



Terms and Conditions for Citigold Promotions and Offers

Terms and Conditions of Welcome Bonus and Double Up Promotion for new Citigold / Citi Priority customers

- Welcome Bonus and Double Up Promotion is valid for new Citigold/Citi Priority account opening from 1 April 2020 - 31 December 2020 with new funds with maintained outstanding balance according to 5 throughout the program period. New Citigold/Citi Priority customer means a customer who has never opened any deposit and/or investment accounts with Citibank.
- For Welcome Bonus Citi Rewards Points or Cash Rebate, the customer must have a total deposit and/or investment balance according to 5 within 2 calendar months including account opening month and the customer must spend at least THB 5,000 with eligible Citi credit card within 3 calendar months including account opening month.
- Welcome Bonus Citi Rewards Points or Cash Rebate will be credited into the credit card with the highest spending within 60 days after the specified spending period per 2 has ended.
- New Citigold/Citi Priority customer must have Citi Credit Card issued by Citibank, N.A. Bangkok Branch only (except Citi Simplicity and Citi Mercedes which are not eligible for this promotion), and the customer must be a primary cardholder during the program period.
- An eligible new Citigold/Citi Priority customer per 1 and 4 will receive Double Up Citi Rewards Points and/or Cash Rebate on top of all regularly earned and bonus earned Citi Rewards Points and/or Cash Rebate which is calculated from normal spending and shown under the credit card statement of the highest spending credit card in each statement cycle cut. Double Up does not take into account Citi Rewards Points and/or Cash Rebate earned from other special campaigns which run in conjunction with this promotion. Additional double Citi Rewards Points and/or Cash Rebate are subjected to a maximum threshold per customer per month according to below table, and provided from the month of becoming new Citigold/Citi Priority customer.

Account Type	Maximum Citi Rewards Points		Maximum Cash Rebate Citi Cashback Platinum	
	Other Citi Credit Card (Except Citi Mercedes / Citi Royal Orchid Plus / Citi Cashback Platinum and Citi Simplicity Card)	Citi Royal Orchid Plus Credit Cards		
Citigold®	THB 50 Million and above	280,000 Points • Welcome Bonus 100,000 Points and • Double Up Limit 15,000 Points /month for 12 months	93,333 Points • Welcome Bonus 33,333 Points and • Double Up Limit 5,000 Points /month for 12 months	THB 28,000 • Welcome Bonus THB 10,000 and • Double Up Limit THB 1,500 /month for 12 months
	THB 10 - 49.99 Million	230,000 Points • Welcome Bonus 50,000 Points and • Double Up Limit 15,000 Points /month for 12 months	76,666 Points • Welcome Bonus 16,666 Points and • Double Up Limit 5,000 Points /month for 12 months	THB 23,000 • Welcome Bonus THB 5,000 and • Double Up Limit THB 1,500 /month for 12 months
	THB 5 - 9.99 Million	120,000 Points • Welcome Bonus 24,000 Points and • Double Up Limit 8,000 Points /month for 12 months	40,000 Points • Welcome Bonus 8,000 Points and • Double Up Limit 2,666 Points /month for 12 months	THB 12,000 • Welcome Bonus THB 2,400 and • Double Up Limit THB 800 /month for 12 months
Citi Priority	THB 1 - 4.99 Million	30,000 Points • Welcome Bonus 6,000 Points and • Double Up Limit 2,000 Points /month for 12 months	10,000 Points • Welcome Bonus 2,000 Points and • Double Up Limit 666 Points /month for 12 months	THB 3,000 • Welcome Bonus THB 600 and • Double Up Limit THB 200 /month for 12 months

- An eligible customer will receive extra Citi Rewards Points and/or Cash Rebate from Double Up promotion within 60 days after each statement cycle of Citi credit card. If the customer has the highest spending in different credit cards in different months, Citibank will offer extra Citi Rewards Points and/or Cash Rebate to the credit card with the highest spending in that month according to the table in 5. However, we will not include Citi Rewards Points from other credit cards to calculate Double Up bonus points.
- As for new funds, the source of funds to be deposited and/or invested must solely come from outside Citibank. Funds transferred between Citibank accounts shall not be deemed as new funds.
- The customer must maintain the outstanding balance for respective tier according to 5 throughout the program period.
- The customer who participates in this program must not be US person.
- The customer who participates in this program must have mailing address in Thailand.
- For the customer who also holds a joint banking account, the credit card spending, banking balance and monthly banking transactions, for the purpose of this promotion, will be calculated under the primary account holder of the joint banking account. All privileges are exclusive for primary account holder only.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

