

Kindly note that the following provisions are part of the General Terms and Conditions that govern Credit Cards. Please carefully review these to ensure that you have understood the same. In case of any discrepancies between the General Terms and Conditions and the provision hereunder, related to the Citi Rewards and Citi ThankYou Rewards Program, the General Terms and Conditions shall prevail, to view the General Terms and Conditions please visit www.citibank.ae

I. Definitions

1. **"Citi ThankYou® Rewards and Citi Rewards Programs"** means the program detailed in this document, through which customers can redeem their ThankYou® Points, Points and/or Miles to enjoy a host of services, products and cashback features; this includes the Citi ThankYou® Rewards Program and Citi Rewards Program.
2. **"Citi Rewards Program"** means the rewards program governed under the Citi Miles Rewards Program, Citi Dollars Rewards Program and Skywards Miles Program
3. **"Citi Rewards"** means the entire array of reward items available under the Citi ThankYou® Rewards and Citi Rewards Programs.
4. **"ThankYou® Points"** means the ThankYou® Points earned through usage of the Citi Prestige Credit Card, Citi Premier Credit Card and Citi Rewards Credit Card issued by Citibank N.A., UAE Branch as set out under the Account Terms and Conditions and which may be used to redeem Rewards as determined.
5. **"Points"** means the CitiDollars earned through usage of the Citi Life Credit Card issued by Citibank N.A., UAE Branch as set out under the Account Terms and Conditions and which may be used to redeem Rewards as determined.
6. **"Miles"** means the Citi Miles earned through usage of the Citi PremierMiles Card issued by Citibank N.A., UAE Branch as set out under the Account Terms and Conditions and which may be used to redeem Rewards as determined.
7. **"Skywards Miles"** means the Skyward Miles earned through usage of any of the Emirates - Citibank issued by Citibank N.A., UAE Branch as set out under the Account Terms and Conditions and which may be used to redeem Rewards as determined.
8. **"Merchandise / Cash Rewards"** means one of the options under the Citi ThankYou® Rewards and Citi Rewards Programs where Cardmembers can use their ThankYou® Points, Points and/or Miles to obtain Printed Vouchers, Gifts Cards, E-Vouchers or Annual Membership Fee reversals, as detailed in Section III(1)(iii)(a) Merchandise / Cash Rewards
9. **"Points Transfer"** means one of the options under the Citi ThankYou® Rewards and Citi Rewards Programs where Cardmembers can transfer their ThankYou® Points, Points and/or Miles to travel or lifestyle loyalty programs based on the type of Citibank Credit card the Cardmember holds, as detailed in Section III(2) Points Transfer
10. **"Redemption for Rebate / Cash for Miles / Cash for Points"** means one of the options under the Citi ThankYou® Rewards and Citi Rewards Programs where Cardmembers can get cashback for travel related spend they have conducted using their Citi Prestige, Citi Premier and/ or Citi PremierMiles Credit Card, as detailed in Section III(3) Redemption for Rebate / Cash for Miles/ Cash for Points
11. **"Travel"** means one of the options under the Citi ThankYou® Rewards and Citi Rewards Programs where Cardmembers can use their ThankYou® Points, Points and/or Miles to book airline tickets, hotel stays, car rentals, cruise packages, as detailed in Section III(4) Travel
12. **"Select and Credit"** means one of the options under the Citi ThankYou® Rewards and Citi Rewards Programs where Cardmembers can redeem their ThankYou® Points, Points and/or Miles to get a statement credit against an eligible transaction based on the type of Citibank Credit card the Cardmember holds, as detailed in Section III(5) Select and Credit

