more particularly vide the "Ready Cash / Advance Loan on Phone on the Credit Card Terms and Conditions".

1.29. "Citi ThankYou® Rewards and Citi Rewards Program" means the program detailed in this document , through which customers can redeem their ThankYou® Points, Reward Points and/or Miles to enjoy a host of services, products and cashback features (Annual Membership Fee Reversal); this includes the Citi ThankYou® Rewards Program and Citi Rewards Program.

1.30. **"Citibank Rewards Program"** means the rewards program governed under the Citi Mile, Rewards Program, Citi Dollars Rewards Program and Skywards Miles Program.

1.31. **"Citibank Rewards"** means the entire array of reward items available under the Citibank Rewards Programs.

1.32. "ThankYou® Points" means the ThankYou® Points earned through usage of the Citi Premier Credit Card and Citi Rewards Credit Card issued by Citibank N.A., Bahrain Branch as set out under the Account Terms and Conditions and which may be used to redeem Rewards as determined.

1.33. **"CitiDollars"** and/or **"Points"** means the reward points earned through usage of the Citi Life Credit Card issued by Citibank pursuant to Clause D(2)(d).

1.34. **"Citi Miles"** and/ or **"Miles"** means the reward points earned through usage of the PremierMiles Card issued by Citibank pursuant to Clause D(2)(d).

1.35. **"Skywards"** means the Emirates Airlines frequent flyer program managed and operated by Emirates, by which the Emirates-Citibank Cardmember will be offered miles for using Credit Card, which can be exchanged for specific benefits and rewards, all in accordance with the terms and conditions determined by Emirates Airlines from time to time.

1.36. **"Merchandise / Cash Rewards"** means one of the options under the Citibank Rewards Programs where Cardmembers can use their **ThankYou Points** / Reward Points and/or Miles to obtain Printed Vouchers, Gifts Cards, E-Vouchers or Annual Membership Fee reversals, as detailed in Section D(2)(d) clause 2.1.

1.37. **"Points Transfer"** means one of the options under the Citibank Rewards Programs where Cardmembers can transfer their Miles / **ThankYou Points** to travel loyalty programs as detailed in Section D(2)(d) clause 2.2.

1.38. **"Travel"** means one of the options under the Citibank Rewards Programs where Cardmembers can use their **ThankYou Points**, Reward Points and/or Miles to book airline tickets, hotel stays, car rentals, cruise packages, as detailed in Section D(2)(d) clause 2.3.

1.39. **"Eligibility"** Loans / Credit Cards can be extended to individuals who are below the age of 21 in Bahrain if the lender acquires the approval of the minor's natural or legal guardian, who shall be fully liable for the minor's obligations.

2. Collection of the Card

In these Terms and Conditions where the context so admits the following expressions shall have the meanings herein designated unless the context otherwise requires:

2.1. The Card may be collected by the Cardmember from the Bank or at the risk of the Cardmember sent by post to the address notified by the Cardmember to the Bank.

2.2. The Cardmember shall receive from the Bank, at the Bank's discretion, either: (a) a non-activate Card, or (b) Pre-activated Card.

a) In the event that the Cardmember is provided an non-activated Card, upon receipt of the Card, the Cardmember shall either (i) call Citibank at the number specified in order to activate the Card or (ii) activate the Card online by utilizing the password provided by Citibank for such activation The Cardmember shall identify himself and advise of his/her Account number and any other confidential information to identify himself. The Cardmember's activation of the Card shall constitute binding and conclusive evidence of the Cardmember's receipt of the Card and agreement to these Terms and Conditions.

b) In the event that the Cardmember receives a pre-activated card, the following shall apply. The Cardmember may use the Card without the need to call the Bank or taking any other action with the Bank. The Cardmember's usage of the Card shall constitute binding and conclusive evidence of the Cardmember's acceptance of these Terms and Conditions.

2.3. Upon receipt of the Card, the Cardmember shall sign the Card. In the event that the Cardmember does not wish to be bound by these Terms and Conditions, the Cardmember shall cut the Card in half and return both halves to the Bank and Clause D(1) 8 hereof shall then be applicable.

2.4. The Card is and will be, at all times, the property of the Bank and shall be surrendered to the Bank immediately upon request by the Bank or its duly authorized agent. The Bank reserves the right to withdraw the Card at its absolute discretion/or terminate the Card with or without (as it in its absolute discretion deem fit) prior notice and in whatever circumstances it deems fit.

2.5. The Card is not transferable and shall be used exclusively by the Cardmember. The Card may not be pledged by the Cardmember as security for any purpose whatsoever.

3. Use of the Card

3.1. The Card is issued for use in connection with the facilities made available by the Bank from time to time at its absolute discretion including, but not limited to the following:

a) The payment for any purchase or reservation of goods and/or services for which payment may be charged to the Card Account;

b) Any ATM transaction effected through the Cardmember's other accounts with the Bank;

c) Cash Advances, as set out under Clause D(1) 5 hereof; and/or

d) Other facilities, subject to prearrangement with the Bank, if applicable.

3.2. Where an ATM facility has been incorporated in the Credit Card the Cardmember shall be responsible for all transactions whether processed with the Cardmember's knowledge or by his / her express or implied authority. The Cardmember hereby authorizes the Bank to debit the Card Account with the amount of any withdrawal in accordance with the Bank's record of the transaction. Subject to manifest error, the Cardmember accepts the Bank's record of the transaction as conclusive and binding for all purposes.

3.3. The Bank may issue a PIN to the Cardmember for use at any ATM that will accept the Card. The Cardmember agrees that:

a) The Cardmember shall not disclose the PIN to any person and shall take all possible care to prevent discovery of the PIN by any person; and

b) The Cardmember shall be fully liable to the Bank for all Card Transactions made with the PIN whether with or without the knowledge of the Cardmember.

3.4. Any ATM/BPC/EDM deposits effected through the use of the Card on any ATM/BPC/EDM installed by the Bank, whether by cheques or by cash, shall be subjected to verification by two Bank employees whom the Bank may in its absolute discretion appoint and authorize. The amount so verified by the said two employees of the Bank shall be deemed to be the correct amount of the deposits so effected. The proceeds of checks deposited in the BPC shall be available for use only after the checks have cleared or collection has been completed.

3.5. The Cardmember undertakes not to use the card for any commercial transaction purpose, and solely uses the card for his / her personal banking consumption or / and not for buying goods and / or services for any corporate purpose.

3.6. Notwithstanding that the Cardmember's Credit Limit has not been exhausted, the Bank shall be entitled to, at any time and with prior notice, with or without assigning any reason and without liability towards the Cardmember, block the use of the Card or to refuse to authorize any Card Transaction in the event the Credit Card prima facie appears to have been used for commercial transaction(s) or an attempt have been made to use it for commercial transaction(s).

3.7. If the Card is used outside the Bahrain, the currency of the transactions will be converted to Bahraini Dinar at the exchange rate prevailing on the date the amount is charged to the Card Account rather than the date the Card is used as determined by Visa or MasterCard, as applicable. All international and/or foreign currency transactions will be subject to a processing fee as listed in the Schedule of Fees and Charges plus other charges at Citibank's prevailing rates, and the Cardmember will reimburse Citibank for all costs or expenses it incurs as a result of such transactions.

3.8. The Cardmember undertakes not to use the card for any unlawful purpose, including the purchase of goods or services prohibited by local law in the Cardmember's jurisdiction.

4. Payment

4.1. The Cardmember agrees to pay to the Bank upon the Bank's request annual fee listed in the Schedule of Fees and Charges for the Card and each Supplementary Card when issued or renewed. A replacement charge, listed in the Schedule of Fees and Charges, is payable by the Cardmember to the Bank immediately upon the request of the Bank for the issue of a Replacement Card. Additional charges, as listed in the Schedule of Fees and Charges, or as otherwise prescribed by the Bank, are payable by the Cardmember to the bank immediately upon the request of the Bank for the provision of copies of sales/cash advance drafts and any further services the Bank may provide from time to time.

4.2. The Cardmember undertakes to stay within the prescribed Credit Limit assigned/established by the Bank for the Cardmember unless prior approval to exceed the Credit Limit is obtained by the Cardmember from the Bank in writing. The Bank is unilaterally and solely authorized to determine, increase or reduce the Credit Limit and/or waive the Credit Limit fully or partially with prior notice. The Cardmember further undertakes to effect no purchase or transactions which may cause the aggregate outstanding balance of the Cardmember's obligations to the Bank under all such purchases and transactions to exceed such Credit Limit. If, in contravention of this provision, the Cardmember exceeds the Credit Limit, the Cardmember shall, in addition to the amounts payable under Clause D(1) 4.5 hereof, forthwith pay to the Bank, upon demand by the Bank, (i) the full sum by which the Credit Limit is exceeded including any unbilled amounts pertaining to an Easy Installment Plan or Loan on Credit Card or BTF together with (ii) Over limit Fee. In the event of a failure by the Cardmember to pay to the Bank the full sum demanded as aforesaid the whole outstanding balance on the Cardmember's Account shall become immediately due and payable and the provisions of Clause D(1) 8.8 shall be applicable.

4.3. All payments to be made by the Cardmember shall be in the billing currency of the Card Account. If payment is made in any other currency, the Cardmember shall pay the Bank all exchange, commission and other charges or losses charged or incurred by the Bank in converting such payment to the billing currency. Such conversion shall be effected at such rate of exchange as may be conclusively determined by the Bank as at the date that it is recorded in the Account. Any payment made to the Bank by the Cardmember in the billing currency of the Card Account will be credited to the Card Account in Bahrain and where payment is made in any currency other than the billing currency, such payment shall be credited after the date when such payment is converted into the billing currency or when the relevant funds have been received for value by the Bank in the Kingdom of Bahrain and assigned to the Card Account. For all foreign currency transactions made with the Card, a processing fee will be levied.

4.4. The Bank shall be entitled to treat the following as evidence of a debt properly incurred by the Cardmember to be debited to the Card Account:

a) Any sales draft, transaction record, credit voucher, cash disbursement draft and/or other charge record bearing the imprint or other reproduction of embossed information printed on the Card and duly completed; and/or

b) The Bank's record of Cash Advances or of any other transactions effected by the use of the Card including but not limited to transactions effected via mail order, the telephone or the internet.

4.5. Payment of the Current Balance as specified on the Statement of Account in full is due and payable not later than the Payment Due Date. Subject to any contrary provision in these Terms and Conditions, the Cardmember shall not incur any Finance Charge on any purchases using a Card, for a period of up to fifty two (52) days from the date of such purchases (save in relation to Cash Advances and LOC) if payment of the Current Balance is received in full by Citibank on or before the Payment Due Date. The Cardmember may choose not to settle the Current Balance in full, in which case the Cardmember must on or before the Payment Due Date pay not less than the Minimum Payment Due. If there is a Current Balance of less than one (1) Dinar and there is no pending Card Transaction to be billed, no Statement of Account will be issued and no interest will be charged.

4.6. Subject to Clause D(1) 8.8 hereof, if the previous Minimum Payment Amount and/or the excess if any over the Credit Limit specified in the previous statement is not paid in full. The Bank may in its absolute discretion and without prejudice to any of its rights hereunder allow the Cardmember to pay:

a) If the Current Balance does not exceed the Credit Limit, the current Minimum Payment Amount and previously unpaid Minimum Payment Amounts; or

b) If the Current Balance exceeds the Credit Limit, the current Minimum Payment Amount and the previously unpaid Minimum Payment Amounts and the excess over the Credit Limit.

4.7. If the Cardmember pays to the Bank, by the Payment Due Date, less than the Current Balance or if no payment is made or if payment of the Current Balance is not made in full, or if payment is made after the Payment Due Date, the Finance Charge calculated on a daily basis will be applied to the Current Balance from the date(s) of the Card Transaction(s) until any payments are credited to the Card Account and thereafter on the reduced balance and to any

Card Transactions effected since the date when the latest Statements of Account was issued with effect from the date(s) of the Card Transaction(s). Notwithstanding the foregoing, the method for determining interest, finance charges and fees payable with respect to a Cash Advance is set forth in Clause D(1) 5.4.

4.8. If the Cardmember pays to the Bank any amount which is in excess of the Current Balance of the Card, the Bank retains the right as it deems necessary, to verify the reasons for such excess payments and accordingly to process or not to process such payments and to return the payments to the Cardmember.

4.9. Without prejudice to the foregoing provisions, if the Cardmember is travelling or outside the Kingdom of Bahrain on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to the Bank, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause the Bank may deem fit in its absolute discretion, the Bank reserves the right at any time and without any notice, to combine, consolidate and setoff or transfer any sum standing to the credit of all or any account(s) of the Cardmember with the Bank of whatsoever description and wheresoever located and whether in BD or in any other currency, including a joint account with a Supplementary Cardmember, in or towards discharge of all Charges, fees and/or sums due to the Bank, and the Cardmember hereby authorizes the Bank to convert and transfer such sums in his/her account at the Bank's prevailing exchange rates determined by the Bank at its sole discretion.

4.10. Without prejudice to any other right or remedy of Citibank, if the Cardmember fails to pay the Minimum Payment Amount by the Payment Due Date, the Late Payment Charge shall be debited to the Card Account and Citibank reserves the right, in its discretion, to increase the Finance Charge to include delay in interest.

4.11. All Card Transactions and other Charges shall be debited to the Card Account in the billing currency and shall be listed in the Statement of Account. The Bank shall be entitled, at its sole discretion, from time to time to vary the rate or method of calculation of the Charges and the specified Minimum Payment Amount.

