

I. Citi Prestige Rewards Program – So much reward, so little effort.

Rewards Earnings Conditions:

- Citibank 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.
- 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. *Citibank will refer to Visa and Mastercard Hypermarket Merchant Category Code 5411.
- 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 Citibank | 1 Year | 2-5 Years | >5 Years |
|----------------------|--------|-----------|----------|
| Card only | 0.5% | 1% | 2% |
| Card & Citigold | 1% | 2% | 5% |

- Restricted for active Citigold status with Citibank for the past 12 months. Valid for Thai residence only.
- Citibank reserved the right to change promotion without prior notice.
- For more detail, please contact Citi Prestige Service Line at 0-2232-2333.

Effective from September 16, 2019, the benefits of airport limousine transfers, Meet & Assist service, complimentary 4th night at participating hotels and complimentary green fees at participating golf clubs are available for booking up to 6 months in advance of utilization date.

II. Travel – Travel and stay in ultimate style and comfort.

Priority Pass™

General Conditions:

- Offer valid from 1 January 2020 until 31 December 2020
- 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 will not be accepted as substitutes for the Priority Pass Card.

- Please note that the lounge staff is not a Citibank 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.
- Citi Prestige cardholders 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.
- For Priority Pass™ renewal for supplementary card members, new card will be delivered to statement address when both primary and supplementary card members have the normal account status and spending via Citi Prestige supplementary credit card is over THB 300,000 within the last 12 months. Last 12 months spending will be calculated prior to the expiry month on Priority Pass™ card. For example, if Priority Pass™ card will be expired on April 2020, then the spending will be calculated from 1 April 2019 – 31 March 2020 and the renewed Priority Pass™ card will be delivered to statement address by 30 April 2020.
- 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 & accompanying guests), Citi Prestige card members have to pay the lounge visit fee per visit which will be charged to their Citi Prestige credit card and will be shown in the monthly statement.

III. Luxury Airport Transfer Service

General Conditions:

- Offer valid from 1 January 2020 until 31 December 2020 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 one complimentary one-way airport limousine services per itinerary. Capped at two redemptions per calendar year per card.
- All charges must be made on Citi Prestige credit card.

- Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by cardholder.
- Luxury airport transfer imposes limits on the number of passengers per car and/or the number of luggage per passenger. This service is limited to 4 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.

Below is the reference for the distance for the 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 | 80 |
| 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 | Phuket | 35 |
| Vietnam | Hanoi | 30 |
| Vietnam | Ho Chi Minh City | 20 |

Reservations

- All booking is subject to availability.
- Booking for the services must be made at least 72 hours prior to commencement of travel. Citibank 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 apply for additional luggage, a larger vehicle or child or infant car seat is required. Please provide number of passenger and luggage during booking. Note that some destinations has 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 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.
- Citibank and participating partner 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 Citibank. The vehicle used shall be an executive-type sedan. Vehicle make and model are subject to supplier's fleet availability, and Citibank does not guarantee a specific vehicle model. Citibank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citibank 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 Citibank'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.

IV. Meet and Assist Service

General Conditions:

- Offer valid from 1 January 2020 until 31 March 2020 and bookings cannot be made more than 6 months in advance.
- **Valid for Citi Prestige primary cardholders only.**
- All charges must be made on Citi Prestige card.
- The complimentary service is applicable for a single traveler. Cardholder will be charged for additional travelers.
- In the event cardholder comes in a group, cardholder will have to break away from their group for the service. If cardholder wish to continue the services with their group, the group will be considered as additional passengers and subjected to additional charges.

Reservations

- All booking is subject to availability.
- Booking for the services must be made at least 72 hours prior to commencement of travel. Citibank 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.

- There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport.
- In the event that the Citi Prestige credit card has been cancelled due to any reason; the cardholder acknowledges and accepts that the Meet and Assist service will be cancelled even though the cardholder has booked the Meet and Assist service before the cancellation of the Citi Prestige credit card.