II. Citi ThankYou® Rewards and Citi Rewards Programs General Terms

1. 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, 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.
2. In order for a Cardholder to benefit from Citi ThankYou® Rewards and Citi Rewards Programs his 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 shall be deemed to have accepted the terms and conditions outlined hereinafter upon redemption of ThankYou® Points, Points, Miles and/or Skywards Miles.
3. Citibank reserves the right to change the ratio between (a) a ThankYou® Points, 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.
4. Unless otherwise stated, all transactions charged to a Cardmember's Citibank VISA or MasterCard Credit Cards are eligible for ThankYou® Points, 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 and/or by utilizing any other payment channel provided by Citibank (ix) transactions conducted at exchange house(s); (x) purchase of saving certificates, bonds and other debt instruments; or (ix) transactions conducted at exchange house(s); (x) purchase of savings certificates, bonds and/or other debt instruments; (xi) transactions that Citibank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent; (xii) any transaction undertaken through or using the UAE Direct Debit System; and (xiii) 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, Points, Miles and/or Skywards Miles.
5. Citibank may, at its sole discretion and without 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.
 6. ThankYou® Points, Points and/or Miles 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 Programs, which will be made available to the Cardmember upon his request.
 7. The Cardholder may only redeem those ThankYou® Points, 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, Points, Miles and/or Skywards Miles registered and credited to the Cardholder's Citibank Visa and/or MasterCard Card Account.
 8. In addition to any other conditions outlined in these Terms and Conditions, ThankYou® Points, 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)
 9. Any ThankYou® Points, 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, Points, Miles, Skywards Miles, and/or any similar benefits (as applicable). For the avoidance of doubt, the Cardholder's ThankYou® Points, 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
 10. Without prejudice to the foregoing, Citibank reserves its right, to be exercised at any time without prior notice to the Cardholder, to apply time limitations on the validity of the ThankYou® Points, Points and/or Miles earned by the Cardholder and credited to the Cardholder's Citibank Visa and/ or MasterCard Card Account. Any unprocessed redemption order for ThankYou® Points, 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 ThankYou® Points, Points, and/ or Miles cancellation.
 11. Any order placed for the redemption of ThankYou® Points, Points and/or Miles for any of the items under Citi Rewards is subject to Citibank's approval, the availability of the Citi Rewards at the time the redemption order is placed by the Cardholder, as well as, any restrictions applied by the suppliers of the redeemed Citi Rewards. Citibank may without prior notice to the Cardholder withdraw or substitute any of Citi 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.citibank.ae.
 12. Citibank shall only be responsible for forwarding the Cardholder's order for Citi Rewards to the supplier of the Citi Rewards requested by the Cardholder. Citibank is not and shall not be considered at any time as the supplier of the Citi Rewards available under the Citi ThankYou® Rewards and Citi Rewards Programs.
 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, Points, Miles and/or Skywards Miles and/or possessing and/or using the redeemed ThankYou® Points, 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.
 14. Citibank gives no warranty whatsoever (whether expressed or implied) and undertakes no liability in respect of the quality of Citi Rewards or their suitability or fitness for any purpose.
 15. Should a Citi Rewards Merchandise arrive damaged or faulty, the Customer may notify CitiPhone Banking no later than (2) days from the date of receipt of the Citi Reward Merchandise giving full details. Citibank shall use its best endeavors to convey the Cardholder's complaint to the supplier of the Citi Rewards Merchandise 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 Citi Rewards Merchandise
16. Citi Rewards Merchandise, which are stocked by Citibank, will be delivered within seven (7) working days from the date Citibank approves the redemption request. The redemption confirmation letter for Citi Rewards Merchandise, 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 Citi Rewards Merchandise from the relevant Merchant
 17. Any Citi Rewards redemption orders once submitted to Citibank cannot be cancelled, revoked or changed by the Customer.
 18. Citibank reserves the right to disqualify any Cardholder from further participation in the Citi ThankYou® Rewards and 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, Points, Miles and/or Skywards Miles earned by the Cardholder
 19. Citibank is entitled, at any time and without any prior notice or liability to the Cardholder in any manner whatsoever, to terminate Citi ThankYou® Rewards and 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 ThankYou® Rewards and Citi Rewards Programs, and/or modify or limit the value of ThankYou® Points, 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, 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, Points, Miles and/or Skywards Miles shall be final and binding on the Customer.
 20. Cash coupons, offered under Citi ThankYou® Rewards and Citi Rewards Programs, 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.
 21. Details of specific rewards part of Citi Rewards are subject to change from time to time as may be determined by Citibank without prior notice to the Cardholder. All Citi Rewards selections are non-returnable. When deemed necessary by Citibank and/or merchant partners of the Citi Rewards, they may make similar substitution without advance notice to the Cardholder. Citi Rewards offers are void where prohibited by law.
 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, 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, Points, Miles, Skywards Miles and/or any similar benefits/rewards shall accrue in the Cardholder's Card Account and any unprocessed Citi Rewards redemption requests shall be cancelled immediately.
 23. For the avoidance of doubt, the Cardholder acknowledges and agrees that the Citi Rewards are non-transferrable
 24. Citibank is not obligated to update the Citi ThankYou® Rewards and Citi Rewards Programs on a specific schedule.
 25. Certain Citi Rewards are applicable to selective card types only.
 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
 27. Every effort has been made to ensure that the information contained for Citi Rewards, 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.