4.12. All payments received by Citibank from the Cardmember in relation to the Card Account may be applied in payment of amounts due from the Cardmember to Citibank, in the following order, or in such other order of priority, as Citibank may think fit, in respect of: a) interest and principal payment which has been billed for Loan On Card/Laon On Phone; b) interest charged on Balance Transfer Amount, which has been billed; c) Balance Transfer fees which have been billed; d) interest charged on Cash Advances, which has been billed; e) Cash Advance Fees, which have been billed; f) interest charged on Purchases, which has been billed; g) Charges which have been billed; h) Late Payment Fees and Over limit Fees; i) Card insurance charges and fees (if any); j) Card membership fees (if billed); k) Balance Transfer principal which has been billed; l) Cash Advances which have been drawn and billed; m) Purchases which have been made and billed; n) Balance Transfer principal which has not been billed; o) Cash Advances which have been drawn but not billed; p) Purchases which have been made and but not billed; and q) Interest, fees and charges which have been accrued but not billed. For the sake of clarity, the provisions of this Clause D (1)(4.12) shall apply to the payments received by Citibank in respect of all its Card related products and services listed in Section D(2).

4.13. Within the categories set forth in Clause D(1) 4.8.1, all payments and credits may, unless otherwise decided by the Bank, be applied by the Bank first to the outstanding amounts that have been billed to the Card Account for the longest period of time.

4.14. If a Card Transaction disputed by the Cardmember is subsequently proven to have originated by him, the Bank retains the right to charge-back, as from the date when the Card Transaction took place, the Card Transaction amount along with the Finance Charge and any additional fees and expenses incurred by the Bank in the investigation thereof.

4.15. The Bank's acceptance of late payments or partial payments or checks or money orders marked as constituting payment in full or otherwise of the Card Account or any indulgence granted by the Bank in the failure to collect the amounts due from the Cardmember as and when they are so entitled under these Terms and Conditions shall not operate as a waiver by the Bank nor modify these Terms and Conditions in any respect nor prevent the Bank from later enforcing any of its rights under these Terms and Conditions to collect the amounts due hereunder.

4.16. The Cardmember hereby expressly agrees that if any sums shall be due from the Cardmember to the Bank at any time under the Card Account or if the Cardmember shall be liable to the

Bank on any banking account or any other account, current or otherwise, in any manner whatsoever, or if default is made by the Cardmember in relation to such accounts or in any other banking facilities or loans granted by the Bank to the Cardmember, then and in such event the whole outstanding balance of the Cardmember's Account shall become immediately due and payable and the provisions of Clause D(1) 8.8 hereof shall be applicable.

4.17. Notwithstanding the exercise by the Bank of any of its rights hereunder or the termination of the Card Account hereunder, all Charges shall continue to be chargeable on any of the sums, of money which remain due and unpaid after the exercise of any of the Bank's rights, the commencement of judicial proceedings and in the event that a judgment is obtained in relation to any sum wherein it is adjudged that any sum of money so adjudged to be payable to the Bank from the date of filing of legal case until the date of full payment thereof.

4.18. The Bank may in it's absolute discretion, demand as a condition for the approval of any application to obtain a Card, that the applicant deposit an undated check and/or pledges cash collateral in favour of the Bank for any amount which the Bank may require. The Bank may also, at any time, demand that the Cardmember deposit an undated check and/or pledge cash in favour of the Bank in an amount which the Bank may require even where such check and/or pledge of cash was not demanded when the Card was issued to the Cardmember. The Cardmember hereby authorizes the Bank to insert the date of the said cheque and to present it for payment on the inserted date against any amount due to the Bank.

4.19. A Cardmember may choose to effect payment by depositing cash or cheques in any of the BPC/ATM/EDM designated by the Bank. The Bank shall not be liable for any loss or delay caused by the use of the BPC/ATM/EDM. Cash deposited at a BPC/ATM/EDM shall only be credited to the Card Account after verification by the Bank (which verification shall be conclusive and binding against the Cardmember) and any statement issued on making a deposit shall only represent what the Cardmember purports to have deposited and shall in no way bind the Bank as to its correctness.

4.20. The Cardmember agrees that subject to manifest error the records of the Bank of any Card Transaction effected by the use of the Card shall be conclusive and binding on the Cardmember for all purposes.

4.21. A Cardmember will not be allowed to transfer funds from one Card Account to another in settlement of the dues of a Card Account.

4.22. If the Cardmember holds other Cards issued by the Bank, and any of these Cards is cancelled for any reason whatsoever, then the Bank may in its absolute discretion with prior notice, combine or consolidate the account of the cancelled Card, whether in BD or in any other currency, with the Card Account, and may do so notwithstanding that the balances on such accounts may not be expressed in the same currency, and the Cardmember hereby authorizes the bank to offset any such combination or consolidation with the necessary conversion at the Bank's prevailing exchange rates, which shall be determined by the Bank at its sole discretion. The Statement of Account sent to the Basic Cardmember shall thereafter show particulars of the Current Balance of the consolidated Card Account.

4.23. All payments by the Customer to the Bank with regard to the Card Account shall be made net of any taxes, withholdings, fees, levies, or other deductions.

5. Cash Advances

5.1. The Cardmember may obtain Cash Advances in such amount as may be acceptable to the Bank, from time to time at its absolute discretion, by the following means:

a) Presenting the Card at any office of the Bank or any member institution of MasterCard/Visa International that offers such facility together with evidence of his /her identity and signing the necessary transaction record; or

b) Use of the Card at any ATM of the Bank or at any other bank or institution with whom the Bank has an arrangement(s) for the use of the ATM (in which case the amount of each advance will be further subject to the applicable daily withdrawal limit of the ATM).

5.2. The use of the Card by the Cardmember to obtain a Cash Advance shall be deemed to constitute the agreement of the Cardmember to pay interest on each Cash Advance and a

Cash Advance Fee, as detailed in Clauses D(1) 5.4 and D(1) 5.5.

5.3. Any cash withdrawals from the Cardmember's other accounts effected through the use of the Card on any ATM installed by the Bank shall be subject to the daily withdrawal limit of the ATM and shall be subject to verification by the Bank. The amount so verified by the Bank shall be deemed to be correct amount of the withdrawal so effected.

5.4. Interest at the prevailing rate applied by the Bank to Cash Advances and calculated on a daily basis shall accrue on each Cash Advance from the date of the Cash Advance until repayment in full.

5.5. The Cash Advance Fee shall be assessed on the amount of each Cash Advance and charged to the Card Account.

6. Supplementary Card/ Joint And Several Liability

6.1. The Bank may in its absolute discretion issue a Supplementary Card to a person nominated by the Cardmember and approved by the Bank. The issue of Supplementary Card(s) shall be subject to such terms and conditions, which the Bank may deem necessary.

6.2. All the terms and conditions applicable herein to the Cardmember shall apply mutatis mutandis (that is, with the necessary changes to the Supplementary Cardmember and for such purpose terms "Cardmember" and "Card" shall be read and construed as if the terms "Supplementary Cardmember" and "Supplementary Card", respectively were substituted therefore). Every Supplementary Cardmember shall be jointly and severally liable with the Basic Cardmember, as defined herein. Both the Supplementary Cardmember and the Basic Cardmember shall be liable jointly and severally for costs, all goods and services and Cash Advances obtained, all Card Transactions and all other Charges generated by the use of the Card as well as the Supplementary Card(s). The Bank may in its absolute discretion commence an action or proceedings against the Basic Cardmember or the Supplementary Cardmember or both.

6.3. The undertakings, liabilities and obligations of the Basic Cardmember and Supplementary Cardmember to the Bank and the Bank's right shall not be affected in any way by any dispute or counterclaim or right of setoff which the Basic Cardmember and the Supplementary Card member may have against each other. In addition to the aforesaid, and as a separate undertaking, the Basic Cardmember shall be fully liable to the Bank for all Charges and other liabilities incurred by the Basic Card member and the Supplementary Cardmember notwithstanding and legal disability or incapacity of the Supplementary Cardmember, and the Basic Cardmember shall indemnify the Bank against any loss, damage, liability, costs and expenses, whether legal or otherwise, incurred or suffered by the Bank by reason of any breach of these Terms and Conditions by the Supplementary Cardmember.

6.4. The spend Limit assigned to the Cardmember is inclusive of the Credit Limit of the Supplementary Cardmember. The Basic Cardmember and the Supplementary Cardmember shall not permit the total of the Charges incurred under or through their respective Cards to exceed the said Credit Limit. A Supplementary Cardmember may be assigned a specific limit that shall constitute the maximum spend limit on the Supplementary Card. However, this in no way absolves the Basic Cardmember from being fully liable to the Bank for debts incurred by the Supplementary Cardmember in excess of the maximum credit limit assigned to the Supplementary Cardmember.

6.5. The validity of the Supplementary Card is dependent upon the validity of the Basic Card. Upon termination of the Basic Card or the Basic Cardmember's Card Account with the Bank, for whatever reason, the Supplementary Cards(s) shall also be terminated. Termination of the Supplementary Card by itself shall not terminate the Basic Card or the Card Account.

6.6. Although the Card Transactions concluded by the Supplementary Card will be credited to the Basic Card, the Supplementary Cardmember is not entitled to benefit from any of the Skywards benefits and rewards.

7. Loss of Card/Disclosure of PIN

7.1. The Bank may issue a PIN to the Cardmember for at any ATM which will accept the Card.

7.2. The Cardmember shall be fully liable to the Bank for all Card Transactions made with the PIN whether with or without the knowledge of the Cardmember.

7.3. The Cardmember shall take all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.

7.4. In the event that the Card is lost or stolen or that the PIN is disclosed to any other party, the Cardmember shall immediately, thereafter, report the said loss, theft or disclosure, together with the particulars of the Card, to the Bank and the police of the country where such loss or theft or disclosure occurred.

7.5. The Cardmember shall be and shall remain fully liable for the payment to the Bank for any debit to the Card Account arising from any Card Transactions, goods or services supplied by merchants, Cash Advances or ATM transactions effected through the use of the Card by any person whether with or without the knowledge of the Cardmember and irrespective of whether they were authorized by the Cardmember or not.

7.6. The Bank may at its absolute discretion issue a Replacement Card for any lost or stolen card or new PIN on these Terms and Conditions or such other terms and conditions as the Bank may deem fit.

7.7. In the event that the lost or stolen card is recovered by the Cardmember, he shall return the same cut in half immediately to the Bank without using it. The Cardmember shall not use the PIN after reporting the disclosure thereof to the Bank.

8. Termination/Conversion

8.1. The Cardmember may at any time notify the Bank in writing of his/her intention to convert his/her Card to a MasterCard or Emirates-Citibank Credit Card / Other Citibank Credit Card. The request of the Cardmember shall be subject to approval by the Bank, payment of the Conversion Fee and to such terms and conditions as the Bank may require.

8.2. If the Bank approves the request of the Cardmember to convert this Card, all Charges and other liabilities under the Card Account shall be transferred to the new Card Account. It is also understood that, if the Bank approves the conversion, the miles or other benefits earned on the Card by virtue of Skywards or any other customer loyalty or similar plan or benefit shall not be converted into Points and/or Miles, which are points earned by the Visa / MasterCard Cardmembers, or any other program or benefit.

8.3. The Cardmember may at any time notify Citibank of his/her intention to close the Card Account and terminate the use of all Cards by giving notice in writing or by calling Citiphone and placing a request. The Card Account shall be closed after receipt of full payment of all charges and other liabilities under the Card Account.

8.4. The Basic Cardmember or any Supplementary Cardmember may at any time terminate the use of the Supplementary Card by giving notice in writing or by calling Citiphone and placing a request. In such event, all Cardmembers, including the Supplementary Cardmember whose use of the Card has been terminated, shall be and shall continue to be jointly and severally liable to the Bank for all Charges and other liabilities in accordance with these Terms and Conditions, save the Supplementary Cardmember, whose use of the Card has been terminated, shall not be liable for Charges and other liabilities incurred by the Basic Cardmember and any other Supplementary Cardmembers (if any).

8.5. The Bank may at any time for any reason recall all or any of the Card(s) with prior notice to the Cardmember. The Bank reserves the right to cancel the Card(s) or refuse to renew the Card(s), with prior notice to the Cardmember. The Cardmember shall immediately after such cancellation or non-renewal return the Card(s) cut in half to the Bank and make full repayment of all Charges and other liabilities to the Bank.

8.6. The use of the Card and the Card Account shall terminate immediately upon the death, incapacity, bankruptcy or insolvency of the Cardmember or when the whereabouts of the Cardmember becomes unknown to the Bank due to any cause.

8.7. In the event of the Cardmember's bankruptcy, death, incapacity, or insolvency, the holder(s) of Supplementary Card(s) will immediately cease use of the Card(s) and return them to the Bank.

8.8. The whole of the Current Balance on the Cardmembers Card Account together with any outstanding amount incurred by the use of the Card but not charged to the Cardmember's Card

Account shall become due and payable to the Bank on the termination of the Card Account by either the Bank or the Cardmember or on the death, incapacity, bankruptcy or insolvency of the Cardmember or at the Bank's written request or at the Bank's discretion without any notice, if the Cardmember is in breach of these Terms and Conditions. The Cardmember and/or his/her estate, administrator, executor and/or guardian will be responsible to settle outstanding balances on the Card Account and shall keep the Bank indemnified for all costs (including legal fees) and expenses incurred in recovering such outstanding balances.

8.9. The Bank shall not be liable to refund the annual fee or any part thereof in the event of the cancellation or termination of the Card(s).

