



Citi Prestige Credit Card Terms & Conditions

All cards are approved at the sole discretion of Citibank N.A. Citi Prestige Program and Citibank Terms and Conditions apply and are subject to change without prior notice. They are available upon request and on the website. Citibank N.A. makes no warranties and assumes no liability or responsibility with respect to the products, services and offers provided by partner(s)/other entity(ies). 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 these offers.

The products, services and offers detailed herein are subject to the special terms and conditions of each product, services and offer. Offers are not valid in conjunction with any other offer or promotion provided by the same partner/other entity. Citibank may, at its discretion, review, amend, vary, extend, discontinue any of the products, services and offers and/or modify applicable the Terms and Conditions from time to time without prior notice.

A. POINTS EARNING REDEMPTION

I. Earning of ThankYou® Points/ Citi Reward Points is subject to the following conditions:

- i. Citi Prestige Cardmembers will receive, on a monthly basis, ThankYou® Points/ Citi Reward Points which will be credited to their card account at the rate of 2 ThankYou® Points/ Citi Reward Points for every US Dollar equivalent (Earn Rate) charged to their Card account for retail purchases conducted locally and 3 ThankYou® Points/ Citi Reward Points for every US Dollar equivalent charged to their Card account for retail purchases conducted internationally.
- ii. Citibank reserves the right, to be exercised at any time and without prior notice to the Cardmember, to change the ratio between a) ThankYou® Points/ Citi Reward Points to be awarded, and b) the specified amount charged to the Cardmember's Card.
- iii. ThankYou® Points/ Citi Reward Points can be earned on retail spend and excludes transactions in the form of cash advances, balance transfers, loan on phone, payments towards fees, etc. Citibank may also apply caps and/ or reduce ThankYou® Points/ Citi Reward Points to certain spending (e.g. utility bill payment).
- iv. The ThankYou® Points/ Citi Reward Points earned and converted to the FFP miles by Cardmembers by using their Citi Prestige Credit Card are over and above the tier miles earned for the flights flown as awarded by the respective airline.
- v. Citi Prestige Program and Citibank Terms and Conditions apply and are subject to change without prior notice.

II. Annual Relationship Bonus ThankYou® Points/ Citi Reward Points offer

10,000 bonus ThankYou® Points/ Citi Reward Points will be awarded to Citi Prestige Cardmembers on yearly renewal of the Citi Prestige Credit Card after October 2016, subject to the following terms and conditions:

- i. Bonus Citi Reward Points will be awarded upon annual credit card renewal and on time payment of the applicable annual membership fee of AED 1,500 by the statement due date in which the annual renewal fee appears.
- ii. Bonus ThankYou® Points/ Citi Reward Points will be credited to the Card account within forty five (45) business days after the payment due date in which the annual renewal AMF payment was received.
- iii. The Cardmember account must be in good standing at the time the Annual Relationship Bonus ThankYou® Points/ Citi Reward Points is being awarded.



- iv. This offer is not applicable in conjunction with any other offer where the Annual Membership fee AED 1,500 is not charged in full as per Citibank Schedule of Fees and Charges. The Offer may be terminated at any time at Citibank's sole discretion without prior notice.

III. Cash for Points

Cardmembers may use their ThankYou® Points/ Citi Reward Points to redeem for rebates, which will be provided by Citibank in the form of statement rebate/credits to off-set travel-related eligible retail purchases including air tickets, cruises/ ferries, hospitality-related accommodation, tours booked with travel agents and car hire. Other terms include:

- i. Redemption requests must be made within 60 days from the date the eligible retail purchases appear on the Cardmember's statement of account. Any requests submitted post 60 days will not qualify for the credit.
- ii. Each redemption request for a retail transaction rebate must be in multiples of Dirhams (AED) 100 and for a minimum of AED 500.
- iii. The redemption rate for rebate is AED 1 = 20 ThankYou® Points/ Citi Reward Points for tickets purchased online with UAE's premium airlines, Emirates Airlines and Etihad Airways. The redemption rate for rebate is AED 1 = 30 ThankYou® Points/ Citi Reward Points for all other travel-related purchases. Cardmembers shall be responsible for checking the redemption rate at the time of redemption.
- iv. Citibank will take approximately one (1) month to process a redemption request for rebate/ credit. The rebate will be credited to the Cardmember's statement of account within one (1) month from the date of receiving the rebate request from the Cardmember. Citibank reserves the right to extend its processing time without notice.
- v. The credit will be posted by Citibank on the next/ subsequent statement.

IV. Points Transfer Facility

Partner Terms and Conditions apply. Citibank makes no warranties and assumes no liability or responsibility for the products and services provided by partners/ entities.

