

With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities (“UOB”).

UOB is the issuer of “Citi” branded consumer banking products in Thailand and Citibank, N.A., Bangkok Branch is providing certain services in respect of those products.

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Privileges for Citi Prestige Credit Card members

1. Citi Rewards Points Privileges

General Conditions:

- The Bank reserves the right not to reward credit card transactions incurred from spending on cash advance, mutual fund, unit-linked products, land transfer fee, utility (electricity and water) as well as spending at gas stations, Makro, payment transactions via Citibank Online and cancellation of goods and services (domestically and internationally) or any type of tax refund, annual fee, interest and fees.
- From 1 August 2023 onwards, The Bank will discontinue rewards points and bonus points via your Citi Prestige Credit Card on spending transactions in Thai Baht at overseas merchants and online merchants registered outside Thailand.
- Spending through Citi Prestige in Thai Baht at Hypermarket and Supermarket* over THB 100,000 per billing cycle will not be eligible to earn Citi Rewards Points. * The Bank will refer to Mastercard® and Visa Hypermarket Merchant Category Code 5411.
- Additional rewards points will be credited into primary account within 30 days after program ends monthly and card members must maintain membership status until the upload date.
- Rewards reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of corresponding purchase transaction. Accelerated/bonus reward points will be awarded only if cumulative value of new purchase transactions in the respective spend category is higher than the value of transactions reversed.
- Relationship bonus will be calculated based on spending on Citi Prestige Card within past 12 months.
- The percentages below will be applied on your annual spending at the end of each anniversary year to derive the Relationship Bonus Points.

Tenure with The Bank	1 Year	2-5Years	>5 Years
Card only	0.5%	1%	2%
Card & Citigold	1%	2%	5%

- Restricted for active Citigold status with the bank for the past 12 months. Valid for Thai residence only.
- The Bank reserves the right to change promotion without prior notice.

- For more detail, please contact Citi Prestige Service Line at 0-2232-2333.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

2. Accommodation and Travel Services

Priority Pass™

General Conditions:

- Offer valid from 1 January 2024 until 31 December 2024
- The Priority Pass Card is not transferable and is only valid up to its date of expiry and when it has been signed by the cardholder.
- In the event that the Citi Prestige Credit Card has been cancelled due to any reason; the cardholder acknowledges and accepts that Priority Pass Card will be cancelled before the expiry date.
- The Priority Pass Card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
- Admittance to the lounges is conditional upon presentation of a valid Priority Pass Card only. Payment cards, including Citi Prestige Credit Card will not be accepted as substitutes for the Priority Pass Card.
- Please note that the lounge staff is not The Bank's staff. If Citi Prestige Priority Pass cardholders are accompanied by guest(s), their guests will have to pay a Lounge Visit Fee per visit which will be charged to their Citi Prestige Credit Card and will be shown in the monthly statement. In case of any dispute on airport lounge fee charging, customer must make a dispute within 90 days after the charge occurred on your monthly statement.
- Citi Prestige Credit Card holders must show a valid Priority Pass membership card in order to gain entry to the lounge.
- In case of lost/damage Priority Pass™ Card, a new card will be delivered to statement address within 45 days after notification to The Bank.
- For the full list of valid airport lounges, please refer to www.prioritypass.com.
- Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit <http://www.prioritypass.com/Conditions-of-use.cfm> for more information.
- Supplementary card members who have spending over THB 300,000 in 12 months, will be eligible for 2nd year Priority Pass™ card renewal.
- For Priority Pass renewal for Supplementary card members, Supplementary card members must have the spending over THB 300,000 in 12 months each year and will be calculated from the month the since The Bank offers Priority Pass™ membership. If Supplementary card members don't have the spending per criteria, The Bank reserves the right to cancel Priority Pass card before the expiry date on credit card For example, if Priority Pass™ card will be expired in April 2024, then the spending will be calculated from 1 April 2023 – 31 March 2024 and the renewed Priority Pass™ card will be delivered to statement address by 30 April 2024.