Privileges for Citigold Status:

- This privilege is eligible for Citigold customer who has maintained an outstanding balance of THB 5 million and above.
- Citigold status refers to the minimum balance of THB 5 million but less than THB 10 million
- Citigold Preferred status refers to the minimum balance of THB 10 million but less than THB 50 million.
- Citigold Elite status refers to the minimum balance of THB 50 million and above.

Special Annual Fee Rate

- Customers with total relationship balance of more than or equal to THB 5 million but less than THB 10 million will receive annual fee waiver on one Citi Prestige credit card from the 2nd year onwards after card activation.
- Customers with total relationship balance of THB 10 million and above will receive annual fee waiver either Citi Prestige or Citi Royal Orchid Plus Preferred credit card from the first year onwards after card activation.
- For Citigold customers who have total relationship balance of more than or equal to THB 5 million and hold neither Citi Prestige nor Citi Royal Orchid Plus Preferred credit card, Citigold will waive one credit card with the highest annual fee from the 2nd year onwards after card activation. The respective card type order is as follows: Citi Mercedes, Citi Premier, Citi Royal Orchid Plus Select, Citi Rewards, Citi Cash back, Citi Grab, Citi Lazada and Citi Makro Platinum Rewards.
- This privilege is for qualified Citigold customers who maintain average total relationship balance above the minimum criteria (THB 5 million or THB 10 million - as indicated in #1-#3) by each card type, for at least 4 calendar months consecutively before annual fee due date.
- For new qualified Citigold customers who have account for less than 4 months after account activation, customers must have net funds movement in deposit accounts and/or mutual funds above the minimum criteria (THB 5 million or THB 10 million - as indicated in #1-#3) by each card type, before annual fee due date.
- Citibank reserves the right to offer this promotion only to primary card member whose card is approved from 1 March 2017 onwards.
- US person is not eligible for this program.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

Receive cash credit amount for delivery service or dining at fine dining restaurants worth up to THB 30,000/year.

- This privilege is eligible for Citigold Elite customer who has maintained an outstanding balance of THB 50 million and above.
- This privilege is for a new Citigold customer that open an account from 1 May 2020 - 31 July 2020 or the existing customer that confirm to get new privileges replacing old ones through the SMS before 31 May 2020 only.
- Citigold Elite customers will receive credit for ordering food from participating fine dining restaurants worth up to THB 30,000/year (both dine-in and delivery combined) starting from 1 May 2020 to 31 December 2020. For existing Citigold Elite customers that want to change to new set of privilege and already used some credit for booking hotel, bank will continue counting the left over credit from booking a hotel.
- Customers must call Citigold Hotline to order foods and book for the restaurant at least 3 days in advance. If the restaurant is not available on the date that customer prefers, bank will reserve the next available date for customers.
- Citigold Elite customers shall call Citigold 24-hour Customer Service Hotline 0-2232-2400 in order to check the price/menu and get the privilege.
- The menu for delivery is subjected to change depends on ingredients availability.
- The credit amount of THB 30,000 can be used for food, service charges and vat (for food) only excluding all non-alcohol beverage and alcohol beverages.

- If customer want to order additional food at the restaurant besides the dish that order earlier with Citigold Hotline, customer has to pay for that part.
- Customer cannot change/edit or cancel the order after customer has confirmed the order through the telephone.
- Unused amount will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
- The credit amount of THB 30,000 will be deducted with actual amount for each dine-in. Once the entire credit amount THB 30,000 is used up, customer must pay for the extra amount at the restaurant with Citi credit card.
- List of participating restaurant is per below table and subject to change at any time. Customer can ask for more participant restaurants through Citigold 24-hour Customer Service Hotline 0-2232-2400.