Miscellaneous

- Unused complimentary Meet & Assist service will be forfeited on the 31st 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.
- Citibank and participating partner reserve the right to vary the terms and conditions of this offer.
- Cardholder acknowledges that Meet and Assist service is provided by third party suppliers, and not by Citibank. Citibank is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered.
- Cardholder understands and accepts that Meet and Assist services is beyond the control of Citibank because the service is subjected to laws, rules, regulations and conditions of each airport. Therefore, Citibank shall not be liable to any difficulty or mistake which affects the Meet and Assist service.”

V. Enjoy 1 complimentary night stay with every 4 nights booked with more than 5,000 hotels worldwide. Citi Prestige Visa Infinite primary card members can now enjoy this privilege when booking and paying with Citi Prestige Visa credit card via

<https://visa-hotel-nights.inspiredlifestyles.com/>

Terms and Conditions

- Offer valid from 1 January 2020 until 31 December 2020.
- Primary cardholder must be a guest on the itinerary and must be present during the entire duration of stay.
- Minimum requirement of 4 nights must be consecutive nights.
- Each cardholder can only book one room per transaction.
- Payment must be made by Citi Prestige Visa Infinite Card.
- Bookings are non-refundable, and date changes are not permitted.
- Bookings must be made at least 48 hours prior to check-in.
- Bookings are pre-paid and charged in USD, with the merchant of record being Ascenda Loyalty Pte. Ltd.in Singapore.

- Customer must pay taxes & fees on all complimentary nights. Bookings include all applicable taxes and fees, except for selected municipal or similar taxes that are required by law to be collected from guests at the hotel upon check-in.
- Cardholder acknowledges that the good and services are provided by third party' network of hotels, and not by Citibank.
- Cardholders are solely responsible for checking more terms & conditions from <https://visa-hotel-nights.inspiredlifestyle.com> before booking any privileges.

VI. Stay an extra night.

General Conditions:

- Offer valid from 1 January 2020 until 31 December 2020 and bookings cannot be made more than 6 months in advance.
- Effective from April 1, 2020 – December 31, 2020, Citi Prestige primary cardholders can enjoy this privilege 2 times per year.
- **Valid for Citi Prestige primary cardholders only.**
- 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:
 - The primary cardholder who booked the stays must be one of the staying guests and must be present during the entire duration of stay.**
 - Complimentary night is non-transferable and non-endorsable;
 - Complimentary night must be utilized during the same stay as the purchased nights;
 - Purchased and complimentary nights must be of the same room types;
 - Request for quotations, reservations and bookings within 24 hours of stay are not allowed;
 - 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 8/1/2020 – 12/1/2020 following 1/1/2020 – 7/1/2020 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.

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

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

Rebate of 1 complimentary night

| VISA Cards | MasterCard Cards |
|---|---|
| The cardmember will be charged for 3 nights at the time of booking; the cardmember will not receive a rebate. | The cardmember will receive a rebate in the form of a statement credit for the 4th Night within 2 billing cycles (up to 90 days) from completion of full payment at point of booking. |

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 31/12/2020 the reservation will be considered as part of the 2020 benefit usage.
- Amendments or re-booking made after this date (31/12/2020) will be considered as part of the 2021 benefit usage.
- All reservations made on or after 1/1/2020 will be considered as 2020 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 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 cardholders 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 Citibank. 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.
- Citibank and participating hotels reserve the right to vary the terms and conditions of this offer.

VII. Receive 3% cash rebate when spend via Citi Prestige Card every THB 800/sales slip at Shell gas stations nationwide.

General Conditions:

- **Period 1 Apr' 20 - 31 Mar' 21**
- Valid only for Citi Prestige card members who register for the campaign.
- One-time registration required Send SMS by typing GAS (space) followed by the last 12 digits of your card numbers (no space between numbers) to 4712228 (cost THB 3 per SMS) or register via other channels as specified by Citibank.
- Cash rebate will be calculated from spending for every THB 800/sales slip but not exceeding THB 1,600/sales slip, with total spending cap of THB 4,800/month/customer.
- This includes spending on Citi Prestige credit cards for both primary and supplementary cards.
- This program is applicable for all Shell gas stations nationwide.
- Cash rebate will be credited to primary card member account within 60 days after the end of each month.
- Citibank reserves the right to give cash rebate to customers who still have active Citi Prestige credit card at the time of cash rebate gets credited.