- The Bank reserves the right not to renew Priority Pass in the following years if customer spend less than THB 300,000 in the first year.
- In case Citi Prestige primary card members have more than one Citi Prestige supplementary cards, the spending THB 300,000 will be calculated for each supplementary card. Spending cannot be combined between all supplementary cards to receive the privilege.
- Spending excludes annual fees, interest, and other fees.
- Priority Pass™ card from Citi Prestige is eligible to the access of the “Airside airport lounge” only. (Airside airport lounge means card members have to pass through Immigration process in the airport.) “Co-Working Space” is considered as Landside airport lounge which is not covered in the service.
- Please note that the visit of accompanying guests for Airside airport lounge and the access of the Landside airport lounge (both card members and accompanying guest), Citi Prestige Credit Card members have to pay the lounge visit fee per visit, which will be charged to your Citi Prestige Credit Card and will be shown in the monthly statement.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

3. Airport Limousine Service

General Conditions:

- Offer valid from 1 January 2024 until 31 December 2024 and bookings cannot be made more than 6 months in advance.
- **Valid for Citi Prestige primary cardholders only.**
- Each Citi Prestige primary cardholder is entitled to 2 complimentary airport limousine transfers at participating airports in Bangkok and Asia-Pacific per calendar year.
- All charges must be made on Citi Prestige Credit Card.
- Additional charges for cancellation/amendment fees and waiting time charges will apply and are to be borne by cardholder. In any case, no extra stop will be available.
- Luxury airport transfer imposes limits on the number of passengers per car and/or the numbers of luggage per passenger. This service is limited to 3 passengers per car and a maximum of 2 large suitcases, generally considered with dimension no larger than 28”. Regarding on carry-on luggage (soft case), it will be considered as a cabin suitable suitcase, passengers can carry their own bags in the vehicle or even on their laps should the bag makes no potential damage to the vehicle interior or any other safety concerns. Otherwise, the drivers can decline the service.
- Luxury airport transfer services have a complimentary transfer allowance, which is based on driven kilometers in each city. Any excess charges beyond the complimentary transfer allowance will be advised to cardholder upon confirmation of the booking. Cardholder will be charged for excess charge per kilometer.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

Below is the reference for the distance for the complimentary travel allowance by cities

Country	Airport	Distance included (KM)
Australia	Brisbane	20
Australia	Melbourne	25
Australia	Perth	20
Australia	Sydney	25
Cambodia	Phnom Penh	15
China	Beijing	40
China	Guangzhou	40
China	Hangzhou	40
China	Shanghai - Pudong	50
China	Shanghai Hongqiao	25
Hong Kong	Hong Kong Island	All
Hong Kong	Hong Kong Island S	All
Hong Kong	Kowloon	All
Hong Kong	New Territories	All
India	Bangalore	40
India	Delhi	40
India	Mumbai	40
Indonesia	Bali	40
Indonesia	Jakarta	40
Japan (Tokyo)	Haneda	30
Japan (Tokyo)	Narita	85
Japan (Osaka)	Osaka - Kansai	50
Korea	Seoul Gimpo	50
Korea	Seoul Incheon	80
Macau	Macau	All
Malaysia	Kuala Lumpur	75
New Zealand	Auckland	30
Philippines	Manila	25
Singapore	Singapore	All
Taiwan	Kaohsiung	15
Taiwan	Songshan	15
Taiwan	Taipei	45
Thailand	Bangkok (Suvarnabhumi / Don Muang Airport)	Bangkok zones
Thailand	Bangkok (Suvarnabhumi / Don Muang Airport)	Nonthaburi, Patumthani, Nakornpathom, Samutsakorn and Samutsongkram Pay extra USD 15.6
Thailand	Bangkok (Suvarnabhumi / Don Muang Airport)	Samutprakarn 50
Thailand	Phuket	35