8.10. Notwithstanding the Payment Due Date specified in the Cardmember's Statement of Account, the whole of the outstanding balance on the Cardmember's Account shall become due and payable upon the cancellation or termination of the Card. Upon the cancellation or termination of the Card, All Charges, Finance Charges and all late payment and all other charges shall be immediately due and payable to the Bank. It is hereby expressly agreed by the Cardmember and the Bank that all covenants, duties and obligations of the Cardmember contained herein shall continue in full force and effect notwithstanding the cancellation or termination of the Card. All further monies debited to the Card Account after cancellation or termination of the Card and return of the Card to the Bank.

9. Exemptions and Exclusions

9.1. The Bank shall not be liable for any loss or damage howsoever incurred or suffered by the Cardmember by reason of the Bank or the Merchant or other bank or financial or any ATM or other party refusing to allow a Card Transaction or accept the Card or the Card numbers or the PIN or to extend or provide Cash Advances up to the Credit Limit or at all.

9.2. The Bank shall not be responsible for the refusal of any Merchant or member institution of Visa/MasterCard International to honour or accept the Card or for any defect or deficiency in the goods or services supplied to the Cardmember by any Merchant or, where applicable, for any breach or non-performance by a Merchant.

9.3. In the event of any dispute between the Cardmember and any Merchant or bank or financial institution or any other person, the Cardmember's liability to the Bank shall not in any way be affected by such dispute or any counterclaim or right of setoff which the Cardmember may have against such Merchant or bank or financial institution or person.

9.4. The Bank will credit the Card Account with the amount of any refund only upon receipt of a properly issued credit voucher from the Merchant or other establishment.

9.5. The Bank shall not be liable in any way to the Cardmember for any loss or damage of whatever nature due to or arising from any disruption or failure or defect in any ATM or other machine or communication system or facilities or data processing system or transmission link or any industrial or other dispute or anything or cause, whether beyond the control of the Bank or otherwise.

9.6. The Cardmember acknowledges the risk that data received/delivered through the internet/e-mail including any confidential information may be accessed/seen by third parties. Therefore, in the event Statements of Accounts or other communications are sent through the internet/e-mail, the Customer accepts all responsibility and the Bank will not be liable for any loss, expense or claims resulting from the use of the internet/e-mail for purposes of delivering Statements of Account or other communications.

D (2) Credit Card Related Products and Services

The terms and conditions of this Section D(2) shall be without prejudice to the terms and conditions in Section D hereof governing the issuance and use of Citibank Cards, which shall also apply to each of the products and services covered in this Section D(2).

D (2) (a) Loan on Credit Card (LOC) Or (Loan on Phone (LOP))Terms and Conditions

The following terms and conditions are applicable to the Loan on Credit Card product.

1. Definitions

In these Terms and Conditions where the context so admits the following expressions shall have the meanings herein designated unless the context otherwise requires:

a. **"Loan on Credit Card"** or **"LOC"** means the loan to be granted to the Cardmember by Citibank according to these terms and conditions.

b. **"Manager's Cheque"** means the cheque issued by Citibank in the Cardmember's favor upon issue of the LOC.

2. Eligibility

2.1. The LOC is offered exclusively to Cardmembers who meet the criteria determined by Citibank from time to time for this product and to whom the offer to participate in such product has been communicated by Citibank. Only Basic Cardmembers may be eligible for the LOC.

2.2. The Cardmember shall only be eligible for the LOC if he/she is within Citibank's criteria determined in accordance with Clause D(2) (b).2.1 above, provided always that the Cardmember has not fully utilized his/her Credit Limit at the time of issuing the LOC.

2.3. Citibank shall grant the LOC requested by the Cardmember at its sole discretion and reserves the right to refuse to grant a LOC to any Cardmember without revealing the reasons for such refusal. Citibank may by notice to the Cardmember cancel Citibank's commitment to make available a LOC or reduce the amount of LOC

3. Amount of the LOC

3.1. The amount of any LOC including the minimum shall be determined by Citibank in its sole discretion and in all cases shall not exceed the Cardmember's unutilized Credit Limit.

3.2. The Cardmember may request the amount of the LOC from Citibank, provided that the same is within the limits described in Clause D(2)(b).3.1 above.

3.3. Citibank shall have the right to determine the amount of any LOC it grants at its sole discretion, provided that the LOC is within the limits described in Clause D (2) (b).3.1 above and does not exceed the amount requested by the Cardmember.

4. Billing and Repayment of the LOC

4.1. In consideration of Citibank agreeing to make available to the Cardmember the LOC, the Cardmember agrees to repay the principal amount of the LOC plus all interest, charges and fees payable hereunder.

4.2. The Cardmember shall repay the LOC to Citibank in monthly installments over the term of the LOC. The amount of each LOC monthly installment shall be computed by dividing the Total LOC Amount (as defined in Clause D (2) (b). 4.4 below) by the number of months in the term selected by the Cardmember according to Clause D (2) (b).4.2 above.

4.3. The Total LOC Amount shall be computed by adding the principal amount of the LOC and the interest during the term of the LOC.

4.4. Interest at the rate determined by the Citibank shall be charged on the LOC. Each LOC monthly installment will include amounts for the repayment of principal and interest charges.

4.5. The LOC monthly installments shall be billed to the Cardmember in the Statement of Account. Billing shall commence from the first Statement of Account sent to the Cardmember following the disbursement of the LOC.

4.6. The Cardmember shall be liable to pay the LOC monthly installment billed to the Statement of Account regardless of the Cardmember's utilization or non-utilization of the LOC. If the Cardmember returns the original Manager's Cheque to the Citibank leaving the LOC unused, any principal repayments charged to the Card Account will be credited to the Card Account. Any interest payments and fees charged to the Card Account will not be refunded to the Customer and will be considered as charges for the cancellation of the LOC.

4.7. If the Cardmember pays less than the Minimum Payment Due by the Payment Due Date specified in the Statement of Account, charges and delay interest as per these terms and conditions and the terms and conditions for Credit Cards set forth in Section C hereof and the Schedule of Fees and Charges will be applicable.

4.8. The Cardmember may repay the Total LOC Amount to the Citibank in one lump sum. A termination fee at the Citibank's prevailing rate shall be charged to the Cardmember in this case.

4.9. If the Cardmember fails to make payment in full of two consecutive LOC monthly installments, the entire outstanding balance of the Total LOC Amount shall immediately become due and payable by the Cardmember, and the Citibank shall have the right to demand the immediate payment thereof.

5. Acceptance of Internet and Telephonic Instructions

5.1. The Cardmember authorizes Citibank to accept telephonic instructions and instructions on internet given by the Cardmember to Citibank to grant the LOC and with respect to the terms of the LOC.

5.2. The Cardmember agrees that confirmation of the Cardmember's identity, by the Cardmember's provision of the personal details required by the Citibank, will be sufficient evidence for the Citibank to identify the Cardmember and to act upon the Cardmember's instructions.

5.3. The Cardmember hereby consents to the recording of all electronic communication (e.g. telephone calls, electronic mail, sms message or other) and storage of electronic media by Citibank and accepts such recordings and electronic media as evidence before the Kingdom of Bahrain courts or any other legal or arbitral proceedings with regard to all the terms of the LOC including, but not limited to, the grant of the LOC, the amount of the LOC and the number of installments. The Cardmember consents to such use of the recordings by Citibank.

5.4. The Cardmember agrees that the Citibank's records (be they electronic, written or otherwise) pertaining to the LOC will be final and binding and that the Cardmember shall not deny the validity of the transactions made in relation to the LOC.

6. Miscellaneous

6.1. Allowing the Cardmember to re-borrow any part of the principal amount of a LOC that has been repaid is at the Citibank's sole discretion.

6.2. The Cardmember certifies that the information provided to Citibank in connection with the LOC is true and accurate.

6.3. The Cardmember agrees that the Cardmember's usage of the LOC service establishes the Cardmember's consent to these Terms and Conditions. Citibank reserves the right to terminate the LOC service with prior notice.

D (2) (b) Easy Installment Plan Terms and Conditions

The following terms and conditions are applicable to the Easy Installment Plan.

1. General

1.1. The Easy Installment Plan is available to Citibank Cardmembers. It is hereinafter referred to as the "EIP."

1.2. The purpose of the EIP is to enable the Cardmember to purchase selected goods and services offered by specific merchants determined by Citibank from time to time using the Credit Limit available on the Cardmember's Card Account and repaying the amount of the purchase in equal monthly installments in accordance with these EIP terms and conditions.

2. Eligibility

The EIP is offered exclusively to the Cardmember, as long as the Cardmember's Card Account is in good standing as per these Terms and Conditions. Every Cardmember is automatically eligible to participate in the EIP. The EIP is available for both Basic Cards and Supplementary Cards and can be booked by Basic Cardmember only.

3. Conducting An EIP Transaction

3.1. The EIP will be available for selected goods and services offered by specific merchants determined by Citibank from time to time.

3.2. When availing of the EIP for the selected goods and services, the Cardmember will have to pay deffered payment charges for use of the EIP. The total amount payable to Citibank (the "Total EIP Price") will be the sum of the purchase price of the goods and services and the deferred payment charges.

3.3. The selected goods and services offered by the specific merchants, the applicable deferred payment charges and the number of monthly installments to be paid (the "EIP Term") with respect to each good and service shall be determined by Citibank from time to time and communicated to the Cardmember accordingly (hereinafter referred to as the "Offer").

3.4. The deferred payment charges and the EIP Term may vary from one offer to another.

3.5. Citibank will authorize an EIP transaction provided that the amount of the EIP transaction is within the Cardmember's available Credit Limit and that the Card Account is in good standing per these Terms and Conditions at the time of the transaction.

3.6. If the Card member is interested in availing of any Offer under the EIP, the Cardmember has to make the purchase at the specific merchant. The Cardmember will have to subsequently call Citibank and request to convert the transaction to an EIP transaction. Citibank will process the Cardmember's request in accordance with these EIP terms and conditions and the terms applicable to the specific Offer in respect of the deferred payment charges and the EIP Term. Citibank will also accept a signed request faxed by the Cardmember requesting conversion of a transaction to an EIP transaction. If Citibank approves conversion of the transaction to an EIP transaction, the Cardmember will be notified as to the deferred payment charges, the EIP Term and the EIP Monthly Installments on the next Statement of Account.

4. Billing and Payment of the EIP Installments

4.1. The amount to be paid every month, the "EIP Monthly Installment," will be computed by dividing the Total EIP Price by the EIP Term.

4.2. The EIP Monthly Installments will be charged to the Card Account starting from the Statement of Account immediately following the date of purchase and every month thereafter until the Total EIP Price has been charged in full.

4.3. When a Cardmember makes a purchase(s) under the EIP, the Minimum Payment Due for the Card Account will be the sum of the EIP Monthly Installment(s) plus all other outstanding transactions multiplied by the required payment percentage determined by Citibank, plus any excess amounts over the Credit Limit and all past due amounts, if any.

4.4. If the Cardmember pays less than the Minimum Payment Due by the Payment Due Date specified in the Statement of Account, charges and delay interest as per these terms and conditions and the terms and conditions for Credit Cards set forth in Section C hereof and the Schedule of Fees and Charges will be applicable.

4.5. The Cardmember may request a reduction in the EIP Term, i.e. the number of EIP Monthly Installments. Citibank will review the request and may in its discretion agree to the Cardmember's request, charging a fee determined by Citibank in its discretion to the Card Account for processing the request.

4.6. The Cardmember may prepay the Total EIP Price in one (1) lump sum prepayment. There will be a charge determined by Citibank in its discretion to process the request.

4.7. If the Cardmember fails to make payment in full of two (2) consecutive EIP Monthly Installments, the entire outstanding balance of the Card Account shall immediately become due and payable by the Cardmember, and Citibank shall have right to demand the immediate payment thereof at its discretion.

4.8. If the Card Account is closed prior to the payment in full of the Total EIP Price, the unbilled amount of the Total EIP Price will be immediately billed to the Cardmember. The entire outstanding balance of the Card Account shall immediately become due and payable by the Cardmember, and Citibank shall have the right to demand the immediate payment thereof at its discretion.

5. Title of the Item

The good(s) and any and all replacements, accessions and accessories thereto purchased by the Cardmember under the EIP shall be Citibank's absolute property until the Total EIP Price is paid in full and all the EIP terms and conditions have been complied with. The Cardmember will not be the owner of the good(s) until such date, and until this time, the Cardmember will not make any statements or allegations to this effect. The Cardmember shall not sell, rent, mortgage or assign the good(s) or encumber the good(s) or waive its acquisition or in any other way deal in the good(s) or transfer any interest therein to any person or party. The Cardmember shall exercise proper diligence in the use and maintenance of the good(s).

6. Product Liability

Citibank will not be liable for any damage or loss incurred by the Cardmember arising out of the purchase, installation, use or otherwise of the good(s) and/or service(s) under the EIP nor shall Citibank be responsible in any way for the quality of the goods and/or services purchased under the EIP. Any complaint as to the quality of the goods purchased or services rendered through the EIP shall be referred to the relevant supplier or merchant shall not affect the Cardmember's obligation to continue paying the EIP Monthly Installments to Citibank. The purchase of the goods and/or services under the EIP shall be subject to the terms and conditions of the seller or provider of the goods and/or services, which are of no concern to Citibank or to the obligation of the Cardmember to pay the EIP Monthly Installments to Citibank.

7. Modifications, Amendments and Cancellation

7.1. Citibank is entitled at any time without any prior notice or liability to the Cardmember in any manner whatsoever to terminate the EIP or cancel or vary its benefits or features, or vary, or add or delete any of the EIP terms and conditions. However, such termination, cancellation or variance shall not affect transactions concluded by the Cardmember and accepted by Citibank under the EIP before such decision nor the Cardmember's obligations to pay the EIP Monthly Installments with respect to such transactions. Citibank is also entitled to determine a minimum limit for the minimum purchase amount allowable under the EIP for each particular offer.

