



## **CITI GRAB CARD PRODUCT PROGRAM TERMS AND CONDITIONS**

### **1. DEFINITIONS**

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

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

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

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

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

"Program" means this Citi Grab Card Product Program;

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

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

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

### **2. PARTICIPATION**

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

### **3. ISSUANCE OF REWARDS POINTS**

- 3.1 You will receive Points for purchases of goods or services for personal consumption charged on your Card while your Card Account is open and remains in good credit standing.
- 3.2 You will earn points at the rate of one (1) point for every Thirty Pesos (Php 30.00) retail spend. The rewards points shall be computed at 3.33% of the amount charged for each eligible purchase made on the Card, and will be rounded off to the nearest whole number. For example:  $\text{Php } 5,000 \times 3.33\% = 167$  points.
- 3.3 You will earn points at the rate of five (5) points for every Thirty Pesos (Php 30.00) spend on Grab transactions, up to a maximum of Ten Thousand Pesos (Php 10,000.00) worth of Grab transactions per statement cycle. Grab transactions are defined by the merchant's credit card acquiring entity under the

merchant category code 4121 and 4789, and by merchant transaction descriptions beginning with "GRABTAXI" and "MYTAXI.PH". The rewards points shall be computed at 16.65% of the amount charged for each eligible purchase made on the Co-Branded Card, and will be rounded off to the nearest whole number. For example: Php 5,000 x 16.65% = 833 points. The points will be credited to your card account on your statement date.

- 3.4 You will earn points at the rate of three (3) points for every Thirty Pesos (Php 30.00) spend made at restaurants and dining establishments, cinemas and other entertainment establishments, and on the following online subscription services: Spotify, Netflix, Iflix, Itunes. The rewards points shall be computed at 9.99% of the amount charged for each eligible purchase made on the Card, and will be rounded off to the nearest whole number. For example: Php 5,000 x 9.99% = 500 points. Purchases at restaurants and dining establishments are defined by the merchant's credit card acquiring entity under the following merchant category codes: 5812, 5813, and 5814. Purchases at entertainment establishments are defined by the merchant's credit card acquiring entity under the following merchant category codes: 7832, 7841, 7994, 7933, 5735, 7829, 7911, 7922, 7929, 7991, 7993, 7996, 7998, 7999, and 7932.
- 3.5 Points accrue in your name only, but are earned through supplementary card usage as well.
- 3.6 Charges which are not eligible to earn Points include, but are not limited to, non-personal / business transactions, cash advance transactions and other cash availments, refunded, disputed, unauthorized or fraudulent transactions, all fees and charges (annual membership fees, interest charges, availment fees, disbursement and handling fees, charges for cash advance, any other form of service/miscellaneous fees), traveler's check or casino chip purchases and other unauthorized charges. Citi Balance Transfer, Citi Balance Conversion, and Citi Speed Cash (or Citi Call for Cash) availments do not earn Points unless otherwise stated.
- 3.7 Installment transactions, including Citi PayLite and Citi PayLite after Purchase, earn Points for the portion of the principal of the monthly installment amount billed on the statement of account. Any interest charges will not be entitled to earn Points.
- 3.8 One Bill charges up to P100,000 per transaction will earn Points, except for Maynilad, Meralco, PLDT and VECO transactions which will earn Points only for charges up to P20,000 per transaction. Any amount in excess of said caps will not earn Points.
- 3.9 All Maynilad, Meralco, PLDT and VECO bills paid via Citibank Online or the Citi Mobile App will earn Rewards Points for total charges of up to P20,000 per merchant per statement cycle. Meanwhile, you will earn Rewards Points for payments of up to P100,000 per merchant per statement cycle for Digitel, ICC, Bayantel, Globe Telecom, Sky Cable/Home Cable and Smart. Any amount in excess of said caps will not earn Points.
- 3.10 All transactions related to the issuance of points are subject to the Citi ThankYou Rewards Program Terms and Conditions. Please visit the Citi ThankYou Rewards site at [www.citibank.com.ph/thankyou](http://www.citibank.com.ph/thankyou) to view the full Terms and Conditions.