Vietnam	Hanoi	30
Vietnam	Ho Chi Minh City	20

***Remark:**

- Tokyo's rates covered within 23 wards' jurisdiction only. Out-town charge will apply to below locations and the upgrade fee will be borne by cardholder.
 - **Narita Airport (NRT)**
 - > To / From Funabashi / Chiba: Upgrade fee USD 50 + Excess KM charge
 - > To / From Kawasaki / Yokohama: Upgrade fee USD 56 + Excess KM charge
 - **Haneda Airport (HND)**
 - > To / From Funabashi / Chiba: Upgrade fee USD 56 + Excess KM charge
 - > To / From Kawasaki / Yokohama: Upgrade fee USD 50 + Excess KM charge

Reservations

- All booking is subject to availability.
- Booking for the services must be made at least 72 hours prior to commencement of travel. The Bank reserves the right to reject booking of services if less than 72 hours before commencement of travel.

Cancellation and Charges

- There is no charge for any cancellations made more than 48 hours in advance of the service and capped entitlement will not be considered utilized.
- For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized. Cardholders will need to pay the additional fees that is required for the new booking.
- Additional charges applied less than 48 hours, cardholders will need to pay the additional fees that is required for the new booking.
- For additional luggage, a larger vehicle or child or infant car seat is required. Please provide number of passenger and luggage during booking.

Note some destinations have made it mandatory for infant/child car seats to be provided.

- In the event that the Citi Prestige Credit Card has been cancelled due to any reason; the cardholder acknowledges and accepts that the complimentary limousine services will be cancelled even though the cardholder has booked the service before the cancellation of the Citi Prestige Credit Card.

Miscellaneous

- Unused complimentary limousine services will be forfeited on the 31st of December of each calendar year and cannot be carried forward to the next year.
- Complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts, or privileges.

- The Bank and participating partners reserve the right to vary the terms and conditions of this offer.
- It is the responsibility of the cardholder travelling to allow enough time to get to the airport and check-in before the check-in counter closes. Local traffic conditions and unforeseen circumstances can affect travel time, and the cardholder accepts those risks when using the airport transfer service.
- Cardholder acknowledges that luxury airport service is provided by third party suppliers, and not by The Bank. The vehicle used shall be an executive-type sedan. Vehicle make and model are subject to supplier's fleet availability, and The Bank does not guarantee a specific vehicle model. The Bank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, The Bank has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - a. such loss, personal injury or death is / are caused solely by The Bank's negligence; or
 - b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

4. Complimentary 1 night stay for the 4th night at participating hotels around the world

General Conditions:

- Offer valid from 1 January 2024 until 31 December 2024 and bookings cannot be made more than 6 months in advance.
- Citi Prestige primary cardholders can enjoy this privilege 2 times per calendar year.
- **Valid for Citi Prestige primary cardholders only.**
- Reserved the right to limit complimentary 4th night free at participating hotels which determined by Visa and Mastercard only.
- Booking for the services must be made at least 48 hours prior to commencement of check-in time. The Bank reserves the right to reject booking of hotels if less than 48 hours before check-in time.
- There is no charge for any cancellations made more than 72 hours in advance of the check-in time and capped entitlement will not be considered utilized.
- For any cancellations made within 72 hours prior to the check-in time, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized. Cardholders will need to pay the additional fees that is required for the new booking.
- For any change/amendment made within 72 hours prior to the check-in time, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized. Cardholders will need to pay the additional fees that is required for the new booking.