III. Citi Rewards Specific Terms by Redemption Type

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

1. Merchandise/Cash Rewards

- i. Cardmembers will be entitled to redeeming ThankYou® Points, Points and/or Miles earned against rewards/ benefits available as listed under Merchandise/Cash Rewards. Any order placed for the redemption of ThankYou® Points, Points and/or Miles for any of rewards/ benefits available in terms of the Citi ThankYou® Rewards and 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 ThankYou® Points, Points and/or Miles reward/ benefit. The redemption rate shall be determined by Citibank from time to time. Citibank may without 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.citibank.ae or any other channel as Citibank may from time to time inform the Cardmember.

- ii. 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.
- iii. 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 without prior notice to the Cardmember. All ThankYou® Points, 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.

a. 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.

b. E-Vouchers

The Cardmember can redeem the ThankYou® Points, Points and/or Miles credited to their account for an E-voucher with denomination defined and made available by a participating Merchant that can be used when purchasing for services or goods at the Merchant. The E-voucher will be sent to the Cardmember's registered e-mail address. The Cardmember can purchase the goods or services offered by the Merchant by redeeming the code linked to the E-Voucher. The ThankYou® Points, Points and/or Miles Balance of the Cardmember decreases with the E-voucher amount redeemed the Cardmember cannot change back E-Voucher at the Bank. The Cardmember is entitled to redeem the E-Voucher on one occasion only, at the terms defined by the Merchant. In case the value of the E-Voucher is higher than the full value of the purchase, the Cardmember will not be refunded for the difference. Regardless of its value the Partner E-Voucher can be used in the course of one purchase transaction with the Merchant.

c. 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 ThankYou® Points, 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 ThankYou® Points, Points and/or Miles needed for Annual Membership Fee reversals can be viewed at www.citibank.ae. Citibank may change the conversion rate at any point in time and the applicable rate will be posted in the website.

2. Points Transfer

- i. Eligible Cardmembers may transfer available qualifying ThankYou® Points, Points and/or Miles to participating loyalty programs through www.citibank.ae or by calling CitiPhone. In order to transfer your ThankYou® Points, 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. ThankYou® Points, Points and/or Miles made unavailable for redemption due to signs of fraud, abuse or suspicious activity in your Citi ThankYou® Rewards and 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:
 - a. The transferred ThankYou® Points, Points and/or Miles will immediately be deducted from your ThankYou® Points, Points and/or Miles balance in your Card Account.
 - b. 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.
 - c. All Terms and Conditions of the participating partner program involved in your transfer of ThankYou® Points, Points and/or Miles
- ii. A submitted request to transfer ThankYou® Points, Points and/or Miles is final and may not be canceled. The ThankYou® Points, Points and/or Miles in a submitted request may not be returned to your Card Account.

- iii. When transferring ThankYou® Points, 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:
 - a. Cardmembers Eligibility
 - b. Participating loyalty programs
 - c. Conversion rates
 - d. Transfer fees. Currently there is no fee applied for the Points Transfer feature.
 - e. Minimum and maximum ThankYou® Points, Points and/or Miles transfer requirements
 - f. Incremental ThankYou® Points, Points and/or Miles transfer requirements
 - g. Limit to the number of times you can transfer ThankYou® Points, Points and/or Miles to participating travel loyalty programs.
 - h. All terms and conditions are subject to change with reasonable notice.
- iv. The Points Transfer feature may be modified or terminated at any time without notice.
- v. The participating travel loyalty programs for the Citi Prestige, Citi Premier and Citi PremierMiles credit cards can be found on www.citibank.ae 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.
- vi. The participating lifestyle loyalty programs for the Citi Rewards and Citi Life credit cards can be found on www.citibank.ae and will be known as "Lifestyle Loyalty Program" collectively "Lifestyle Loyalty Programs". Citibank is not responsible for, or affiliated with, the participating Lifestyle Loyalty Programs and makes no representation regarding travel services or loyalty programs provided by any of the partners included in the Lifestyle Loyalty Programs.
- vii. Citibank has the right to remove or add Travel Loyalty Programs/ Lifestyle Loyalty Programs from or to Points Transfer at any time without notice.
- viii. Transfer your ThankYou ® Points to participating travel loyalty programs to redeem for flights, hotel stays and more on a 1:1 basis with select partners, giving you the best conversion rates without being tied down to any given program.