#### **4. REDEMPTION OF REWARDS POINTS**

- 4.1 Provided that your Card Account is in good standing as determined by us and your Card Account has sufficient Points, you are entitled to redeem any one or more of the Rewards, based on the required amount of Points, via the redemption channels that we have identified.
- 4.2 Once the redemption has been processed, the request cannot be revoked or cancelled and the Points cannot be transferred back into your Card Account.
- 4.3 Pay with Points
  - 4.3.1 We may from time to time send you an SMS that will allow you to redeem your Points to offset the full or partial amount of your Grab transactions.
  - 4.3.2 Redemptions may not be cancelled, reversed, or changed.
  - 4.3.3 If the redemption was successful, you will see a credit adjustment on your next statement which corresponds to the amount of points you have redeemed.
  - 4.3.4 In the event of any dispute, Citi's decision shall be final and conclusive.
  - 4.3.5 The merchant's Return/Exchange Policy applies for the purchased item.

#### **4.4 Annual Membership Fees**

- 4.4.1 You may use your Points to pay for your annual membership fee.
- 4.4.2 You may only use your Points to pay for your annual membership fee for either the principal or supplementary Card under your Card Account and may only do so once a year.
- 4.4.3 The Annual Membership Fee redemption is not considered a payment to your Card Account and cannot be used to offset the Minimum Amount Due, Total Amount Due or any amount in between that is due on your statement of account. You are required to settle at least the Minimum Amount Due to avoid late charges from being billed to the Card Account.

#### 4.5 Cash Credits

- 4.5.1 You may use your Points to redeem Cash Credits to offset a portion or the entire amount of the retail spend reflected in your latest statement of account.
- 4.5.2 The Cash Credit redeemed is not considered a payment to your Card Account and cannot be used to offset the Minimum Amount Due, Total Amount Due or any amount in between that is due on your statement of account. You are required to settle at least the Minimum Amount Due to avoid late charges from being billed to the Card Account.

#### 4.6 Points Transfer to GrabRewards

- 4.6.1 You may use your Points to redeem GrabRewards Points.
- 4.6.2 You agree that you must already be a member of GrabRewards before you can use your Points to redeem GrabRewards points.
- 4.6.3 You understand that usage of your Points to redeem GrabRewards Points will be subject to such terms and conditions as may be imposed by us and/or Grab.
- 4.6.4 You agree that you may transfer your Points from your Card Account into a GrabRewards account in your name only (and not in anyone else's name). For the redemption to be processed successfully, you should ensure that your name and mobile number on your Card Account exactly matches your name and mobile number on your GrabRewards account.
- 4.6.5 In the event of an unsuccessful redemption request, your Points will be credited back to your Card Account.
- 4.6.6 You may redeem GrabRewards points for rewards in accordance with the procedures, rules and regulations of GrabRewards. We shall not be liable for any changes made by GrabRewards on the terms and conditions of the GrabRewards program for which you may suffer any loss or inconvenience or for your inability or failure to GrabRewards points to redeem rewards for whatever reason, including for the expiry of any GrabRewards points that were redeemed. We do not make any representation and/or warranty on the GrabRewards points redeemed by you nor accept any liability for expenses, losses or damages which you may incur as a result of using the GrabRewards points. Any and all dispute/s arising from or in connection with the use of or inability to use the GrabRewards points shall be settled between you and GrabRewards.

### **5. MEMBERSHIP TO GRABREWARDS PLATINUM TIER FOR PRINCIPAL CARDHOLDERS**

For the first six (6) months, from the time your Citi Grab Card is approved, you will enjoy an automatic membership in the GrabRewards Platinum Tier. In order to maintain the Platinum Tier status for the seventh (7<sup>th</sup>) month onwards, you must consistently maintain a minimum spend per month based on the Grab's standard parameters for Platinum Tier. Grab has the right to change its criteria based on its standard qualifications anytime without notice.

### **6. APPROVAL GIFT**

You will receive complimentary Grab vouchers worth Php 2,000 upon the approval of your Citi Grab Card and when you purchase GrabPay credits worth at least Php 1,000 using your Citi Grab Card. The Grab vouchers may be a combination of promo codes or vouchers for various Grab products and services such as but not limited to GrabCar Premium, GrabExpress, GrabAssistant, and GrabFood.