- A minimum of 4 consecutive night stay is required in order to enjoy one night on a complimentary basis. The maximum complimentary night's stay is one and all other nights will be borne at the cardholder's cost.
- There are no credits for any unused free nights if the guest checks out early.
- Rates are per room, per night, based on single/double occupancy and availability at time of reservation and do not include additional per room, per night charges that may be imposed or state/local taxes.
- Only one complimentary night is allowed per Citi Prestige primary cardholder per room per booking. Complimentary night has no refund value.
- This benefit cannot be combined or used in conjunction with
 - Any other promotions or discounts, including the use of corporate code discounts
 - Any other offers, discounts, promotion, etc. given by the hotel/property of choice, including loyalty rewards
- To qualify for the complimentary night:
 - i. **The primary cardholder who booked the stays must be one of the staying guests and must be present during the entire duration of stay.**
 - ii. Complimentary night is non-transferable and non-endorsable.
 - iii. Complimentary night must be utilized during the same stay as the purchased nights.
 - iv. Purchased and complimentary nights must be of the same room types.
 - v. Request for quotations, reservations and bookings within 24 hours of stay are not allowed.
 - vi. Back-to-back stays are not allowed and defined as consecutive stays:
 - In the same hotel, same city and
 - In a different hotel, in the same city

For the purposes of these conditions, "back-to-back stays" are stays at the same hotel in the same city booked on two reservations that are fewer than 7 nights apart between the last night booked on the first reservation and the first night booked on the second reservation. "Consecutive Stays" is defined as

- Any stays in which the check in date less than 7 days from the previous check out date. Example: a reservation made for 8/1/2024 – 12/1/2024 following 1/1/2024 – 7/1/2024 will not be eligible.
 - In this case, Citi Prestige Primary cardholders will only be entitled to 1 complimentary night (on the 1st reservation) even though 2 separate reservations are made.
- The following stays will not qualify for this benefit:
 - Full and Half board room stays
 - Single and multi-room suites
 - Home & Farm Stays
 - Serviced apartments
 - Villas

- Packaged stay and member rates, such as air and hotel, hotel and car rental, hotel and meals bundled promotions

Reservations

- Advance reservation is required and subject to availability at the time of reservation.
- To redeem the complimentary night's stay benefit, Citi Prestige cardholders will need to make a prior reservation via Citi Prestige Concierge. Walk-in guest(s) without prior reservations will not be granted the complimentary night's stay benefit.

Payment

- Cardholder is required to make upfront payment in full at time of booking.

Mastercard card members	Visa card members
Fully pay (100% Prepaid) for the entire stay (minimum of 4 nights) with the primary cardholder's Citi Prestige Credit Card at the time of booking.	Pay for 3 nights at the time of booking with the Primary cardholder's Citi Prestige Credit Card.

- Value of one free night is computed as the average nightly room rate for the 4 nights stay.

Rebate of 1 complimentary night

Mastercard card members	Visa card members
The card member will receive a rebate in the form of a statement credit for the 4 th Night within 2 billing cycles (up to 90 days) from completion of full payment at point of booking.	The card member will be charged for 3 nights at the time of booking; the card member will not receive a rebate.

Cancellation and Charges

- Cancellations and amendments to booking can only be made by calling Citi Prestige Concierge.
- Cancellation and amendment fees apply depending on the policies of the respective Participating Hotels.
- If the booking was made with the concierge on or before 31/12/2024 the reservation will be considered as part of the 2024 benefit usage.
- Amendments or re-booking made after this date (31/12/2024) will be considered as part of the 2025 benefit usage.
- All reservations made on or after 1/1/2024 will be considered as 2024 usage regardless of the check in / check out date.
- A no-show will be treated as a cancellation and cardholder will be billed accordingly
- Cancellation fees will be charged directly to the Citi Prestige Credit Card account.

- Complimentary night is only applicable to room rates and does not include taxes, surcharges or any other fees.
- Once reservations are confirmed, all associated cost (amendment fee, cancellation fee, taxes and surcharges and room price difference) will be borne by cardholder

Miscellaneous

- Complimentary one night's stay is based on accommodation for a maximum occupancy per room type and is exclusive of all applicable tax and service charges for such accommodation. Cost of tax, service charges, meals, and all other incidentals, will be charged to Citi Prestige Credit Card holders directly (including applicable tax and service charges) by the participating hotels.
- The complimentary one night's stay is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts, or privileges.
- Cardholder acknowledges that the good and services are provided by third party' network of hotels, and not by The Bank. Fulfillment of this offer is the sole responsibility of the participating Visa and Mastercard merchants. Visa and Mastercard reserve the right at any time and without prior notice or assigning any reason, to change the merchants. Cardholders are solely responsible for checking the Citi Prestige website for updates before using or booking any privileges.
- Bookings made through other methods such as websites, travel agents or directly with a hotel will not qualify for free night.
- The Bank and participating hotels reserve the right to vary the terms and conditions of this offer.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