Restaurant	Accolade	Restaurant	Accolade
Bo Lan	1 MICHELIN STAR	Le Du	
Khao (Ekkamai)	1 MICHELIN STAR	Lord Jim's	
Methavalai Sorndaeng	1 MICHELIN STAR	1919 Italian Bar & Restaurant	
Paste	1 MICHELIN STAR	80/20	
Savelberg	1 MICHELIN STAR	Cadence by Dan Bark	
100 Mahaseth (Ekkamai)	MICHELIN BIB GOURMAND	Caper by Dan Bark	
100 Mahaseth (Si Phraya)	MICHELIN BIB GOURMAND	Mayrai	
BAAN	MICHELIN PLATE	MIA Restaurant	
Caviar Café		Pizza Massilia (Ruam Rudee branch)	
Flat Mable		Pizza Massilia (Sukhumvit branch)	
Haoma		Sanehjaan	
Il Fumo		Sushi Mizu	
La Bottega di Luca			
La Dotta (Thonglor)			

- If customer has already confirmed through SMS to replace existing benefit with this substitute one, customer cannot change back to receive existing benefit until 31 December 2020.
- The benefit cannot be exchanged or redeemed for cash and is not transferable to another person.
- US person is not eligible for this benefit
- Citibank reserves the right to change, amend, modify, suspend, continue or terminate the benefit at any time without advance notice.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this benefit.
- This privilege is valid from 1 May 2020 - 31 December 2020.

Grab Cash Rebate Privilege:

Privilege	Citigold	Citigold Preferred	Citigold Elite
Grab Cash Rebate	THB 250/month	THB 700/month	THB 1,500/month

- Clients must retain Citigold customer who has maintained an outstanding balance of THB 5 million and above.
- This privilege is for a new Citigold customer that open an account from 1 May 2020 - 31 December 2020 or the existing customer that confirm to get new privileges replacing old ones through the SMS before 31 May 2020 only.
- Citibank reserves the right to offer THB 250 per month for Citigold customer who has maintained an outstanding balance of THB 5 million but less than THB 10 million, THB 700 per month for Citigold Preferred customer who has maintained an outstanding balance of THB 10 million but less than THB 50 million and THB 1,500 per month for Citigold Elite customer who has maintained an outstanding balance of THB 50 million when spending in Grab application in Thailand through Citi Credit Card (primary card).
- This benefit is for Citigold clients who pay for any service fees on Grab application in Thailand such as Transportations, Grab Food and Grab Express with Citi Credit Card (primary card).
- Cash rebate of THB 250 per month for Citigold customer, THB 700 per month for Citigold Preferred customer and cash rebate of THB 1,500 per month for Citigold Elite customer will be credited to your Citi Credit Card (the specific one you use for making the payment) within 60 days after transaction month.
- In case you spend through various Citi Credit Cards, the cash rebate will be credited to your card with maximum spending amount at Grab application Thailand. The cap for maximum cash rebate earned is defined by the card with the highest spending on Grab Application in Thailand with the qualifying THB 250 spending for Citigold, THB 700 spending for Citigold Preferred and qualifying THB 1,500 spending for Citigold Elite customer. If multiple cards are used with equal amounts of spending, the cash rebate will be credited to your card depending on the following card type; Citi ULTIMA/ Citi Royal Orchid Plus/ Citi Prestige/ Citi Mercedes/ Citi Premier/ Citi Grab/ Citi Lazada/ Citi Rewards/ Citi Cash Back/ Citi Simplicity respectively.
- If customer has already confirmed through SMS to replace existing benefit with this substitute one, customer cannot change back to receive existing benefit until 31 December 2020.
- This benefit cannot be exchanged or redeemed for cash and is not transferable to another person. The amount cannot be carried forward to the next month.
- US person is not eligible for this benefit.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this benefit.
- Citibank reserves the right to change, amend, modify, suspend, continue or terminate the benefit at any time without advance notice.
- This privilege is valid from 1 May 2020 - 31 December 2020.