## **7. WELCOME GIFT**

If you are a new-to-bank cardholder, excluding employees of Citibank, N.A. Philippine Branch, you will receive complimentary GrabPay credits worth Php 2,500 when you spend at least Php 10,000 within 60 calendar days from card receipt date using your Citi Grab Card. Transactions that qualify for meeting the spend requirement are straight purchases, PayLite purchases, cash advance transactions, bills payment (e.g. Citi One Bill and payments directly made or enrolled with the merchant) and online purchases transacted and subsequently posted during the said 60-day period. Citi Balance Transfer, Citi PayLite after Purchase and Citi Speed Cash transactions shall not be qualify for meeting the spend requirement.

## **8. ANNIVERSARY GIFT**

You will be eligible to receive complimentary Grab vouchers worth Php 2,000 on the card anniversary of your Citi Grab Card, when you make an accumulated retail spend of Php 120,000 in the last 12 months. The Grab vouchers may be a combination of promo codes or vouchers for various Grab products and services such as but not limited to GrabCar Premium, GrabExpress, GrabAssistant, and GrabFood.

## **9. GENERAL**

- 9.1 Any remaining Points shall immediately cease to be valid and shall be forfeited upon the occurrence of any of the following:
  - 9.1.1 The cancellation of your Card, whether by you or us; or
  - 9.1.2 The conversion of your Card to any other Citi Card; or
  - 9.1.3 The delinquency of your Card Account or when your Card Account ceases to be in good credit standing. The term 'delinquent account' shall have the same meaning as defined in the Citi Card Agreement.
- 9.2 If your Card is terminated at any time for any reason, whether by you or us, you will be disqualified from participating in the Program, and all unused Points then accrued shall automatically be forfeited immediately after the voluntary or involuntary cancellation of your Card.
- 9.3 If your supplementary Card is terminated at any time for any reason, you may still participate in the Program; provided that your Card Account remains open, active and in good credit standing.
- 9.4 For the avoidance of doubt, we are entitled, in our absolute discretion, to take into account or disregard any Card transactions or charges or retail purchase in the calculation of Points to be credited or to otherwise vary the basis of calculation of Points.
- 9.5 The accumulation and usage of Points shall be specified in your statement of account. Unless we hear from you within 30 days from delivery of your statement of account to your billing and/or e-mail address, the Points indicated on the statement of account are considered correct.
- 9.6 Where Points have been credited to your Card Account and/or used or redeemed before the purchase/transaction for which such Points were earned is charged back, we will debit your Card Account for the credited Points. We shall be entitled to debit such Points even if such debiting causes your Card Account to have a negative Points balance.
- 9.7 We reserve the right to suspend or exclude you from participating or continuing to participate in the Program if:
  - 9.7.1 In our opinion you have in any way breached these Terms and Conditions and the terms and conditions of the Citi Card Agreement; or
  - 9.7.2 In our opinion, you conduct your Card Account in a manner inconsistent with the object and intent of the Program.
- 9.8 Transfer of Points from an expired or closed Card Account to a current Card Account, as well as transfer of Points to any other person, will not be allowed.
- 9.9 If you availed of debt restructuring, rewrite and other collection programs for your Card Account, any unused Points shall remain forfeited despite eventual payment of your Card Account.
- 9.10 We may at any time vary, modify or amend the terms and conditions of the Program, and you shall be bound by such variations and amendments.