7.2. Citibank reserves the right to disqualify any Cardmember from further participation in the EIP, if in its judgement, that Cardmember has in any way violated any of these Terms and Conditions. Suspension and disqualification shall not lead to termination of transactions already concluded by the Cardmember and accepted by Citibank before such decision nor the Cardmember's obligation to pay the EIP Monthly Installment with respect to such transactions.

7.3. Citibank shall be entitled to disallow or refuse any transaction submitted by the Cardmember to it under the EIP without providing any reason whatsoever.

8. Miscellaneous

8.1. Citibank shall not be responsible for any delay in the transmission to Citibank of evidence of an EIP transaction by the specified merchants or any other third party.

8.2. Citibank reserves the right to withdraw the EIP with prior notice.

D (2) (c) Bill Payment Service Terms and Conditions

In addition to the terms, if any, set forth in the completed application form, the following terms and conditions are applicable to the Citibank Bill Payment Service ("BPS").

1. Definitions

In these Terms and Conditions where the context so admits the following expressions shall have the meanings herein designated unless the context otherwise requires:

a. **"Authority"** means:

(i) Batelco;

(ii) Zain;

(iii) Ministry of Electricity and Water; and/or

(iv) VIVA

(v) Any other Kingdom of Bahrain governmental authority[1] designated by Citibank from time to time.

b. **"Authority Bill"** means a bill issued by:

Ministry of Electricity and Water for the consumption of electricity, water, sewage or other utilities, products or services provided by such authority, Batelco and Zain for the use of internet, fax, mobile and telephone or other utilities, products or services provided by such Authority or any other Authority for use of such Authority's products or services.

The singular "Bill" shall apply to the plural.

c. **"BPS Instruction(s)"** means any instruction given to Citibank to proceed with BPS whether:

(i) By telephone communication;

(ii) Through Citibank online.

d. **"BPS Service"** means the payment of an Authority Bill in accordance with these terms and conditions.

2. Terms and Conditions

2.1. The Cardmember hereby authorizes Citibank to accept BPS Instructions given to Citibank to debit the Cardmember's Card Account and to pay the Authority Bill whenever it receives BPS Instructions from a person identifying himself/herself as the Cardmember. The Cardmember agrees that confirmation of the Cardmember's identity by provision of the personal details required by Citibank will be sufficient evidence for Citibank to identify the Cardmember and that Citibank can thereafter debit the Cardmember's Card Account as detailed by the Cardmember and pay the Authority Bill within three (3) or more working days of receiving such instructions.

2.2. The Cardmember agrees that the usage of the BPS Service by a person who indentifies himself/herself as being the Cardmember shall constitute binding and conclusive evidence of the confirmation of the Cardmember to be bound by these Terms and Conditions.

2.3. The Cardmember agrees that Citibank's records of transactions processed through the BPS Service shall be final and binding and that the Cardmember shall not later deny the validity of any transaction made using the BPS Service.

2.4. The Cardmember hereby consents to the recording of BPS Instructions by Citibank and accepts that such recordings may be used by Citibank as evidence in a court of law or any arbitral or legal proceedings.

2.5. Upon Citibank's recital of an approval number as confirmation of receipt of BPS Instructions, the Cardmember agrees that the Cardmember cannot, thereafter, dispute or reverse the transaction and/or any consequence(s) thereof.

2.6. The Cardmember accepts that payments made using the BPS Service may take three (3) or more working days from Citibank's receipt of BPS Instructions to be credited to the Cardmember's account with the Authority and that any disconnection effected or other action taken in the interim by the Authority, as a result of having not yet acknowledged the payment being made using BPS Service, shall not be a default on the part of Citibank or the Authority.

2.7. The Cardmember agrees that Citibank retains the absolute discretion not to carry out any BPS Instructions for whatever reason and that the Cardmember shall not hold Citibank liable in any way whatsoever for failing to carry out any BPS Instructions. The Cardmember accepts and agrees that Citibank provides the BPS Service at the Cardmember's own risk and that Citibank shall not be held liable in any way whatsoever for failing to provide this service or failure to carry out any BPS Instructions in whole or part. The Cardmember agrees that

Citibank shall not be responsible for any delay in the execution or non-execution of BPS Instructions that are, in Citibank's opinion, unclear on invalid or that Citibank deems non-executory.

2.8. The Cardmember agrees that Citibank is under no obligation to provide a remittance advice or receipt representing the payment of the Authority Bill to the Cardmember and that only an approval number will be given near the end of successful BPS Instructions as confirmation of receipt of such BPS Instructions.

2.9. The Cardmember accepts that the BPS Service shall only be available to Basic Cardmembers and to such supplementary Cardmembers who have a PIN and that the BPS Service cannot be used by a Cardmember calling from outside the Kingdom of Bahrain.

2.10. The Cardmember agrees to take all necessary precautions to prevent unauthorized use of the BPS Service, the Cardmember shall not disclose the Cardmember's personal details to others and the Cardmember shall personally bear all risk and responsibility should the Cardmember fail to abide by these Terms and Conditions. The Cardmember undertakes to notify Citibank immediately upon any unauthorized use of the BPS Service or disclosure of any of its details to others, and the Cardmember undertakes to confirm the same in writing.

2.11. The Cardmember authorizes Citibank to instruct the Authority to debit or credit the Cardmember's account(s) with the said Authority where Citibank, at its sole discretion, believes that the payment has been credited or debited to the Cardmember's account(s) with the Authority in error through use of the BPS Service.

2.12. The Cardmember hereby accepts and agrees that Citibank shall not be held liable for any failure or delay or error on the part of the Authority, including without limitation, any failure, delay or error with respect to recording and effecting any payment that the Cardmember instructs Citibank to make using the BPS Service.

2.13. Should Citibank be found liable by any court of law or legal proceedings for any failure to render or any error or delay in rendering the BPS Service or for any other related reason, the Cardmember hereby agrees that the maximum liability of Citibank shall be limited to the minimum sum required to reconnect the Cardmember's Authority line(s). The Cardmember expressly agrees that Citibank shall not be liable for any indirect or consequential losses resulting from any disconnection of the line(s) or any failure on Citibank's part to carry put any BPS Instructions in whole or in part.

2.14. The Cardmember hereby accepts and agrees to be bound by all the prevailing terms and conditions of the Authority as may be changed from time to time, which are of no concern to Citibank or to the liability of the Cardmember to Citibank with respect to the BPS Service.

D (2) (d) "Citi ThankYou® Rewards and Citi Rewards Programs"

1. "Citi ThankYou® Rewards and Citi Rewards Programs" **General Terms**

1.1. The following terms and conditions are applicable to Citi ThankYou® Rewards and Citi Rewards Programs. Citibank N.A. customers holding a Citibank Visa and/or MasterCard credit cards ("Cardholders") may be eligible to participate in the Citi ThankYou® Rewards and Citi Rewards Programs , which rewards the Cardholders for using their Citibank Visa and/or MasterCard credit). provided that the Citibank Visa and/or Master credit card belongs to a category of cards which offers rewards to the Cardholders for using their Citibank Visa and MasterCard credit cards. For the avoidance of doubt, the Citi ThankYou® Rewards and Citi Rewards Programs do not apply to all Citibank Visa and/or MasterCard. Benefiting from Citi ThankYou® Rewards and Citi Rewards Programs shall be at all times subject to the terms and conditions outlined hereinafter.

1.2. In order for a Cardholder to benefit from Citi ThankYou® Rewards and Citi Rewards Programs his/her Citibank Visa and/or MasterCard credit cards, as applicable, must be valid and in good standing as per the criteria and standards applied by Citibank from time to time. The Cardholder's acceptance of the terms and conditions outlined hereinafter shall be deemed satisfied upon redemption of his/her ThankYou® Points, Reward Points, Miles and/or Skywards Miles.

1.3. Citibank reserves the right to change the ratio between

a) ThankYou® Points, ThankYou® Points, Reward Points, Miles and/or Skywards Miles to be awarded; and

b) The specified amount charged to the Cardholder's Citibank Visa or MasterCard credit card.

1.4. Unless otherwise stated, all transactions charged to a Cardmember's Citibank Visa or MasterCard Credit Cards are eligible for ThankYou® Points, ThankYou® Points, Reward Points, Miles and/or Skywards Miles except for the following: (i) annual fee payment(s) related to the Cardmember's Citibank Visa or MasterCard Credit Cards and fast track redemptions; (ii) cash advances; (iii) Finance Charges; (iv) late payment charges; (v) traveler's cheques, balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges; (vi) purchase of foreign currency; (vii) contributions, premiums or other payments in relation to Invest Plus, Credit Shield/Credit Shield Plus products/programs/any other insurance programs or products that Citibank may choose to offer/distribute; (viii) utility bill payments made through Citibank online exceeding BD 200 a month (ix) transactions conducted at exchange house(s); (x) purchase of saving certificates, bonds and other debt instruments; or (xi) transactions that Citibank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent; (xii) transactions converted into EIP with a zero percent reducing balance rate per annum.

Furthermore, misuse of the Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for ThankYou® Points, ThankYou® Points, Reward Points, Miles and/or Skywards Miles

1.5. Citibank may, at its sole discretion and with prior notice to the Cardholder, add to, or remove from, the above list of eligible charges and transactions. Citibank's decision as to what constitutes an eligible charge shall be final, conclusive and binding.

1.6. ThankYou® Points, Reward Points and/or Miles awarded to the Cardmember awarded to the Cardmember will be shown in the Cardmember's monthly statement, and will be redeemable in such manner as set out in the Citi ThankYou® Rewards and Citi Rewards Program which will be made available to the Cardmember upon his/her request.

1.7. The Cardholder may only redeem those ThankYou® Points, ThankYou® Points, Reward Points, Miles and/or Skywards Miles registered and credited to the Citibank Visa and/or MasterCard Card Account of the Cardholder at the time of making the redemption. The books and records of Citibank shall be conclusive evidence in respect of the number of ThankYou® Points, ThankYou® Points, Reward Points , Miles and/or Skywards Miles registered and credited to the Cardholder's Citibank Visa and/or MasterCard Card Account.

1.8. In addition to any other conditions outlined in these Terms and Conditions, ThankYou® Points, Reward Points, Miles and/or Skywards Miles accumulated under the Cardholder's Citibank Visa or MasterCard credit cards Account are only redeemable by the Cardholder if the Cardholder's Citibank Visa or MasterCard Card Account is current (not cancelled or terminated by the Cardholder or Citibank)

1.9. Any ThankYou® Points, Reward Points, Miles, Skywards Miles and/or any similar benefits (as applicable) accumulated will be cancelled if the Cardholder's Citibank Visa or MasterCard Card Account is a) closed; b) not in good standing in the opinion of Citibank; c) the Cardholder's Citibank Visa or MasterCard credit card has expired; d) there has been a breach of the Citibank Visa or MasterCard Agreement; or e) any other event, which, in the sole discretion of Citibank should result in the cancellation of the ThankYou® Points, Reward Points , Miles, Skywards Miles, and/or any similar benefits (as applicable). For the avoidance of doubt, the Cardholder's ThankYou® Points, Reward Points, Miles, Skywards Miles and/or similar benefits shall stand cancelled notwithstanding any full or partial payment of any Charges due and payable to Citibank which the Cardholder failed to pay on the Payment Due Date or on any other date when a payment of whatsoever description or nature was due to Citibank, whether under these Terms and Conditions or under the Card Account

1.10. Without prejudice to the foregoing, Citibank reserves its right, to be exercised at any time with prior notice to the Cardholder, to apply time limitations on the validity of the Points and/or Miles earned by the Cardholder and credited to the Cardholder's Citibank Visa / MasterCard credit card account. Any unprocessed redemption order for Points and/or Miles that have been cancelled, shall not be processed by Citibank despite the fact that such redemption order was received before the Cardholder's relevant Points and/or Miles cancellation.

1.11. Any order placed for the redemption of ThankYou® Points, Reward Points and/or Miles for any of the items under Citibank Rewards is subject to Citibank's approval, the availability of the Citibank Rewards at the time the redemption order is placed by the Cardholder, as well as, any restrictions applied by the suppliers of the redeemed Citibank Rewards. Citibank may with prior notice to the Cardholder withdraw or substitute any of Citibank Rewards for another reward of comparable value or nature. Redemption orders may be placed through CitiPhone Banking or through Citibank Online by logging on to www.citi.com/bahrain.

1.12. Citibank shall only be responsible for forwarding the Cardholder's order for Citibank Rewards to the supplier of the Citibank Reward requested by the Cardholder. Citibank is not and shall not be considered at any time as the supplier of the Citibank Rewards available under the Citibank Rewards Program.

1.13. Citibank shall not be liable for any loss of profit, savings, contract, revenue, interest or goodwill or any consequential, indirect, incidental, special or punitive loss, damage or expenses or loss of data sustained by the Cardholder as a result of redeeming the ThankYou® Points, Reward Points, Miles and/or Skywards Miles and/or possessing and/or using the redeemed ThankYou® Points, Reward Points, Miles and/or Skywards Miles nor shall Citibank be responsible or held liable for any amount payable by the Cardholder to any third party arising out of the purchase, supply, quality, installation, use or otherwise of Citi Rewards, or of any negligence, breach of statutory or other duty on the part of Citibank and/or the supplier.

1.14. Citibank gives no warranty whatsoever (whether expressed or implied) and undertakes no liability in respect of the quality of Citibank Rewards or their suitability or fitness for any purpose.