3. Redemption for Rebate / Cash for Miles / Cash for Points

- i. The Cardmember may use his ThankYou® Points and/or Miles to redeem for rebates, which will be given by Citibank in the form of a statement credit on travel related eligible retail purchases. The rebate redemption rate shall be determined by Citibank from time to time. Travel related retail purchases would include travel expenses such as purchases of airline/ cruise/ rail tickets, hospitality related accommodation charges, car rental charges, and tours/ travel agency fees charged to the Card Account. For the avoidance of doubt, Citibank is entitled, at its absolute discretion, at any time and from time to time and without notice and without giving any reason, to take into account or disqualify any travel related retail purchases for which a rebate credit can be given
- ii. Redemption requests must be made within 60 days from the date the eligible retail purchases appear on the Cardmember's subsequent Statement of Account following the request.

4. 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.

- i. General Travel Terms and Conditions
 - a. ThankYou® Points, Points, Miles redemptions will be deducted from your Card Account.
 - b. 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").
 - c. Connexions Loyalty Travel Services LLC and its affiliate Loyalty Travel Agency LLC (collectively, "Travel Services") are service providers for your rewards program.
 - d. 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.
 - e. Travel Services is located in the United States of America and its call center is located outside United Arab Emirates. You will be providing information necessary to make Your reservation to individuals

and entities outside of United Arab Emirates and consent to the processing of the information related to your transaction outside United Arab Emirates. 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.

- f. 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.
- g. 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.
- h. **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.

ii. Privacy

- a. 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.
- b. 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.
- c. 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.

iii. General Travel Information

- a. 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).
- b. 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.
- c. Travel Services has no special knowledge regarding the suitability for disabled persons for any travel itinerary.

- d. 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.
 - e. 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.
 - f. 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.
 - g. 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.
 - h. 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.
 - i. Upgrades are not permitted on certain itineraries. Please check with the Supplier directly.
 - j. Supplier policies are subject to change at any time without notice.
 - k. Travel Services is not responsible for any lost or damaged luggage.
 - l. Certain rate types do not permit credit for airline frequent flyer programs or car or hotel loyalty programs.
- iv. **Hazardous Materials**
 - a. 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.
 - b. 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.
- v. **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.
- vi. **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.
- vii. **Airline Terms and Conditions**
 - a. 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.
 - b. 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.
 - c. 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:
 - A. The new reservation is in the name of the same passenger as the canceled booking;
 - B. The new reservation is on the same airline as the original reservation;
 - C. 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;
 - D. 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;
 - E. Credit cannot be applied against an existing reservation.

- F. If a refund or a credit is not issued by the Supplier, the canceled reservation will have no value for future use.
 - d. Airlines may impose additional costs and fees for baggage, meals, beverages and other services. These costs are your sole responsibility.
 - e. Unused tickets contain no value if not canceled prior to scheduled departure date.
 - f. Tickets cannot be reassigned or transferred to a different passenger or airline.
 - g. 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.
 - h. 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.
 - i. 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.
 - j. 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.
 - k. 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.
 - l. 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.
 - m. 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.
 - n. Advance seat assignments, if available and allowed by airline, are not guaranteed. Please inquire with the airline about your boarding pass(es).
 - o. Please go to <http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements> to learn about the use of insecticides in certain aircraft.
 - p. 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.
- viii. Hotel Terms and Conditions
- a. 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.
 - b. 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".
 - c. 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.
 - d. 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.
 - e. Early check-out from a hotel is not subject to a refund.
 - f. 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.
 - g. 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.
 - h. Policies for children vary by hotel. Please contact the hotel directly to learn whether child benefits are offered and whether there are child restrictions.