Starbucks Cash Rebate Privilege:

Privilege	Citigold	Citigold Preferred	Citigold Elite
Starbucks Cash Rebate	THB 200/month	THB 300/month	THB 500/month

- Clients must retain Citigold customer who has maintained an outstanding balance of THB 5 million and above.
- This privilege is for a new Citigold customers that open an account from 1 May 2020 - 31 December 2020 or the existing customers that confirm to get new privileges replacing old ones through the SMS before 31 May 2020 only.
- Citibank reserves the right to offer THB 200 per month for Citigold customer who has maintained an outstanding balance of THB 5 million but less than THB 10 million, THB 300 per month for Citigold Preferred customer who has maintained an outstanding balance of THB 10 million but less than THB 50 million and THB 500 per month for Citigold Elite customer who has maintained an outstanding balance of THB 50 million when spending on Citigold Debit Mastercard or Citi Credit Card (primary card) at Starbucks shop in Thailand.
- Citibank reserves the right to provide cash credit only for Starbuck transactions with SCT or Starbucks code on the statements.
- Cash rebate of THB 200 per month for Citigold customer, THB 300 per month for Citigold Preferred customer and cash rebate of THB 500 per month for Citigold Elite customer will be credited to your savings account when spending through Citigold Debit Mastercard or to your Citi credit card account (the specific one you use for making the payment) when spending through Citi credit card within 60 days after transaction month.
- In case you spend through various Citi cards, the cash rebate will be credited to your card with maximum spending amount at Starbucks Thailand. The cap for maximum cash rebate earned is defined by the card with the highest spending at Starbucks with the qualifying THB 200 spending for Citigold customer, THB 300 spending for Citigold Preferred customer and qualifying THB 500 spending for Citigold Elite customer. If multiple cards are used with equal amounts of spending, the cash rebate will be credited to your card depending on the following card type; Citi ULTIMA/ Citi Royal Orchid Plus/ Citi Prestige/ Citi Mercedes/ Citi Premier/ Citi Grab/ Citi Lazada/ Citi Rewards/ Citi Cash Back/ Citi Simplicity and Citigold Debit Mastercard respectively.
- If customer has already confirmed through SMS to replace existing benefit with this substitute one, customer cannot change back to receive existing benefit until 31 December 2020.
- This benefit cannot be exchanged or redeemed for cash and is not transferable to another person. The amount cannot be carried forward to the next month.
- US person is not eligible for this benefit.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this benefit.
- Citibank reserves the right to change, amend, modify, suspend, continue or terminate the benefit at any time without advance notice.
- This privilege is valid from 1 May 2020 - 31 December 2020.

Exclusive for Citigold World Debit Mastercard Cardholder:

Complimentary Access to Mastercard Airport Experiences provided by LoungeKey[™] free 2 visits/year.

- This privilege is eligible for Citigold customer who has maintained an outstanding balance of THB 5 million and above.
- Citigold customers will receive two complimentary visits per year at Mastercard Airport Experiences provided by LoungeKey[™]. However, Citigold customers can be accompanied by his/her guest but the number of complimentary visits of the Citigold customers will be deducted for 1 visit per 1 guest.
- Citigold customers may use the privileges 2 times at once in the event of bringing in accompanied guest.
- Lounge access fee of US \$27 per person will be charged to your Citigold Debit Mastercard in the event that the customer uses the lounge more than 2 visits per year.
- To access participating lounges, Citigold customers must have at least US \$27 per one person in the bank account associated with the Mastercard for authorization purpose only.
- To access participating lounges, Citigold customers must present your card, together with your boarding pass, and identify yourself as a LoungeKey member. Customers can sign up to become a member by visiting www.airport.mastercard.com/ or download the Mastercard Airport Experiences mobile app to generate your digital lounge access code. However, Citigold customers must have at least US \$1 in the bank account associated with the Mastercard for authorization purpose only.
- Unused complimentary access will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
- Complimentary access to Mastercard Airport Experiences provided by LoungeKey[™] is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- Card member acknowledges that the complimentary access to Mastercard Airport Experiences provided by LoungeKey[™] is provided by third party merchant, and not by Citibank. Citibank is not responsible for the acts or omissions of such merchants, or for any deficiency in the facilities and services offered.
- Citibank reserves the rights to change, amend, modify, suspend, continue or terminate the benefit at any time without advance notice.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this benefit.