5. Parking Reservation Service

Conditions:

- The privilege is subject to parking space availability.
- The privilege does not cover any parking fee.
- The offer is reserved only for Citi Prestige Credit Card holders and does not include any monthly parking payments.
- Citi Prestige Credit Card holders must show physical Citi Prestige Credit Card to the staff before using the reserved parking service
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

6. Roadside Assistance Service

Conditions:

- Limit Roadside Assistance service up to 2 times/calendar year/account (primary card and supplementary card combined)
- Citi Prestige Roadside Assistance covers the cost of up to THB 1,500 per event, and up to 2 events per calendar year excluding the cost of any parts or accessories. The cost of charges and services excess shall be bound entirely and directly by the cardholder.
- Citi Prestige cardholder must be at the incident.
- Repair or towing service of the immobilized vehicle must be arranged by Citi Prestige Roadside Assistance, or the cardholder must obtain prior consent from Citi Prestige towing of the vehicle by another party. Citi Prestige Roadside Assistance is not responsible for the damages caused by towing and the cardholder cannot claim for the continuation of journey.
- For gasoline refill service, The Bank reserves the right for incident that a car ran out of gas on the road only, not applicable for gasoline refill service at home/residence. The Bank reserves the right to charge actual cost of gasoline refill, if the incident found other than specified T&C above.
- Gasoline refill service, up to 10 liters*
- When the cardholder requests an alternative vehicle or rental vehicle, the cardholder is required to meet the requirements of the rental vehicle company and is required to comply with the terms and conditions provided by the rental vehicle company. Citi Prestige Roadside Assistance is not responsible for the delivery or return of neither the rental vehicle, nor any accidental damage or mechanical breakdown on any hired or rental vehicle arranged by Citi Prestige Roadside Assistance.
- Citi Prestige Roadside Assistance will not be responsible for any cost arising from damage to any goods or commercial goods.
- Citi Prestige Roadside Assistance will not be responsible for any service or expenses occurring while the vehicle is towing or carrying more weight/persons that it is designed for, as stated in the vehicle manufacturer is specifications, nor for any problem arising as a consequence of the vehicle being used in motor competition or racing kind.
- Citi Prestige Roadside Assistance will not be responsible for providing roadside repair and towing service of a vehicle in the absence of the cardholder.
- Citi Prestige Roadside Assistance will not be liable for any mechanical problem or damage arising after the vehicle has been towed to a repair garage agreed or nominated by the cardholder.
- Any fraud or modification made to the documents in order to conceal part or the whole of the fact, shall immediately terminate the responsibility of Citi Prestige Roadside Assistance over any assistance for services and expenses.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

7. Home Assistance Service

Conditions:

- Covers only emergency call for service cost, arrangement cost, initial service fees, and transportation cost to and from your residence. The service does not include the costs of equipment and spare parts and the expenses on this maintenance of such equipment.
- The cardholders are entitled to receive the privilege from Citi Prestige Home Assistance program for 1 time/month and limit up to 2 times/year/account (Primary card and Supplementary card combined) with maximum coverage of THB 2,000 per incident.
- Citi Prestige Home Assistance provides service to the area in Bangkok only. The cardholder must be presented otherwise Citi Prestige Home Assistance cannot provide the service.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

8. Complimentary Fitness Service at leading participating hotels

Citi Prestige Credit Card members can enjoy complimentary access to the fitness clubs at participating luxurious hotels.