VIII. Golf Privileges

General Conditions:

- Offer valid from 1 January 2020 until 31 March 2020.
- Offer is fully subsidized by Visa and not a direct offer from the golf clubs.
- **Offer is valid for Citi Prestige primary cardholders only with cards issued within Thailand only.**
- Citi Prestige primary cardholders are entitled to book and play for a maximum of 3 times per calendar year.
- Offer is valid for weekdays and weekends except public holidays. The policy for public holidays varies by golf clubs.
- Maximum 3 Citi Prestige primary cardholders are allowed to use the complimentary green fee per flight.
- Unused complimentary green fees will be forfeited on the 31st March 2020 of each calendar year and cannot be carried forward to the next year.
- Citi Prestige primary cardholders and his/her guests should hold valid golfer's insurance as individual golf clubs may impose golf insurance requirement.
- Citi Prestige cardholders must follow the terms and conditions of booking (set out in "Reservations" section below, or will not be granted access rights to the Participating Clubs.

- Offer is not valid for use in conjunction with other non-Citi Prestige promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournament.
- Offer is valid for use where booked directly by Citi Prestige Concierge. Accordingly and for the avoidance of doubt, Citi Prestige cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.
- Cardholders must be present for their own booking made under their name.
- Citibank reserves the right to reject booking if cardholders make enquiries or booking directly at the club or transfer the confirmed tee-time over to the Citi Prestige cardholder.
- Cardholder must complete their current game before the next booking can be made.
- Any cardholder indulging in impersonation or in breach of any terms and conditions, Citi and Visa reserves the right to withdraw the golf benefits.

Reservations

- All bookings must be made through Citi Prestige Concierge.
- Minimum balls per flight may be required for tee-off by respective golf clubs as per their club policy.
- Bookings cannot be made less than 5 calendar days and more than 14 calendar days in advance before day of tee-off. Note that day of tee-off does not count. (As an example, Tee-off on Friday means booking must be made latest by Sunday).
- Citi Prestige cardholders understand and acknowledge that participating clubs will not entertain any correspondence/enquires and/or attempts for bookings from Citi Prestige cardholders if the Citi Prestige cardholders contact the golf clubs directly to book this offer.
- A status update on the golf booking request will be sent to cardholders within 2 business days.
- Cardholders cannot book more than 14 days in advance.
- Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the participating clubs and are subject to availability. Citi Prestige cardholders will not be granted access rights to the participating clubs without prior bookings through Citi Prestige Concierge.

Fees and Charges

- All payments for cardholder(s) and guest(s) must be charged to their Citi Prestige card.
- Citi Prestige cardholders and guests have to pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges (“Other Usage Charges”) at normal published rates at the participating clubs where applicable, subject to the participating clubs terms and conditions.
- All payment made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, must be made with a Citi Prestige card.

Cancellation, Amendment and Charges

- Cancellations are to be made through Citi Prestige Service Line and not directly with the participating clubs
- Cancellations and amendments to booking can only be made by calling Citi Prestige Service Line.
- Cancellation and amendment fees apply depending on the policies by respective participating clubs.
- There will be no rain check.
- Cancellation fees will be charged directly to the Citi Prestige credit card account.
- Cancellation charges apply for late cancellations and no show.
- Number of days required for cancellation is dependent on the day booked and policies by respective participating golf club.
- Late arrivals and no-shows shall be subjected to full published rates charged to the Citi Prestige cardholder.
- Amendment fee of US\$10 applies plus any applicable cancellation/amendment fees levied by the respective golf club if changes are made after confirmation has been issued
- Any changes within the cancellation period is considered a cancellation and penalty fees will apply. This includes changes of date, time, course, golf clubs or player names.
- In the event that the Citi Prestige credit card has been cancelled due to any reason; the cardholder acknowledges and accepts that the complimentary green fees will be cancelled even though the cardholder has booked the complimentary green fees before the cancellation of the Citi Prestige credit card.