- i. 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.
 - j. 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.
 - k. The hotel may require a major credit card, in the name of one of the guests, or a cash deposit upon check-in.
 - l. Reservations do not include services not specified in the reservation confirmation.
 - m. 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.
- ix. Car Rental Terms and Conditions
 - a. Cancellations or modifications received at any time are subject to the Supplier's cancellation policies 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".
 - b. 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.
 - c. The early return of car rentals is not eligible for a refund.
 - d. 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.
 - e. 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.
 - f. 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.
 - g. 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.
 - h. Travel Services does not guarantee a specific make, model, or color of vehicle no matter what vehicle is reserved.
 - i. Geographic and cross border restrictions may apply.
 - j. 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.
 - k. Rentals outside of the country in which you reside may require an international driver's license or compliance with other local requirements.
 - l. One way rentals are not permitted.
 - m. Car rental redemptions may not be available for all locations and destinations.
 - n. Local renters and renters driving out of state/country may be subject to additional restrictions.
 - o. 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.
- x. Activity Terms and Conditions
 - a. Theater tickets, theme-park passes, and select sightseeing tours are non-refundable once booked.
 - b. 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.

- c. 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.
 - d. 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.
 - e. 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.
- xi. **Cruise and Tour Supplier Terms and Conditions**
 - a. Cruise only packages do not include ground transfers. Not all air/sea packages include ground transfers.
 - b. Cruise and tour cancellations received at any time may be subject to a program fee in addition to applicable Supplier fees.
 - c. 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.
 - d. 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.
 - e. 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.
 - f. 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.
 - g. 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.
- xii. **Supplier Taxes and Fees (Applies for transactions that are not point redemptions only)**
 - a. 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.
 - b. 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.
 - c. 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.
 - d. 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.
- xiii. **Liability Disclaimers**
 - a. 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.
 - b. 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.

- c. Travel Services is not responsible for any changes initiated by the passenger with the Supplier.
 - d. 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.
 - e. 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.
 - f. 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.
 - g. 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.
- xiv. **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.

5. Select and Credit

In order to use ThankYou Select and Credit ("Select and Credit") to redeem ThankYou® Points, Points and/or Miles for statement credits to cover eligible purchases, you must have an eligible Citi Prestige, Citi Premier, Citi Rewards, Citi PremierMiles or Citi Life Credit Card Account ("Card Account") that is enrolled in Citibank Online and agree to the following terms and conditions.

- i. Select and Credit statement credits can only be requested online through Citibank Online.
- ii. Your Citi Card Account must be in good standing at the time you use Select and Credit.
- iii. Only eligible purchases made with your Card Account in the current billing period and unbilled purchases are eligible for Select and Credit statement credits. Temporary authorizations are ineligible for Select and Credit.
- iv. Only retail transactions of AED 100 or more are eligible for Select and Credit statement credits ("Eligible Purchases"). These eligible transactions are subject to change. Citi does not determine how merchants or establishments are classified, however, they are generally classified based upon the merchant's primary line of business. Citi reserves the right to determine which purchases qualify as Eligible Purchases.
- v. The amount of ThankYou® Points, Points and/or Miles you elect to redeem for statement credits to cover your Eligible Purchases will be deducted from your Citi Credit Card ThankYou® Points, Points and/or Miles balance. You may select Eligible Purchases up to your available ThankYou® Points, Points and/or Miles balance. Statement credits will post to your Citi Credit Card within 48 hours of redemption.
- vi. Any retail transaction under AED 100, cash advances or any other form of manual or automated cash withdrawal/disbursement; Finance Charges; late payment charges; traveler's cheques, money orders balance transfer, repayment, of bank loans/fees/charges and/or other unauthorized charges; purchase of foreign currency; 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; transactions conducted at exchange house(s); purchase of saving certificates, bonds securities and other debt/investment instruments; transactions conducted on the "government services" category (as defined by VISA/Mastercard, or associated acquiring banks); transactions that Citibank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent, any transaction undertaken through or using the UAE Direct Debit System will not be considered as an Eligible purchase
- vii. Select and Credit statement credits are applied towards your next month's Card Account statement balance, and not towards your current month's minimum or total payment due. The required minimum and total payment reflected on your Card Account statement must be paid pursuant to the terms of your Citi Card Agreement.
- viii. Select and Credit statement credits are available only for the total amount of the credit card charge for the Eligible Purchase.
- ix. There is no fee to use the Select and Credit feature.
- x. Citi may set minimum and/or maximum Points or Miles redemption requirements for Select and Credit at any time.
- xi. Citi has the right to change the ThankYou® Points, Points and/or Mile conversion rates for Select and Credit at any time.
- xii. The Select and Credit feature may be modified or terminated at any time without notice.
- xiii. Additional Citi ThankYou® Rewards and Citi Rewards Programs terms and conditions apply and are available at www.citibank.ae/tnc