Shell Cash Rebate Privilege:

- Cash rebate will be calculated with every THB 800 but not exceeding THB 1,600/sales slip, limited to the first qualifying THB 4,800/month/customer (inclusive of all cards, primary and supplementary card combined and Citigold Debit Mastercard)
- Shell gas stations all branches
- The cap for maximum cash rebate earned is defined by the card with the highest spending at Shell gas stations in the first qualifying THB 4,800 spending. If multiple cards are used with equal amounts of spending, the cap will be defined by the card with the highest tier.
- The cap and rebate per each transaction is earned based on the following tiers:
 - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Select card members will receive up to 3% cash rebate
 - Citi Rewards, Citi Rewards Gold card members will receive up to 2% cash rebate
 - Citi Cash Back Platinum, Citi Makro card members will receive up to 1% cash rebate

- Cash rebate is eligible for Citigold Debit Mastercard and Citi credit cards that are issued in Thailand and have registered for the campaign. The campaign excludes Citi Royal Orchid Plus credit cards.
 - For Elite customer, who has the outstanding balance of deposit and/or investment of THB 50 million or above, will receive additional cash rebate from the normal rate up to 8% within a limit of THB 348/month/card account.
 - For Preferred customer who has the outstanding balance of deposit and/or investment of THB 10 million but less than THB 50 million, will receive additional cash rebate from the normal rate up to 6% within a limit of THB 288/month/card account.
 - For Citigold customer, who has the outstanding balance of deposit and/or investment of THB 5 million but less than THB 10 million, will receive additional cash rebate from the normal rate up to 5% within a limit of THB 240/month/card account.
- For credit cards eligible for cash rebate, we reserve the right not to give any Citi Rewards Points for all gasoline spending at any gas stations nationwide (with the exception of Citi ULTIMA credit cards.)
- Cash rebate will be credited to your credit card account and/or saving account within 60 days after transaction month.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.
- 1 January 2020 - 31 March 2021

Cash Rebate up to 10% when spending via Citi Premier Credit Card at participating supermarkets:

- Applicable only for spending at participating supermarkets.
- Only for spending at THB 800 or more/sales slip and cash rebate is limited to THB 1,000/account (Primary and supplementary cards are combined)/month/all participating supermarkets for Citigold customers.
- One-time registration is required for cash rebate. Type SUP (space) followed by last 12 digits of your credit card numbers (no space between numbers) and send to 4712228 (THB 3/SMS).
- Promotion Period is 1 January 2020 - 31 December 2020
- Cash rebate will be credited to primary card account only within 60 days after the end of the month that card members perform transactions. Card members must maintain membership status during this period to have this cash rebate credited.
- Citibank reserves the rights to change, amend, modify, suspend, continue or terminate the benefit at any time without advance notice.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this benefit.

Citibank, N.A. Terms & Conditions: Travel Insurance

- Citibank provides services of insurance premium payment through Citi Credit Card only.
- Citibank is not an agency or insurance broker to sell insurance product.
- Participated insurance company in the campaign is MSIG Insurance (Thailand) PCL.
- Underwriting is subject to the conditions and underwriting regulation of the insurance company.
- Terms and conditions under MSIG Insurance (Thailand) PCL are operated by Lockton Wattana Insurance Broker (Thailand) Ltd.
- Payment of insurance premium through main cards or supplementary cards is considered to be the same account.
- Cash rebate will be calculated from insurance premium according to the stated promotion rate on Citibank communications that you've received.
- Customers will entitle for cash rebate only when insurance policy is approved and customer hold an active insurance policy until free-look period is over.
- Cash rebate will be transferred to the customer's account within 90 days from the end of the month which the insurance premium has been completely paid as per the billing amount.
- Cash rebate cannot be converted to cash or transferred to other.
- MSIG Insurance (Thailand) PCL is fully responsible to provide Starbucks gift card and distribute to customers to the provided address in the insurance policy within 30 days after inception date.
- Starbucks gift card is reserved for customer who has purchased Single Trip Travel Insurance. Starbucks gift card value depends on the amount of insurance premium according to the stated promotion rate on Citibank communications that you've received.
- Starbucks gift card cannot be converted or exchanged into cash.
- This campaign is applied from 1 June - 31 December 2020.
- Citibank reserves rights of final decision on any disputes arising out of or in connection with this promotion.