- 9.11 We are not liable if we are unable to perform our obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside our control or outside the control of our agents or any third party. We shall not be responsible for any delay in the transmission to us of evidence of retail spend by the participating merchants, department stores, or any third party.
- 9.12 You agree that your redemption using your Points warrants your acceptance of the Program and any applicable terms and conditions.
- 9.13 We and the participating Pay with Points merchants shall not be obliged to recognize or replace any item that you may have redeemed through this Program which is subsequently misplaced, lost or stolen after your redemption.
- 9.14 We shall not in any way be liable to you or any third party for any goods, services, benefits arrangements or other privileges or the quality or performance of such goods, benefits, arrangements or other privileges redeemed from or supplied by any merchant, service provider, or any third party under or pursuant to the Program, including for any death, injury, loss of or damage to property, or consequential loss or damage of any nature that you, and if applicable, any person/s, may or has/have suffered arising from or out of the redemption of your Points. You should seek redress and direct any complaints or comments in respect of such goods, benefits, arrangements or other privileges to the respective provider, merchant or third party.
- 9.15 You hereby authorize us to disclose information regarding yourself and your Card Account to such third parties as we deem necessary for the purposes of the Program.
- 9.16 Our records of all matters relating to the Program shall be conclusive and binding on you.
- 9.17 Any request for adjustment of Points is subject to our approval at our absolute discretion.
- 9.18 We are entitled, for any reason at any time, without liability, to suspend the calculation, accrual or redemption of Points, to rectify any errors in the calculation, or otherwise adjust such calculation.
- 9.19 We may, at any time, cancel or terminate the Program.
- 9.20 Fraud, abuse or any unauthorized action relating to the earning or redemption of Points may result in forfeiture of Points, disqualification from the Program, suspension or cancellation of your Card privileges or the charging of the full cost of the Points. The taking of such measures shall be without prejudice to any legal action that we may take.
- 9.21 All questions or disputes regarding eligibility for the Program or eligibility of Points for redemption will be resolved by us at our sole discretion.
- 9.22 Our decision on all matters relating to the Program shall be final and binding on you.
- 9.23 To the fullest extent permitted by law, in no event will we or any of our officers, employees, representatives and/or agents be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising, whether in contract, tort, negligence or otherwise in connection thereof, even if we have been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
- 9.24 The terms and conditions of the Citi Card Agreement shall likewise apply; you must strictly abide by the same.

## **10. TAXATION**

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

Version: May 2019

## **CITI GRAB CARD 5X BONUS POINTS PROMO TERMS AND CONDITIONS**

1. The Promo ("Promo") will run from June 11, 2019 to June 10, 2020. Promo end date has extended until June 30, 2020 as approved by DTI.
2. The Promo is open to Citi Grab Card Principal and Supplementary Cardholders ("Cardholder") whose credit cards ("Card") have been locally issued by Citibank, N.A. Philippine Branch ("Citi"), are active, in good credit standing, with available credit limit, and who are not prohibited under the applicable Gifts, Anti-Bribery and Corruption laws, regulations and policies from participating in and/or qualifying for the Promo.
3. The Cardholder is entitled to earn bonus points at the rate of five (5) points for every Thirty Pesos (Php 30.00) spend on Grab transactions using his/her Citi Grab Card. Grab transactions are defined by the merchant's credit card acquiring entity under the merchant category code 4121 and 4789, and by merchant transaction descriptions beginning with "GRABTAXI" and "MYTAXI.PH". The bonus points shall be computed at 16.65% of the amount charged for each eligible purchase made on the Citi Grab Card, and will be rounded off to the nearest whole number. For Example: Php 5,000 x 16.65% = 833 points.
4. The bonus points are awarded once the eligible transaction is posted to the Card.
5. The earning of bonus points shall be subject to the standard cap of Php 10,000 worth of Grab transactions per statement cycle.
6. The bonus points accrue in the Principal Card Account only, but are earned through supplementary card usage as well.
7. All transactions related to the issuance of points are subject to the Citi Grab Card Product Terms and Conditions and the Citi ThankYou Rewards Program Terms and Conditions.
8. The bonus points are non-transferable, non-negotiable, and are not convertible to cash.
9. In case of dispute regarding the Cardholder's eligibility, coverage of dates, etc., Citi's decision will prevail. All questions or disputes regarding the Cardholder's eligibility for the Promo or for any request will be resolved by Citi.
10. Fraud, abuse, or any unauthorized action relating to the credit card transaction, the participation in the Promo, or use of the bonus points may result in the disqualification of the Cardholder from the Promo, suspension or cancellation of Card privileges or the charging of the cost of the bonus points to the Cardholder's Citi Card, at Citi's discretion. This shall be without prejudice to any legal action that may be taken by Citi.

**Promo has been extended to June 30, 2020 as approved by DTI with Permit No. 10559, Series of 2019.**

**Citibank, N.A. Philippine Branch is supervised by Bangko Sentral ng Pilipinas with telephone number (632) 708-7087.**