- i. Cardmembers can use ThankYou® Points/ Citi Reward Points to redeem for FFP miles/points at a transfer rate of 1 Citi Mile = 1 FFP mile/ Loyalty Program point with participating partners, except for HiltonHonors where the redemption rate is 1 ThankYou® Points/ Citi Reward Points = 2 HiltonHonor Points. Cardmembers agree that Citibank may, at its absolute discretion without giving notice, change the redemption rate stated above or in respect of any FFP/ Loyalty Program. The Cardmember shall be responsible for checking the applicable transfer rate at the time of redemption.
- ii. Points Transfer requests will be processed as quickly as possible. However, due to the fact that external partners are involved in the transfer, Cardmembers must allow up to 4 weeks before the partner points appear on their loyalty account with Citibank's partners.
- iii. A points Transfer and/ or redemption request cannot be cancelled once initiated with Citibank by the Cardmember, and ThankYou® Points/ Citi Reward Points cannot be credited back to the Cardmember's Account. Citibank will not accept any disputes in this regard.

V. Citi Rewards Catalog

Citibank will endeavor to fulfill Catalog redemption requests within 10 working days. Citibank will not be held accountable or responsible for any delays arising due to external partners and vendors.



B. LOUNGE KEY AIRPORT LOUNGE ACCESS

Citi Prestige Cardmembers receive complimentary Lounge Key membership and can access participating airport lounges by presenting their Citi Prestige Credit Card. Lounge Key benefit terms and conditions are applicable and can be viewed on www.loungekey.com/premium

In any circumstances if the participating lounge access is denied, please pay the lounge entry by using your Citi Credit Card and ask for written confirmation from the lounge operator on the customer receipt that the lounge access was not available on your card. You must provide the receipt to the bank to get the reimbursement for the amount that was invoiced. The claim must be made within 30 days of travel.

C. MEET & GREET TERMS AND CONDITIONS

- I. Marhaba Meet & Greet service is offered on a complimentary basis to primary cardmembers only.
- II. Cardmembers are eligible for only two complimentary booking valid for one person each calendar year.
- III. Additional bookings or booking for more than two passenger in a year will be charged to the card at AED80.00 per visit per person.
- IV. Every request raised for marhaba bookings on cards, should be complete with the following information:
 - Passenger Name
 - Flight Details
 - Arrival/ Departure Terminal at Dubai International airport
 - Number of people for which marhaba service is required under the booking
 - Marhaba booking reference number (i.e. M2702895)

D. UAE GOLF PROGRAM

For details on the UAE Golf Program Terms and Conditions kindly click here (http://www.citibank.com/uae/consumer/credit_cards/golf.htm)

E. CONCIERGE SERVICE - ASPIRE LIFESTYLE CONCIERGE

I. Citi Prestige Concierge

The Service Provider for Citi Prestige Concierge is Aspire Lifestyle. For the most current details regarding Service Provider Terms and Conditions, please contact Citi Prestige Concierge.

II. Special Offers and Benefits provided by Aspire Lifestyle

Offers and Benefits provided by Aspire Lifestyle are subject to availability and are subject to change or cancellation without notice. All bookings must go through Citi Prestige Concierge and must be paid in full with a valid Prestige Card. Additional Terms and Conditions may apply. Special offers provided by Aspire Lifestyle are provided by third party merchants and Citi is not responsible for losses related to the offer, benefit, fulfillment or use of the goods and services. Please contact your Citi Prestige Concierge for additional program details and terms and conditions.



F. INTERNATIONAL COMPLIMENTARY FOURTH NIGHT HOTELS AND RESORTS PROGRAM TERMS AND CONDITIONS

A. General Terms and Conditions

- Primary cardholder will enjoy one complimentary night with no black-out dates, when you book four consecutive nights at any hotel booked by Citi Prestige Concierge ("Citi Prestige Concierge" is operated by a third-party service provider). Bookings made through other methods such as, travel agents, websites or directly with a hotel will not qualify.
- To receive your complimentary night, the primary cardholder must be the booking, staying and paying guest on the reservation: The primary cardholder must: 1) Book a reservation in the primary cardholder's name for a minimum consecutive four-night stay by contacting the Citi Prestige Concierge and booking directly with the Citi Prestige Concierge, 2) Fully pay for the entire stay with the Citi Prestige Card 3) Stay at the hotel for the entire reservation
- For reservations made before February 28, 2018, you will receive one complimentary night (room rate for the fourth night and applicable taxes only) for any consecutive four-night hotel stay booked directly with a Citi's designated travel advisor. Hotel imposed fees and incidental guest charges are the Cardmember's responsibility. The value of the complimentary night will be the actual rate, as provided by the designated travel advisor, on that fourth night of the reservation, even if the rate is different from the rate on other nights.
- For reservations made on or after February 28, 2018, you will receive a credit based on the average nightly rate of your first four-night stay in the same hotel property. Taxes of any kind will no longer be credited. Hotel imposed fees, including dining or resort fees, and incidental guest charges are the Cardmember's responsibility.
- Cardmember will be charged the total cost of the stay at checkout and will receive a credit to the credit card statement as set forth above. If the cardmember books a special "pre-paid" rate this may require upfront payment in full, at time of booking. Payment in full is defined as pre-payment for the total of all consecutive nights. If the reservation is cancelled, changed, or check-out occurs before fourth night, benefit night is forfeited and has no cash, or credit value.