1.15. Should a Citibank Reward arrive damaged or faulty, then the Customer may notify CitiPhone no later than two (2) days from the date of his/her receipt of the Citibank Reward giving full details, as shall be requested by Citibank. Citibank shall use reasonable endeavors to convey the Cardholder's complaint to the Supplier of the Citibank Reward and arrange for a replacement thereof, if possible. Notwithstanding the foregoing, Citibank shall not be held responsible in any way whatsoever for any damaged or defective Citibank Rewards.

1.16. Citibank Reward items, which may be stocked by Citibank, will be delivered within seven (14) working days from the date Citibank approves the redemption request. The redemption confirmation letter for Citibank Rewards items, which have to be picked up from merchants, will be sent to the Cardholder within ten (10) working days from the date Citibank approves the redemption request. Such letter shall authorize the Customer to pick up the Citibank Rewards item from the relevant merchant.

1.17. Any Citibank Rewards redemption orders once submitted to Citibank cannot be cancelled, revoked or changed by the Customer

1.18. Citibank reserves the right to disqualify any Cardholder from further participation in the Citi Rewards Programs, if in Citibank's sole judgment, that Cardholder has in any way violated these Terms and Conditions and/or the terms and conditions of Citibank Visa and/or MasterCard credit card Agreement. Suspension and disqualification may result, at Citibank's sole discretion, to the cancellation and nullification of all ThankYou® Points, Reward Points, Miles and/or Skywards Miles earned by the Cardholder

1.19. Citibank is entitled, at any time and without any prior notice or liability to the Cardholder in any manner whatsoever, to terminate Citi Rewards Programs and/or cancel and/ or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or withdraw or change the participants of Citi Rewards Programs, and/or modify or limit the value of ThankYou® Points, Reward Points, Miles, Skywards Miles and/or the manner of their redemption even though any of such acts may diminish the value of the ThankYou® Points, Reward Points, Miles, Skywards Miles already accumulated. The latest provisions in this regard shall be available on Citibank's website. It is the Cardmember's responsibility to ensure that he is apprised of the provisions and any changes thereto relating to the Card at all times. Citibank's decision on all matters relating to the ThankYou® Points, Reward Points, Miles and/or Skywards Miles shall be final and binding on the Customer.

1.20. Cash coupons, offered under Citi ThankYou® Rewards and Citi Rewards Program, are not exchangeable, refundable, or redeemable for cash or credit under any circumstances. Such cash coupons are not replaceable in the event of loss or destruction after being issued and are subject to such terms and conditions as may be prescribed by the issuer of the same.

1.21. Details of specific rewards are set out in the Citi ThankYou® Rewards and Citi Rewards Catalog which is subject to change from time to time as may be determined by Citibank with prior notice to the Cardholder. All Citibank Rewards selection are non-returnable. When deemed necessary by Citibank and/or merchant partners of the Citibank Rewards, they may make similar substitution without advance notice to the Cardholder. Citibank Rewards offers are void where prohibited by law.

1.22. For the avoidance of doubt, the Cardholder acknowledges and agrees that in the (i) event of the death or incapacity of the Cardholder and/or (ii) termination of the Cardholder's Card Account; all ThankYou® Points, Reward Points, Miles, Skywards Miles and/or any similar benefits/rewards (as applicable) accumulated in the Cardholder's Card Account shall be automatically forfeited, no additional ThankYou® Points, Reward Points, Miles, Skywards Miles and/or any similar benefits/rewards shall accrue in the Cardholder's Card Account and any unprocessed Citi ThankYou® Rewards and Citi Rewards redemption requests shall be cancelled immediately.

1.23. For the avoidance of doubt, the Cardholder acknowledges and agrees that the Citi ThankYou® Points and/or Citi Rewards are non-transferrable

1.24. Citibank is not obligated to update the Citi ThankYou® Points and/or Citi Rewards Programs on a specific schedule.

1.25. Certain Citi ThankYou® Points and/ or Citi Rewards are applicable to selective card types only.

1.26. Citibank will not respond to obligations of manufacturers or providers of goods and services, nor will it provide warranties for such. Products and services will carry their manufacturer´s warranty and Citibank will not be responsible for the fulfillment of such warranty. Merchandise from global suppliers that require the import of products into the country may lose their warranty upon importation and such products may not have local technical support. Upon agreeing to redeem an item identified as global, you forfeit your rights to relevant warranties

1.27. Every effort has been made to ensure that the information contained in the Citibank Rewards Catalog, which may be dispatched to the Cardholder, from time to time is accurate. Citibank is not responsible for any errors or omissions, which may appear on the Citibank Rewards Catalogue.

1.28. The Bank shall not in any way whatsoever be responsible towards the Cardmember for Emirates Skywards nor the activities and benefits offered by Emirates Skywards program. The Bank shall also not be responsible for any claims or damages made by the Cardmember in respect of the activities and benefits offered by Emirates Skywards, which are at all times subject to the terms and conditions determined by Emirates from time to time.

2. Citi ThankYou® Rewards and Citi Rewards **Specific Terms by Redemption Type**

Depending upon the type of reward, certain limitations and restrictions regarding delivery may apply

2.1. Merchandise/Cash Rewards

a) Cardmembers will be entitled to redeeming ThankYou® Points, Reward Points and/or Miles earned against rewards/ benefits available as listed under Merchandise/Cash Rewards. Any order placed for the redemption of ThankYou® Points, Reward Points and/ or Miles for any of rewards/ benefits available in terms of the Citi Rewards Programs is subject to Citibank's approval, the availability of the reward/ benefit at the time of placing the redemption order by the Cardmember, as well as, any restrictions applied by the suppliers of the redeemed Points and/or Miles reward/ benefit. The redemption rate shall be determined by Citibank from time to time. Citibank may with prior notice to the Cardmember withdraw or substitute any of rewards/ benefits listed in Merchandise/ Cash Rewards for another reward/ benefit of comparable value or nature. Redemption orders may be placed at www.citi.com/bahrain or any other channel as Citibank may from time to time inform the Cardmember.

b) Citibank shall only be responsible for forwarding the Cardmember's order for rewards/ benefits to the supplier of reward/ benefit requested by the Cardmember. Citibank is not and shall not be considered at any time as the supplier of the reward/ benefit available under Merchandise/Cash Rewards. All reward items/ benefits are made available on a best-effort basis and at the sole discretion of Citibank. Citibank makes no warranties and assumes no liability or responsibility with respect to the products and services provided the suppliers/ merchants/ partners ("Merchants"). The Merchant's terms and conditions apply. Citibank shall not be held responsible in any way whatsoever for the quality/ suitability/ fitness of the reward/ benefit or for any damaged, defective or unsatisfactory reward/ benefit received by the Cardmember at any time.

c) Details of specific rewards are set out in the Catalog which is subject to change from time to time as may be determined by Citibank with prior notice to the Cardmember. All

Points and/or Miles rewards/ benefits selections are non-returnable/ non-reversible. When deemed necessary by Citibank and/or merchants, a similar substitution may be made without advance notice to the Cardmember.

i. Printed Vouchers/ Gift Cards

Printed Voucher/ Gift Cards, offered under Citi Rewards, are not exchangeable, refundable, or redeemable for cash or credit under any circumstances. Such Printed Voucher/ Gift Cards are not replaceable in the event of loss or destruction after being issued and are subject to such terms and conditions as may be prescribed by the issuer of the same.

ii. Annual Membership Fee reversals

Cardmember can request the Annual Membership Fee reversals and will get a statement credit on the credit card account based on the amount requested and Points and/or Miles deducted. Customer can get maximum one statement credit for the Annual Fee amount charged on the respective card in one card anniversary year. Customers can ask for the statement credit of the Annual Fee only after payment of the Annual Fee but can later get a statement credit. The conversion rate for Points and/or Miles needed for Annual Membership Fee reversals can be viewed at www.citi.com/bahrain. Citibank may change the conversion rate at any point in time and the applicable rate will be posted in the website.

2.2. Points Transfer

a) Eligible Cardmembers may transfer available qualifying Points and/or Miles to participating loyalty programs through www.citi.com/bahrain or by calling CitiPhone. In order to transfer your Points and/or Miles to a participating loyalty program you must have a valid membership account with the participating loyalty program. The first and last names in Citibank records and the participating loyalty program membership account must match in order to transfer points between the accounts. Points and/or Miles made unavailable for redemption due to signs of fraud, abuse or suspicious activity in your Citi Rewards Programs or due to your failure to make the required minimum payment by the payment due date are not eligible for transfer. Upon completion of a transfer request:

i. The transferred Points and/or Miles will immediately be deducted from your Points and/or Miles balance in your Card Account.

ii. Points Transfer will result in the applicable rewards currency being posted to your participating loyalty program membership account after the completion of the transfer transaction. Timing may vary depending on the participating partner program and may take as long as two weeks to process.

iii. All Terms and Conditions of the participating partner program involved in your transfer of Points and/or Miles

b) A submitted request to transfer Points and/or Miles is final and may not be canceled. The Points and/or Miles in a submitted request may not be returned to your Card Account.

c) When transferring Points and/or Miles, you must accept these Terms & Conditions before completing the transaction. The following terms and condition may vary across Citibank Credit Cards:

i. Cardmembers Eligibility

ii. Participating loyalty programs

iii. Conversion rates

iv. Transfer fees. Currently there is no fee applied for the Points Transfer feature.

v. Minimum and maximum Points and/or Miles transfer requirements

vi. Incremental Points and/or Miles transfer requirements

vii. Limit to the number of times you can transfer Points and/or Miles to participating travel loyalty programs.

viii. All terms and conditions are subject to change with reasonable notice.

d). i. The Points Transfer feature may be modified or terminated at any time without notice.

ii. The participating travel loyalty programs for the PremierMiles/ Citi Premier credit cards can be found on www.citi.com/bahrain and will be known as "Travel Loyalty Program" collectively "Travel Loyalty Programs". Citibank is not responsible for, or affiliated with, the participating Travel Loyalty Programs and makes no representation regarding travel services or loyalty programs provided by any of the partners included in the Travel Loyalty Programs.

iii. Citibank has the right to remove or add Travel Loyalty Programs/ Lifestyle Loyalty Programs from or to Points Transfer at any time without notice.

iv. Each Points Transfer must include a minimum of, 500 Miles and any additional Miles must be in increments of 500. There is 500,000 Miles maximum limit to the number of Miles that you can transfer using Miles Transfer. All Miles transferred are 1 Mile = 1 mile. .

2.3. Travel

Please review the terms, conditions, and notices set forth below. Reward redemption or purchase of travel components constitutes your agreement to all such terms, conditions, and notices.

a) General Travel Terms and Conditions

i. ThankYou® Points, Reward Points , Miles redemptions will be deducted from your Card Account.

ii. Payments by credit card will appear on your monthly card statement as "CL *Trip Charges" or as a charge from the applicable airline, hotel, car rental, activity, cruise or tour provider (each, a "Supplier" and collectively, "Suppliers").

iii. Connexions Loyalty Travel Services LLC and its affiliate Loyalty Travel Agency LLC (collectively, "Travel Services") are service providers for your rewards program.

iv. Travel Services may cancel the booking in the event of non-payment or payment dispute at its sole discretion and standard penalties imposed by the Suppliers, up to the full amount of each ticket/reservation, will be applied.

v. Travel Services is located in the United States of America and its call center is located outside Kingdom of Bahrain. You will be providing information necessary to make Your reservation to individuals and entities outside of Kingdom of Bahrain and consent to the processing of the information related to your transaction outside Kingdom of Bahrain. You consent to the transfer of your data by Travel Services to the applicable Suppliers, as well as any aggregators that participate in the transaction, so they may fulfill your selected travel.

vi. All bookings made by Travel Services shall comply with all applicable U.S. laws, rules and regulations, including, without limitation, sanctions issued by the Office of Foreign Assets Control. Such sanctions may prevent Travel Services from offering travel to specific destinations or individuals.

vii. To assist Travel Services with its compliance, Travel Services may ask you for additional personal information. Any booking made, or in good faith believed to be made, in violation of U.S. law, will be cancelled by Travel Services, in its sole discretion, with no liability to you other than to issue a refund, if permitted by law. Any refunds issued will be exclusive of any currency conversion fees, program fees and/or other fees paid by you in connection with the reservation.

viii. CANCELLATIONS AND CHANGES. Reservations are subject to the rules of each Supplier on your itinerary; some reservations cannot be cancelled, other reservations may incur program fees and/or Supplier fees to cancel or change. Refunds, if permitted, may take up to 90 days to process and are subject to the policies of the individual Supplier. All refund requests must be submitted within 30 days after the scheduled departure date and any negotiable documents (i.e. airline tickets, redeemable certificates or vouchers, etc.) issued must be returned to Travel Services prior to processing any refund.

b. Privacy

i. Your personal information (including your name, contact details, credit card details and other relevant information) will be collected in connection with arranging travel and other associated services on your behalf and facilitating your travel arrangements and bookings. If Travel Services does not collect this personal information, it will not be able to provide you with the services that you have requested. Travel Services will disclose applicable portions of your personal information to applicable Suppliers (usually located in the country/ies to which you are travelling or in which the call centers are situated), as well as any aggregators that participate in the transaction, so they may fulfill your selected travel.

ii. All of your information will be used, disclosed and otherwise held in accordance with the privacy policy of your loyalty rewards provider, which, if you are viewing this document online, is available on this website. If you are not viewing this document online, you can obtain a copy of the privacy policy from your loyalty rewards provider and the contact information for the loyalty rewards provider is on your email confirmation. If you wish to access or change the information which Travel Services holds about you, or complain about its handling, please contact your loyalty rewards provider for a copy of the relevant privacy policy.

iii. Travel Services may record, and may require our service providers to record, telephone conversations made with you for quality assurance and verification purposes. We will provide notification on a telephone call if the call may be recorded. If you object to this recording, please inform the operator. It may then be necessary for the operator to require that you communicate with us by other means.