1. Bangkok Marriott Marquis Queen's Park

- Limited to 40 primary card members per day for Health Club access
- 30% discount for a la carte treatment at Quan Spa
- This privilege is valid from 1 January 2024 – 31 July 2024
- Accessible Hours : 08.00 a.m. – 08.00 P.M.
- For squash room, extra payment required at THB 500/hour for 2 persons
- Hotel Address : 199 Sukhumvit Soi 22, Klong Ton, Klongtoey, Bangkok 10110, Thailand
- For more information, please call 0-2059- 5555

2. Renaissance Bangkok Ratchaprasong Hotel

- Limited to 50 primary card members per day for Health Club access at R Fit (floor PL)
- 30% discount for Quan Spa treatments except bath, steam and package
- This privilege is valid from 1 January 2024 – 31 December 2024
- Accessible Hours : 6.00 a.m. – 10.00 p.m.
- Hotel address : 518/8 Ploenchit Road, Bangkok
- For more information, please call 0-2125-5000

3. Shangri-La Hotel, Bangkok

- Limited to 50 primary card members per day for Health Club access
- 15% discount on spa menu except retreat package
- This privilege is valid from 1 January 2024 – 31 December 2024

- THB 500 net for massage studio at CHI, The Spa
- Accessible Hours : 6.30 a.m. – 8.00 p.m.
- Hotel address : 89 Soi Wat Suan Plu, Bangrak, Bangkok
- For more information, please call 0-2236-7777

Terms & Conditions:

- Only Citi Prestige primary card members are eligible for this privilege, and the privilege is non-transferrable.
- Each primary card member is eligible for 1 access per day. Citi Prestige primary card members are required to start using the fitness immediately upon privilege redemption. The fitness privilege cannot be redeemed to reserve fitness use for a later time or day.
- Fitness club access is subject to availability and advance reservation is not allowed. Please check the details with the hotel prior use.
- Admittance to the fitness club is conditional upon presentation of a valid primary card and national ID.
- Accompanying guest(s) will be charged at hotel rate. All charges must be made on the Citi Prestige credit card.
- Primary card members and/or accompanying guest(s) must comply with the hotel rules including the privilege usage verification. If the primary card members and/or accompanying guest(s) fail to comply the rules, The Bank and the hotel reserve the right to cancel the usage of the privilege.
- The Bank has no involvement in providing goods and services, please contact the hotel directly for more details.
- The Bank reserves the rights of final decision on any disputes arising out of or in connection with this privilege.
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9. Birthday Privileges

- Birthday Voucher will be sent to your registered address within your birth month. Please show your Citi Prestige Credit Card, Birthday Voucher and National ID before using the service. You can learn more on terms and conditions of each birthday privileges on the vouchers that have been sent to you.
- Reserve the right for customer to use the birthday privileges on the birth month and 1 month after birth month in 2024 only.
- Birthday vouchers will be sent to Citi Prestige Credit card holders who have opened Citi Prestige account for minimum of 1 months.
- The Bank has no involvement in providing goods and services, please contact the service provider directly for more details.
- The Bank reserves the rights of final decision on any disputes arising out of or in connection with this privilege.

10. Citi Prestige Personal Assistant

Conditions:

- The Service Provider for Citi Prestige Personal Assistant is Aspire Lifestyle. For the most current details regarding Service Provider Terms and Conditions, please contact Citi Prestige Personal Assistant.
- Special Offers and Benefits provided by Aspire Lifestyle.
- Offers and Benefits provided by Aspire Lifestyle are subject to availability and are subject to change or cancellation without notice. All bookings must go through Citi Prestige Personal Assistant and must be paid in full with a valid Prestige Credit Card. Additional Terms and Conditions may apply.
- Special offers provided by Aspire Lifestyle are provided by third party merchants and the bank is not responsible for losses related to the offer, benefit, fulfillment or use of the goods and services.
- Please contact your Citi Prestige Personal Assistant for additional program details and terms and conditions.
- If the cardholder would like to receive Year-end account summary, please contact Citi Prestige Service Line 0-2232-2333.
- Citi Prestige Service Line Officers are available 24 hours a day, 7 days a week to answer any inquiries and respond to your requests.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.