B. Eligibility Requirements

- Only one complimentary night is eligible per each stay. A stay is a minimum of four consecutive nights booked in the same hotel property and does not include back-to-back stays.
- Starting March 1' 2018-for bookings within the same city where this offer was availed earlier, the check-out date of the previous eligible booking and the check-in date of the new booking should be 7 or more days apart to be eligible for the 4th night booking benefit
- The benefit can only be used by the primary account cardholder. This benefit cannot be combined with any other promotions or discounts, including the use of corporate code discounts.
- Packaged rates, such as air and hotel, hotel and car rental do not qualify for this benefit.



G. Statement Credit for Hotel Program

a. Fulfillment

All statement credits will be reflected on the Citi Prestige card statement as being a result of the Program and will appear within two billing periods following the month in which travel is completed; or in the case of promotional "pre-paid" that are paid in full as described above, rates the credit will be reflected within two billing periods following the date of payment in full of the "pre-paid" rate. Foreign exchange conversion rates may fluctuate resulting in slight differences in amount credited.

b. Cancellations and Reversals

All cancellations must be done through the designated travel advisor. If the reservation is cancelled, any statement credit relative to the offer will be reversed, based upon the eligibility and satisfaction of the terms of the offer. Citi and MasterCard reserve the right to reverse a statement credit including, and without limitation, any refunds, returns, disputes, adjustments or fraudulent card activity.

c. Merchant and Merchants Offers

Neither Citi nor MasterCard will be liable for any loss or damage incurred as a result of any interaction between a Cardmember and a Merchant (a "Merchant" is a travel supplier) with respect to the Program. Except as set forth herein, all matters, including but not limited to delivery of goods and services, returns, and warranties are solely and strictly between Cardmember and the applicable Merchants, subject to applicable law. Cardmember acknowledges that Citi and MasterCard do not endorse or warrant the Merchants that are accessible through the Program, nor the Offers that they provide.

d. Cardmember Responsibilities

By consenting to the Terms, you agree that: (i) you represent only yourself here and no other person; (ii) that you are of the legal age of majority in order to enter into contracts or if you are entering into these Terms for a small business you are able to bind such entity; and (iii) you will provide accurate information to Citi and MasterCard, including, but not limited to, information required to register for the Program; and (iv) you will not use the Program for any purpose that is unlawful or prohibited by the Terms.



e. Customer Service and Contact Information

For any Program related questions contact Citi Prestige customer service at 971-4-311-4653.

H. VOX MOVIES BENEFIT

- I. The VOX offer is only valid if you purchase the ticket online through VOX Cinemas website or mobile application. The offer is available to both the Primary and Supplementary Cardmember. Partner Terms and Conditions apply. Citibank makes no warranties and assumes no liability or responsibility for the products and services provided by partners/entities. For more details on the VOX Movies Terms and Conditions go to:

http://www.citibank.com/uae/consumer/credit_cards/movies.htm

I. COMPLIMENTARY EGATE AT DUBAI INTERNATIONAL AIRPORT

- I. The Offer of Complimentary eGate at Dubai International Airport ("eGate Offer") can be utilized only by the Citi Prestige Primary Cardmember ("Cardmember").
- ii. The eGate Offer will be awarded to customers only once in a lifetime.
- iii. The eGate Offer will be awarded as a reimbursement/ statement credit on the customers Citi Prestige Credit Card account, only if the eGate fee has been paid through a Citi Prestige Credit Card or through cash, if credit card payment is not allowed. A credit card payment for eGate using a credit card other than a Citi Prestige Credit Card will not be awarded with a reimbursement/ statement credit.
- iv. The Offer will run until 31st March 2016.
- v. 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 the Offer.
- vi. Citibank reserves the right, at its absolute discretion, to vary, delete or add to any of these provisions from time to time, including without limitation the manner, mechanics and means through which the Offer shall be operated

J. WORLD ELITE® MASTERCARD BENEFITS

- I. For World Elite MasterCard benefit details, terms, and conditions visit www.worldelite.mastercard.com. Travel-related services are provided by or through one or more travel service providers and such travel service providers and benefits are subject to change at any time by MasterCard without notice. All benefits are subject to availability at the time of booking.