c. General Travel Information

i. Government issued photo identification is required at check-in and must match the name on the reservation for all travel. If this is an international trip, you will need a passport and you may need a Visa and you may need to satisfy certain health requirements. Passports usually need to be valid for a specified period of time (such as six months) after your scheduled return date. For foreign entry requirements, go to travel.state.gov/travel or contact the embassy/consulate of the country to which you are travelling, including layover and stopover destinations, to determine entry documentation and other requirements, such as immunizations that you must satisfy, including return entry into the country from which you departed. It is your responsibility to obtain proper travel identification and satisfy all requirements for each location on your itinerary, including layover and stopover destinations. Carriers cannot board any passenger who fails to carry required documents. Some carriers may require you to show the credit card used as payment for your ticket(s).

ii. Minors under the age of 18 who are traveling with only one parent may be required to have additional documentation. Please contact your airline or the embassy/ consulate of the country from which you are departing and the country to which you are traveling for additional information.

iii. Travel Services has no special knowledge regarding the suitability for disabled persons for any travel itinerary.

iv. Travel Services also has no special knowledge regarding possible dangers at international destinations, unsafe conditions, health hazards, foreign health requirements, weather hazards, or climate extremes at locations to which you may travel.

v. Travel reservations are subject to the rules of each Supplier on your itinerary. The information and descriptions given about the Suppliers are believed to be accurate, but Travel Services makes no warranty or representation regarding the information and descriptions.

vi. The passenger's ticket(s), when issued, or the electronic reservation, shall constitute the sole contract between the Supplier and the purchaser and/or passenger. Travel Services shall have no liability for any actions or omissions of the Supplier.

vii. Travel Services shall have no responsibility for any credit or voucher issued by any Supplier, and any questions or issues you may have with respect to such credit or voucher must be addressed directly with the Supplier.

viii. Special requests made to a Supplier are on a request only basis and cannot be guaranteed. Fees, taxes and charges may apply, depending on the service request.

ix. Upgrades are not permitted on certain itineraries. Please check with the Supplier directly.

x. Supplier policies are subject to change at any time without notice.

xi. Travel Services is not responsible for any lost or damaged luggage.

xii. Certain rate types do not permit credit for airline frequent flyer programs or car or hotel loyalty programs.

d. Hazardous Materials

i. Various laws forbid the carriage of hazardous materials aboard aircraft in your luggage or on your person. A violation can result in imprisonment and substantial penalties. Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Examples: Paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radio-pharmaceuticals.

ii. There are special exceptions for small quantities of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For further information contact the airline directly.

e. Baggage Fees

Baggage policies and fees, for carry on and checked baggage, vary by Supplier. Some Suppliers charge a fee for the first and/or second standard-sized checked bag. Please check with the Supplier for baggage charges, size limitations, weight and other restrictions. A list of air carriers and their fees for checked baggage can be found at www.tripcharges.com/baggagefees.asp.

f. Destination Taxes

Government imposed departure or entry taxes may not be included in ticket taxes. Passengers should be prepared to pay these taxes in cash, in local currency, on location.

g. Airline Terms and Conditions

i. Airline tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and, if permitted, are subject to airline rules, airline penalties up to the full amount of each ticket, plus in the case of a changed ticket, the fare difference charges, and may also be subject to program fees.

ii. A small number of air carriers may require Travel Services to confirm flight availability when booking. If there is any issue with availability, a travel representative will contact you within 24 hours to make alternate flight arrangements at no additional cost.

iii. In some situations an airline may issue you a credit "in lieu of" a refund according to the fare rules associated with the individual booking. If a credit is issued by an airline, it is held by the airline in the name of the individual who was the passenger of record on the original reservation. This credit can be used towards the payment for the booking of a new trip under the following conditions:

1. The new reservation is in the name of the same passenger as the canceled booking;

2. The new reservation is on the same airline as the original reservation;

3. All travel associated with the new trip must be completed prior to the date specified by the airline which is determined by the fare rules of the original ticket and the original class of service;

4. You are responsible to pay any exchange fees charged by the airline related to the making of a new reservation as well as any additional charges, fees or fare increase;

5. Credit cannot be applied against an existing reservation.

6. If a refund or a credit is not issued by the Supplier, the canceled reservation will have no value for future use.

iv. Airlines may impose additional costs and fees for baggage, meals, beverages and other services. These costs are your sole responsibility.

v. Unused tickets contain no value if not canceled prior to scheduled departure date.

vi. Tickets cannot be reassigned or transferred to a different passenger or airline.

vii. Flight schedules are subject to change. Travel Services is not responsible for any schedule change(s) or notifying you of such change(s). Please confirm the scheduled departure time at least 48 hours prior to departure for domestic flights and at least 72 hours prior to departure for international flights to learn if your flight schedule changed.

viii. Failure to use any reservations may result in automatic cancellation of all continuing and return reservations. You must advise your carrier if your travel plans change en route.

ix. Check with each airline regarding its specific boarding and check-in requirements. Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which you have a confirmed reservation. If this occurs, the airline will make alternative arrangements for you.

x. Turboprop aircraft may exist on your itinerary. Airlines reserve the right to change aircraft equipment without notice to the booking travel agency or the consumer.

xi. If a code-share flight exists in your itinerary (a flight where two or more airlines share the same flight), passengers must check in with the operating airline on day of departure.

xii. All tickets will be issued at time of booking as e-tickets, unless e-tickets are unavailable due to airline restrictions. If an e-ticket is unavailable, you may be charged for shipping and handling. All paper tickets will be shipped within 48 hours.

xiii. If your paper ticket(s) is lost, stolen, or destroyed, contact Travel Services immediately for details on how to process your claim. You may need to purchase a new ticket to travel while you are waiting for any permitted refund or credit. You remain responsible for payment due for the lost, stolen, or destroyed ticket(s) unless a refund or credit is issued by the carrier.

xiv. Advance seat assignments, if available and allowed by airline, are not guaranteed. Please inquire with the airline about your boarding pass(es).

xv. Please go to http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements to learn about the use of insecticides in certain aircraft.

xvi. For information regarding airline liability limitations, baggage liability and other regulations of the Warsaw Convention, as modified by the Montreal Convention, and other regulations, please consult your air carrier.

h. Hotel Terms and Conditions

i. Hotel rooms are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the room/rate description. Check the terms carefully before making a hotel reservation for cancellation or change terms and fees. For rooms that are non-refundable, if you change or cancel your reservation at any time, you will still be charged the full reservation amount of room and tax for the entire stay.

ii. If permitted, cancellations or modifications received at any time may be subject to a program fee in addition to any Supplier fees. Such fees will appear on your monthly card statement as "CL * Trip Charges".

iii. You may not book reservations for more than 9 rooms at the same hotel during the same dates, even if all the dates are not identical. If we determine that you have booked reservations for more than 9 rooms in separate reservations, those reservations are subject to cancellation and will incur applicable cancellation fees in accordance with the rate description.

iv. No shows are non-refundable and will result in a total forfeiture of any payments made and points used by you in connection with the reservation, without credit due. If you think you may arrive at a hotel late, please contact the hotel directly to arrange for late arrival, if available. Actual times for "late" vary by hotel.

v. Early check-out from a hotel is not subject to a refund.

vi. Contact Travel Services via the number listed on your itinerary for all cancellation or change requests. Cancellations or changes handled by the hotel directly may result in additional fees and/or the forfeiture of any refund due. When canceling hotel reservations, retain your cancellation number so you will not be held responsible for cancellation charges if the hotel makes an error.

vii. Government issued photo identification is required at check-in and must match the name on the reservation. Some properties have a minimum age requirement for check-in.

viii. Policies for children vary by hotel. Please contact the hotel directly to learn whether child benefits are offered and whether there are child restrictions.

ix. Hotel reservations include room and applicable hotel taxes only. Any additional hotel charges, such as resort fees and hotel energy surcharges, and any charges for incidentals that you incur are not included in your reservation rate and must be paid directly to the hotel. Incidental charges may include but are not limited to parking fees, baby sitting, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, and gratuities.

x. Due to hotel Supplier policies applicable to our preferred rates, your name may not be provided to the hotel until 24 hours prior to your arrival. Please contact Travel Services directly for any special requests, such as bed type, smoking preferences or in-room amenities. Special requests are subject to hotel availability.

xi. The hotel may require a major credit card, in the name of one of the guests, or a cash deposit upon check-in.

xii. Reservations do not include services not specified in the reservation confirmation.

xiii. A reasonable attempt will be made to notify guests of hotel renovation or refurbishment if Travel Services knows of the same; however, Travel Services shall not be liable for any failure to provide such notification or for damages that may result from renovation or refurbishment.

i. Car Rental Terms and Conditions

i. Cancellations or modifications received at any time are subject to the Supplier's cancellation polices and cancellation fees which could be up to the full amount of the reservation and may also be subject to a program fee. Such fee will appear on your monthly card statement as "CL * Trip Charges".

ii. No shows are non-refundable and will result in a total forfeiture of any payments made and points used by you in connection with the reservation, without credit due.

iii. The early return of car rentals is not eligible for a refund.

iv. Any additional taxes, fees and surcharges are subject to change without notice, may vary by location, and may be charged to the customer at pick-up.

v. Rental rates are based on 24 hour periods and may be subject to additional fees depending on time of return, including but not limited to hourly rental charges, which will be billed directly to you by the car rental company. Certain car rentals may require a minimum rental period. Any such rentals less than the required minimum may be charged the minimum rental rate.

vi. Advance purchase car rental rates in the United States of America include unlimited mileage, taxes and fees. Car rental rates outside of the United States of America may not include unlimited mileage, taxes and fees and these will be assessed by the car rental location directly. Charges are billed directly by the car rental company and rates are subject to change.

vii. Charges for optional services such as insurance waivers, fuel, additional or underage drivers, and special equipment charges, are not included in your rental and must be paid directly to the car rental company.

viii. Travel Services does not guarantee a specific make, model, or color of vehicle no matter what vehicle is reserved.

ix. Geographic and cross border restrictions may apply.

x. Renters must meet the minimum (and maximum, if applicable), age requirement where the car is being rented, have a valid driver's license, major credit card and some Suppliers require a good driving record. Most rental car companies do not accept debit cards. Some Suppliers charge a surcharge for drivers between certain ages. Suppliers reserve the right to deny car rentals for any reason, including past driving records.

xi. Rentals outside of the country in which you reside may require an international driver's license or compliance with other local requirements.

xii. One way rentals are not permitted.

xiii. Car rental redemptions may not be available for all locations and destinations.

xiv. Local renters and renters driving out of state/country may be subject to additional restrictions.

xv. Car rental rates do not include Collision Damage Waiver insurance and Theft Protection unless specified. Please contact your insurance company if you are unsure whether to accept rental →car company insurance at the counter.

j. Activity Terms and Conditions

i. Theater tickets, theme-park passes, and select sightseeing tours are non-refundable once booked.

ii. All other activities cancelled or modified more than 3 days prior to activity date may be subject to a program fee and applicable Supplier fees which will appear on your monthly card statement as "CL * Trip Charges". All other activities cancelled within 3 days of activity date are non-refundable. No-shows are non-refundable.

iii. No shows are non-refundable and will result in forfeiture of all payments made and points used by you in connection with the reservation, without credit due.

iv. Supplier reserves the right to change, cancel, or modify the date, length, or any inclusions of the activity booked without notice. You should reconfirm the activity booked at least 72 hours prior to the activity date.

v. If a paper or e-voucher is required, please remember to bring it with you along with a form of Government-issued photo identification. Otherwise, you may be denied admission to the activity.

k. Cruise and Tour Supplier Terms and Conditions

i. Cruise only packages do not include ground transfers. Not all air/sea packages include ground transfers.

ii. Cruise and tour cancellations received at any time may be subject to a program fee in addition to applicable Supplier fees.

iii. Travel Services is not liable for any flight or other transportation delays that result in a missed cruise or tour departure. If air or transfers are purchased as part of a specific cruise or tour company package, the cruise or tour operator may provide assistance for missed departures.

iv. Travel Services has no control over air arrangements recommended by cruise or tour Suppliers including flight schedules, airlines selected, or whether your flight will be non-stop. Travel Services can assist you with deviations from the Supplier air/cruise package, but cannot guarantee that the supplier will honor your request. Some Suppliers will not allow air deviations under any circumstances.

v. It is your responsibility to make sure that deposits and final payments are made by the Supplier due date. Until payments are confirmed by the Supplier, price, cabin/room, and availability are subject to change and cancellation.

vi. No shows are non-refundable and will result in a total forfeiture of any payments made and points used by you in connection with the reservation, without credit due.

vii. You may have the option to purchase vacation protection insurance offered through the cruise or tour Supplier. If you decline any such vacation protection insurance, you will assume all risk of recovery of your costs and Travel Services will be unable to assist you. Refunds and coverage are subject to the policies of the individual travel insurance provider.

l. Supplier Taxes and Fees (Applies for transactions that are not point redemptions only)

i. In connection with facilitating your transaction, the charge to your debit or credit card will include a charge for taxes and fees which varies based on a number of factors including, without limitation, the amount paid to the Supplier, the location of the Supplier and your destination. This charge includes an estimated amount for taxes owed by the Supplier including, without limitation, sales and use tax, occupancy tax, room tax, excise tax, value-added tax and/or other similar taxes. In certain locations, the tax amount may also include government imposed service fees or other fees required by law to be collected by the Supplier. The actual amount paid to the Supplier for taxes in connection with your reservation may vary from the amount estimated and included in your charges, but the total amount you pay will not vary from the amount quoted. The balance of the charge for taxes and fees, if any, is retained by Travel Services to cover the costs of your reservation, including, customer service costs.

ii. Travel Services is not the vendor collecting and remitting taxes to taxing authorities. Suppliers include all applicable taxes in the amount billed to Travel Services and Travel Services pays all such taxes directly to the Suppliers. Travel Services is not a co-vendor associated with any Supplier. Taxability, the tax rate and the type of applicable taxes vary by location.

iii. For transactions involving Suppliers located within certain jurisdictions, the charge to your debit or credit card for taxes and fees includes a tax that Travel Services is required to collect and remit to the jurisdiction owed on amounts retained as compensation for services.

iv. If you book accommodations in a location that charges a Goods and Services Tax or similar tax that is refundable to non-residents, Travel Services is unable to facilitate a rebate of such tax.

m. Liability Disclaimers

i. Travel Services acts only as an agent for the Supplier in regards to travel, and assumes no liability for injury, damage, loss, accident, delay or irregularity which may be caused due to a defect in any vehicle, acts of God, war, riots, or by any company or person involved in conveying the passenger or in carrying out travel arrangements.

ii. Travel Services reserves the right to accept minor adjustments in the passenger's travel itinerary made by the Supplier. In the event of Supplier trip cancellation prior to departure, a full refund will constitute a full settlement of all liability.

iii. Travel Services is not responsible for any changes initiated by the passenger with the Supplier.

iv. Travel services and its affiliates do not guarantee the accuracy of, and disclaim liability for inaccuracies relating to, the information and description of the hotel, air, cruise, car and other travel products displayed (including, without limitation, photographs, logos/icons, lists of hotel amenities, and general product descriptions), which information is provided by the respective suppliers. Hotel ratings are intended as general guidelines, and travel services and its affiliates do not guarantee the accuracy of the ratings.

v. Travel services, its affiliates, and the suppliers make no representations about the suitability of the information, products, and services contained on this site for any purpose, and the inclusion of any products or services on this site does not constitute any endorsement or recommendation of such products or services by travel services or its affiliates. All such information, products, and services are provided "as is" without warranty of any kind. Travel services, its affiliates, and the suppliers disclaim all warranties and conditions with regard to this information, products, and services, including all implied warranties and conditions of merchantability, fitness for a particular purpose, title, and noninfringement.

vi. The suppliers providing travel or other services are independent contractors and not agents or employees of travel services or its affiliates. Travel services and its affiliates are not liable for the acts, errors, omissions, representations, warranties, breaches or negligence of any such suppliers or for any personal injuries, death, property damage, or other damages or expenses resulting therefrom.

vii. Travel services and its affiliates have no liability and will make no refund in the event of any delay, cancellation, overbooking, strike, force majeure or other cause beyond their direct control, and they shall have no responsibility for any additional expense, omissions, delays, re-routing or acts of any government or other authority. In no event shall travel services, its affiliates, and the suppliers be liable for any direct, indirect, punitive, incidental, special, or consequential damages arising out of, or in connection with, the use of this site or any information, products, and services obtained through this site, or otherwise arising out of the use of this site, whether based on contract, tort, strict liability, or otherwise, even if travel services, its affiliates, and/or the suppliers have been advised of the possibility of damages. Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, so the above limitation may not apply to you.

n. Governing Law

These Travel Disclosures and any action or proceeding related thereto, whether in contract or tort, at law or in equity, shall be governed by, construed and enforced in accordance with the laws of the state of New York, USA as they are applied to agreements entered into and to be performed entirely within such state. Any action in connection with any matters related to these travel disclosures, shall be brought only in the state or federal courts located in the state and city of New York and you expressly consent to the jurisdiction of said courts. All disputes which cannot be resolved between the parties shall be resolved individually, without resort to any form of class action.

D (2) (e) Premiermiles / Citi Premier / General Terms and Conditions

1. A Cardmember whose Card Account is valid and in good standing, as determined by Citibank at its sole discretion, is entitled to participate in the Citi Premiermiles / Citi Premier Program and earn Citi Miles / **ThankYou Points** which can subsequently be redeemed against rewards/benefits offered by the Citibank Rewards Program

2. Citibank is entitled, at any time and without any prior notice or liability to the Cardmember in any manner whatsoever, to terminate Citibank Rewards Program and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or withdraw or change the participants of Citibank Rewards Program, and/or modify or limit the value of Citi Miles / **ThankYou Points** and/or the manner of their redemption even though any of such acts may diminish the value of the Citi Miles / **ThankYou Points** already accumulated. The Cardmember shall be bound by such variations and amendments. The latest provisions in such connection will be available on the Citibank website. It is the Cardmember's responsibility to ensure that he is apprised of the provisions and any changes thereof relating to the Card at all times. Citibank's decision on all matters relating to the Citibank Rewards Program shall be final and binding on the Cardmember.

3. A Cardmember will be entitled to receiving, on a monthly basis, Citi Miles / **ThankYou Points** which will be credited to his/her Card Account at the rate determined by Citibank for every BH Dinar equivalent (earn rate) charged to his/her Card Account for retail purchases. Citibank reserves the right, to be exercised at any time and with prior notice to the Cardmember, to change the ratio between a) Citi Miles / **ThankYou Points** to be awarded, and b) the specified amount charged to the Cardmember's Card. Citibank shall also have the right to determine the maximum number of Citi Miles / **ThankYou Points** that can be earned by a Cardmember as well as the transactions that shall be excluded from earning Citi Miles / **ThankYou Points** in accordance with provisions stated in Section D(2)(d) clause 1.4of the General Terms and Conditions.

4. Citi Miles / **ThankYou Points** shall be calculated on the amount of eligible retail purchases accumulated on a daily basis, rounded down to the nearest Citi Mile. Eligible retail purchases charged by a Supplementary Cardmember will be aggregated with the retail purchases charged by the Basic Cardmember for the purposes of calculating the amount of Citi Miles / **ThankYou Points** earned. The aggregated Citi Miles / **ThankYou Points** will reflect in the Basic Cardmember's Card Account.

5. Any refunded retail purchases will not be accredited to Citi Miles / Thank You Points. Where Citi Miles / **ThankYou Points** have been credited to the Cardmember's card Account and/or used before the retail purchase is refunded, Citibank will debit the Card Account for the credited Citi Miles / Thank You Points. Citibank shall be entitled to debit such Citi Miles / **ThankYou Points** even if such

debiting causes the Card Account to have a negative Citi Miles / **ThankYou Points** balance.

6. Provided that the Card Account is in good standing as determined by Citibank and that there are sufficient Citi Miles / **ThankYou Points**, a Cardmember may select and redeem any one or more of the Citi Miles / **ThankYou Points** rewards, based on the qualifying Citi Miles / **ThankYou Points** amount, via such redemption channel as Citibank may from time to time inform the Cardmember. The Cardmember agrees that the use of any channel will be governed by its applicable terms and conditions. Unless expressly stated herein, Citi Miles / **ThankYou Points** are not transferable and not exchangeable for cash or credit. Redemption instructions with respect to Citi Miles / **ThankYou Points** once submitted to Citibank cannot be canceled, revoked or changed by the Cardmember.

7. Citibank shall not, in any way, be liable to the Cardmember or any third party for any goods or services or the quality or performance of such goods or services redeemed from/supplied by any partner, service provider, merchant or any third party under/pursuant to the Citibank Rewards Program. Cardmembers should seek redress and direct any complaints or comments with respect to such goods and services to the respective partner, service provider, merchant or third party.

8. The Cardmember hereby authorizes Citibank to disclose information regarding himself and his/her Card Account(s) to such third parties as Citibank deems necessary for the purposes of the Citibank Rewards Program.

9. All cards approved at the sole discretion of Citibank N.A. Citibank Terms and Conditions apply and are subject to change and are available upon request. Citibank reserves the right to vary any of these Terms and Conditions from time to time without prior notice. In no event shall Citibank, any of its affiliates, or any of their officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to this offer. Citibank may apply caps and/or reduced Skywards Miles to certain spending, i.e. Utility Bill Payment

D (2) (g) Emirates Skywards Miles

1. Citibank may apply and/or reduce Emirates Skywards Miles awarded per BHD spent on the Card to certain spending (i.e. utility bill payment) at its sole discretion. Emirates/ Emirates Skywards Programme terms and conditions apply and are available on www.skywards.com.

Emirates Skywards Miles Terms and Conditions

2. The Emirates Skywards Frequent Flyer Programme ("Emirates Skywards") is operated by Emirates. Emirates Skywards reserves the right to change, modify or amend any part of the Emirates Skywards programme at any time in accordance with the Programme Rules. This right includes, but is not limited to, changes in Emirates Skywards partner affiliation, rules for earning and redeeming mileage credit, rules for use of travel awards, flight schedules, member travel benefits and specific features of promotional offers. Please visit www.emirates.com to see the full T&Cs.

Maximum eligible Emirates Skywards Miles earning:

3. Citibank reserves the right in its sole discretion to apply caps and/or to determine the maximum number of "Emirates Skywards Miles" and/or similar benefits obtained with respect to a Card from time to time. In any given month, a Cardmember shall only be entitled to earn Emirates Skywards Miles and/ or similar benefits for transactions carried out up to the extent of the assigned Credit Limit on the Card. Transactions exceeding the assigned Credit Limit shall not be entitled to earn Emirates Skywards Miles during that month. It is clarified that a reference to a 'month' as stated in this clause will mean the timeframe transpiring between each statement date.

Emirates Skywards Miles earning in selected categories:

4. Citibank reserves the right to set specific Emirates Skywards Miles earning rate(s) for certain categories of purchases. Such as "grocery stores/supermarkets" and "real estates" category spend (as defined by Visa/ MasterCard, or associated acquiring banks) are entitled to earn 50% of the Emirates Skywards Miles earned. Citibank may apply and/or reduce Emirates Skywards Miles awarded per BHD spent on the Card to certain spending (i.e. utility bill payment) at its sole discretion.

   For a detailed list of exclusions or updates on the Miles earn rate, please see below. Emirates/ Emirates Skywards Programme terms and conditions apply and are available on www.skywards.com.

Emirates Skywards Miles will not be awarded in selected categories:

5. A Cardmember shall not be entitled to obtain Emirates Skywards Miles for the following transactions:

   1. Annual Membership Fee payment(s) related to the Cardmember's Citibank Visa or MasterCard Credit Cards and fast track redemptions
   2. Cash advance Fees, Finance charges, Late payment charges or any other form of manual or automated cash withdrawal/disbursement
   3. Traveler's cheques, balance transfer, repayment of bank loans/ fees/ charges and/or other unauthorized charges, etc.
   4. Purchase of foreign currency and transactions conducted at exchange house(s)

5. Contributions, premiums or other payments in relation to Invest Plus, Credit Shield/ Credit Shield Plus products/programs/ any other insurance programs or products that Citibank may choose to offer/ distribute

6. Utility bill payments

7. Purchase of saving certificates, bonds, securities and/or other debt/ instrument instruments, along with purchase of any investment and/or brokerage services online or over the counter

8. Transactions conducted on the "government services" category (as defined by Visa/MasterCard, or associated acquiring banks)

9. Transactions that Citibank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent

10. Transactions undertaken through or using the Bahrain Direct Debit System

11. Transactions converted into EIP with a zero percent reducing balance rate per annum.

Furthermore, misuse of the Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall also be excluded from obtaining Skywards Miles. The list set out herein may be changed by Citibank at any time and at its sole discretion. Citibank's decision as to what constituted an eligible charge shall be final and conclusive.

6. Citibank shall not, in any way, be liable to the Cardmember or any third party for any goods or services or the quality or performance of such goods or services redeemed from/supplied by any partner, service provider, merchant or any third party under/pursuant to the Citibank Rewards Program. Cardmembers should seek redress and direct any complaints or comments with respect to such goods and services to the respective partner, service provider, merchant or third party.

7. The Cardmember hereby authorizes Citibank to disclose information regarding himself and his Card Account(s) to such third parties as Citibank deems necessary for the purposes of the Emirates Skywards Program.

D (2) (f) Citi Life / Citi Rewards General Terms and Conditions

1. A Cardmember whose Card Account is valid and in good standing, as determined by Citibank at its sole discretion, is entitled to participate in the Citi Rewards Program and earn CitiDollars / **ThankYou Points**

2. which can subsequently be redeemed against rewards/benefits offered by the Citibank Rewards Program

3. Citibank is entitled, at any time and without any prior notice or liability to the Cardmember in any manner whatsoever, to terminate Citibank Rewards Program and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/ or withdraw or change the participants of Citibank Rewards Program, and/or modify or limit the value of CitiDollars / **ThankYou Points** and/or the manner of their redemption even though any of such acts may diminish the value of the CitiDollars / **ThankYou Points** already accumulated. and the Cardmember shall be bound by such variations and amendments. The latest provisions in such connection will be available on the Citibank website. It is the Cardmember's responsibility to ensure that he is apprised of the provisions and any changes thereof relating to the Card at all times. Citibank's decision on all matters relating to the Citibank Rewards Program shall be final and binding on the Cardmember.

4. A Cardmember will be entitled to receiving, on a monthly basis, CitiDollars / **ThankYou Points** which will be credited to his/her Card Account at the rate determined by Citibank for every BH Dinar equivalent (earn rate) charged to his /her Card Account for retail purchases. Citibank reserves the right, to be exercised at any time and with prior notice to the Cardmember, to change the ratio between a) CitiDollars / **ThankYou Points** to be awarded, and b) the specified amount charged to the Cardmember's Card. Citibank shall also have the right to determine the maximum number of CitiDollars / **ThankYou Points** that can be earned by a Cardmember as well as the transactions that shall be excluded from earning CitiDollars / **ThankYou Points** in accordance with provisions stated in Section D(2)(d) clause 1.4 of the General Terms and Conditions.

5. CitiDollars / **ThankYou Points** shall be calculated on the amount of eligible retail purchases accumulated on a daily basis, rounded down to the nearest CitiDollars / Thank You Points. Eligible retail purchases charged by a Supplementary Cardmember will be aggregated with the retail purchases charged by the Basic Cardmember for the purposes of calculating the amount of CitiDollars / **ThankYou Points** earned. The aggregated CitiDollars / **ThankYou Points** will reflect in the Basic Cardmember's Card Account.

6. Any refunded retail purchases will not be accredited to CitiDollars / Thank You Points. Where CitiDollars / **ThankYou Points** have been credited to the Cardmember's card Account and/or used before the retail purchase is refunded, Citibank will debit the Card Account for the credited CitiDollars / Thank You Points. Citibank shall be entitled to debit such CitiDollars / **ThankYou Points** even if such debiting causes the Card Account to have a negative CitiDollars / **ThankYou Points** balance.

7. Provided that the Card Account is in good standing as determined by Citibank and that there are sufficient CitiDollars / Thank You Points, a Cardmember may select and redeem any one or more of the CitiDollars / **ThankYou Points** rewards, based on the qualifying CitiDollars / **ThankYou Points** amount, via such redemption channel as Citibank may from time to time inform the Cardmember. The Cardmember agrees that the use of any channel will be governed by its applicable terms and conditions. Unless expressly stated herein, CitiDollars / **ThankYou Points** are not transferable and not exchangeable for cash or credit. Redemption instructions with respect to CitiDollars / **ThankYou Points** once submitted to Citibank cannot be canceled, revoked or changed by the Cardmember.

8. Citibank shall not, in any way, be liable to the Cardmember or any third party for any goods or services or the quality or performance of such goods or services redeemed from/supplied by any partner, service provider, merchant or any third party under/pursuant to the Citibank Rewards Program. Cardmembers should seek redress and direct any complaints or comments with respect to such goods and services to the respective partner, service provider, merchant or third party.

9. The Cardmember hereby authorizes Citibank to disclose information regarding himself and his /her Card Account(s) to such third parties as Citibank deems necessary for the purposes of the Citibank Rewards Program.

D (2) (h) Citibank Online Services

In addition to the terms and conditions, if any, provided on the relevant website, the following terms and conditions are applicable to Citibank's internet banking services and products provided through its website(s) from time to time (the "Citibank Online Services")

In consideration for Citibank making available the Citibank Online Services, the Customer hereby acknowledges, accepts and understands the following:

1. By using the Citibank Online Services, the Customer has accepted and agreed to be bound by these Terms and Conditions, as amended by Citibank from time to time. The Customer agrees to pay all fees, expenses or charges applicable to the Citibank Online Services, which Citibank may (i) change from time to time in its discretion and (ii) directly debit to the Customer's account(s)

2. The Customer irrevocably and unconditionally accepts as binding any transaction and/or instruction made or given in connection with the Citibank Online Services at the Customer's own risk and responsibility. Citibank's records of any transaction or instructions processed in connection with the Citibank Online Services shall constitute binding and conclusive evidence of such transaction or instruction for all purposes.

3. The Customer agrees that all security procedures used and implemented by Citibank are reasonable and adequate. The Customer shall safeguard and maintain as secret and shall diligently safeguard from disclosure and/or use by any other person(s) the Customer's Cash Withdrawal Personal Identification Number (PIN), user ID's, passwords and all other items included in the security procedures, or any, or any other authentication methods/devices, as Citibank may provide from time to time, from being disclosed to any third parties or unauthorized personnel. The Customer further agrees and undertakes that:

   a. Citibank is not required to make any investigations regarding the identity of the user gaining access to this service, other than the PIN, User ID/or passwords ("ID&P") provided in the security procedure, and any other additional security methods/devices implemented by Citibank at its discretion;

   b. The Customer will be liable for the usage of the ID&P and any other authentication methods/devices used to access this service by authorized personnel, unauthorized personnel or any other third parties; and

   c. Citibank can reasonably rely on the authenticity of transactions conducted by a user accessing this service by use of the security procedures. If Citibank has reason to doubt the genuineness of any instruction or transaction, Citibank may, in its discretion, choose not to process the instruction and/or transaction initiated through this service.

4. Citibank owns all information stored and transmitted through the Citibank Online Services and shall have the right to review, monitor, change and/or delete such information for security or administrative or any other purpose. The Customer acknowledges that Citibank will not provide the Customer any type of hardware and/or software for enabling the usage of the Citibank Online Services.

5. The Customer agrees that Citibank may at its sole discretion:

   a. Include additional banking products or services in connection with this service or discontinue some of the banking products and services provided in connection with this service;

   b. Restrict the usage of the ID&P and/or any other authentication methods/devices; and

   c. Restrict or terminate the Customer's use of this service.

6. The Customer acknowledges that access to some of the banking products or services available through the Citibank Online Services may require additional processing within Citibank which may take time because of differences in time, business hours and business days between the place where the instruction or transaction is received and the place of accounts to be debited or credited.

7. The Customer agrees that Citibank Online Services are provided exclusively for the benefit of the Customer. Citibank shall not be liable in any manner or form for providing the Citibank Online Services, including but not limited to, any of the following:

   a. If the Customer is unable to access and/or utilize the Citibank Online Services due to any reason beyond Citibank's control including any technical, communication and/or network malfunction or breakdown;

   b. For any loss or damage that may arise or be incurred directly or indirectly by reason of Citibank's carrying out the Customer's transactions or instructions or from any malfunction of Citibank Online Services;

   c. For any change, alteration, additions and/or deletions to these Terms and Conditions, the Citibank Online Services, the systems of operations of Citibank Online Services or the daily cut-off times; or

   d. For any partial, incomplete, late or failed transfer or bill payment to any payee nominated under the Citibank Online Services due to reasons beyond Citibank's control.

8. The accuracy, completeness, or timeliness of information on the Citibank Online Services is not guaranteed by Citibank and is subject to change.

9. Citibank shall not be liable for any harm caused by the transmission through Citibank's Online Service, of a computer virus, or other computer code or programming device that might be used to access, modify, delete, damage, corrupt, deactivate, disable, disrupt, or otherwise impede in any manner the operation of the Citibank Online Services or any of the Customer's software, hardware, data or property.

E. Salary Transfer Loans, Personal Loans

In addition to the terms, if any, set forth in the completed loan application form and/or approval letter, the following terms and conditions are applicable to Salary Transfer Loans, Personal Loans and (each, a "Loan"). Unless expressly stated or required by the context all of the following terms and conditions apply to each Salary Transfer Loans &, Personal Loans

In consideration of Citibank making Salary Transfer Loan(s), Personal Loan(s)), on the Borrower's request, the Borrower hereby acknowledges, accepts and understands the following:-

E. 1 General

1.1 The terms Principal Amount, Deferred Payment Charges, Monthly Installment, Number of Installments, Installment Start Date and End Date, applicable interest rate are set out on the completed loan application in respect of each Loan.

1.2 In consideration of Citibank agreeing to make available to the Borrower the Principal Amount, the Borrower agrees to pay (by Monthly Installment on the Payment Dates) the Total Amount. The Total Amount is the aggregate of the (i) Principal Amount and (ii) Deferred Payment Charges, (iii) payment protection premium, (iv) commission charges and (v) all amounts and interest charges which may be payable pursuant to or in connection with such Loan.

1.3 Disbursement of a Loan is conditional upon receipt or confirmation of all documents and requirements requested by Citibank in form and substance satisfactory to Citibank and payment to Citibank of all applicable fees and charges.

1.4 Citibank may by notice to the Borrower cancel Citibank's commitment to make available a Loan or reduce the Principal Amount.

1.5 The Borrower hereby irrevocably authorizes Citibank to debit from the Borrower's account(s) any amount due and payable to Citibank, with prior notice to the Borrower.

1.6 The Borrower is in default if:

i) any Monthly Installment is not paid in full on its payment date;

ii) there is a breach of any term(s) of a Loan;

iii) the Borrower's employment is terminated, his/her monthly salary

stopped or his/her work permit or residence Visa (if any) are cancelled;

iv) any information provided in the Loan Application form is found or considered by Citibank to be incorrect;

v) the Borrower or his/her guarantor(s) (if any) goes into bankruptcy, insolvency, liquidation, is declared incapable or dies; or

vi) the Borrower defaults under any other obligation or agreement to Citibank.

1.7 On the occurrence of a default by the Borrower, the outstanding balance of all Loans along with the accrued interest, charges and fees shall immediately become due and payable by the Borrower and/or the guarantor(s), if any, and Citibank shall have the right to demand the immediate payment of all such amounts. On receipt of any payment from the Borrower, where the Borrower is in default of a Loan, such payment shall be applied by Citibank to repay such liabilities of the Borrower to Citibank as Citibank may see fit.

1.8 The Borrower hereby acknowledges and confirms that a default in respect of any Loan shall constitute a default for the purpose of all loans of the Borrower from Citibank.

1.9 If the Borrower is in default Citibank shall have the right to:

(i) Demand the immediate payment of all amounts in relation to such loans;

(ii) Enforce any security provided to Citibank in respect of Loans or any other loan between the Borrower and Citibank (this includes set off and enforcement of security, provided for other Citibank loans, over assets of the Borrower);

(iii) Take any and all action and exercise such rights and remedies as are provided for herein or as are otherwise available to Citibank under applicable law; and/or

(iv) Present all cheques for collection, provided to Citibank by the Borrower.

1.10 If any Monthly Installment is not paid on its due date of payment, then without prejudice to any other right or remedy of Citibank, the Borrower shall be liable to pay delay interest on such delayed payments at the rate set forth on Citibank's then current Schedule of Fees and Charges of Citibank Bank Accounts, Salary Transfer Loans, Personal Loans, , Credit Cards and Additional Products and Services (the "Schedule of Fees and Charges") plus any other additional fees or charges set forth on the Schedule of Fees and Charges.

1.11 If the Borrower wishes to prepay the Loan (in full or part) prior to respective maturity date/s, the Borrower must provide prior notice to Citibank. Citibank may require minimum amount of percentage (i.e. equivalent of an installment) and apply prepayment penalty/charge. Citibank shall advise the Borrower of the outstanding Principal Amount, interest, Deferred Payment Charges, Monthly Installment(s), early repayment charges and other amounts due to Citibank under the Loan on such prepayment.

1.12 Unless Citibank decides otherwise, payments by the Borrower in connection with a Loan may be applied in the following order:
(a) in or towards payment of costs and expenses
(b) in or towards payment of fees
(c) in or towards payment of interest and
(d) in or towards repayment of principal. Within these categories, all payments may, unless otherwise decided by Citibank, be applied by Citibank first to the outstanding amounts that have been unpaid for the longest period of time.

In case the payment received is higher than the due amount required based on the agreed repayment schedule, any excess funds will be used to reduce the outstanding Principal Amount and the **remaining tenure will be adjusted accordingly**.

1.13 Allowing the Borrower to re-borrow any part of the principal amount of a Loan that has been repaid is at Citibank's sole discretion.

1.14 The acceptance by Citibank, of any partial payment of any installments, which are then due from the Borrower, does not constitute a waiver by Citibank, of any right to full repayment.

1.15 Joint Borrowers shall be jointly and severally liable.

1.16 By signing application and loan disclosure form for the Loan, the Borrower warrants and represents that the information given herewith is true and accurate and the Borrower hereby authorizes Citibank to make such enquiries as it considers necessary to confirm this information.

1.17 The Borrower hereby undertakes to check all notices and statements sent by Citibank to the Borrower. If no objection is received from the Borrower within fourteen (14) days of dispatch of a notice or statement, then the transaction or balance shown therein will be considered correct.

1.18 The Borrower agrees that Citibank may charge the Returned Cheque Fee (as set out in the Schedule of Fees and Charges) for a returned cheque. In addition, if the Borrower chooses to pay any Monthly Installments in advance, then Citibank will charge an Administrative Fee as set out in the Schedule of Fees and Charges in respect of each Monthly Installment paid in advance.

1.19 Unless otherwise stated or required, interest charged on personal loans is calculated on a reducing balance basis, in accordance with the Central Bank of Bahrain guidelines.

1.20 Citibank may in its sole discretion approve further Loans to the Borrower in novation or renewal of an existing Loan, either in writing, by telephone or on Citibank online.

1.21 The Borrower acknowledges that if he / she / they choose to prepay the Monthly Installments in cash, Citibank will charge on a monthly basis the administrative fee listed in the Schedule of Fees and Charges for such option/service.

F. Salary Transfer Loans

The following shall apply where the Loan is in the form of a Salary Transfer Loan:

1.1 The Borrower undertakes:

i) to deposit any monthly salary, bonus, commissions and/or other income with Citibank;

ii) to deposit with Citibank cheques in relation to all monthly installments;

iii) to take steps to ensure, that his/her employer shall pay his/her end-of-service benefits to Citibank; and

iv) not to create any lien, encumbrance or other charge on the Borrower's monthly salary or end-of-service benefits.

1.2 To avoid a change of employment constituting a default pursuant to Clause B 1.6 above, the Borrower should notify Citibank of the proposed termination in advance of the change whereupon Citibank will consider continuing the Loan notwithstanding the change of employment and (without prejudice to its right to demand immediate payment) continue the Loan if the Borrower provides a letter (in a form acceptable to Citibank) irrevocably agreeing to transfer the Borrower's salary and end-of-service benefits from the new employer to Citibank.

1.3 In the event the Borrower is paid salary of more than a month (advance salary payments), Citibank is authorized and reserves its right to collect installments of respective future months in advance.