Miscellaneous

- Golfers must have a valid handicap.
- The Golf Privileges are valid for golf rounds only. They do not provide Citi Prestige cardholders and their guests with access to the other recreational facilities at the participating clubs.
- The Golf Privileges are not to be regarded as a golf club membership
- Citi Prestige cardholders acknowledge and agree that Citibank and Visa are not responsible for non-fulfillment of any privileges or any defect or lack in service or goods supplied by third parties, including the Participating Golf Clubs. Accordingly, Citi Prestige cardholders irrevocably agree not to make any claim against Citibank and Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the Golf Privileges, including but not limited to failure or inadequacy of service or fulfillment of privileges by the Participating Clubs
- Citibank and Visa reserves the right and without assigning any reason, to change or to cancel any participating club
- To the fullest extent permissible by law, each participating Citi Prestige cardholder releases Citibank and the respective participating clubs from any claim, loss, damage,

cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with his/her participation or attempted participation in the Golf Privileges.

IX.VIP Reserved Parking.

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 cardholders and does not include any monthly parking payments.

X. Protection and Security - Let us take care of it.

Roadside Assistance

Conditions:

- Citi Prestige Roadside Assistance covers the cost of up to THB 1,500 per event or not excess 20 kilometers from the incident, and up to 2 events per 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.
- 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.

XI. Home Assistance.

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 up to twice per year with the expense of not more than THB 2,000 per each repair work. Cardholders have to be responsible for any amount exceeding THB 2,000 and the difference between the incurred cost and THB 2,000 cannot be carried forward to the next or any repair works.
- Citi Prestige Home Assistance provides service to the area in Bangkok and suburb only. The cardholder must be presented otherwise Citi Prestige Home Assistance cannot provide the service.

XII. Citibank Purchase Protection Plan (PPP)

Conditions:

The cardholder is protected under Citibank Purchase Protection Plan at no fee or extra charges. When the cardholder purchase goods under the cardholder's name through Citi Prestige Credit Card, Citibank Purchase Protection Plan will cover any loss or damage occurring to the goods within 30 days of purchase with maximum indemnity per occurrence of THB 400,000 and per item of THB 120,000, maximum 4 times per annual fee cycle*.

The responsibility of the cardholder:

50% of claim amount or minimum THB 900 for loss or damage arising from accidental damage including theft.

Sign & Fly

When the cardholder is charged for the air ticket, be it domestic or international flights, with the Citi Prestige Card, the cardholder will receive compensation up to THB 20,000 per person or THB 40,000 per family for any flight delay over 4 hours. In case the cardholder's luggage delivery is delayed for more than 6 hours, the cardholder will receive compensation for necessary expenses of up to THB 20,000 per person or THB 40,000 per family. If there is a loss

of luggage, the cardholder will receive compensation for necessary expenses of up to THB 50,000 per person or THB 100,000 per family*.

Remark: Please use Citi credit cards for any payment of claimed expenses. If the card member pays by cash, or other card, the insurance shall limit a compensation of an expense amount not more than THB 3,000. Please keep the receipts of any expenses happened while waiting for the flight or the luggage as evidence. Compensation does not include the cost of luggage and belonging items, which the cardholder may claim from the airline.

Travel Insurance

Whenever charging full travel fares to the Citi Prestige Credit Card, the cardholder is automatically entitled to Travel Accident Insurance coverage of up to THB 35,000,000 per card provided with no charge. This insurance covers the cardholder, spouse, and dependent children (dependent will be covered 25% of benefit) in the event of travel-related accident, provided that their travel fares are fully charged to the Citi Prestige card.

Remarks: The specified coverage is the highest coverage per account for loss of life, loss of organs or permanent disability depending on the proportion of your individual accident policy.

The Travel Accident Insurance does not cover taxi and motorcycle taxi services.

Citibank is not suggesting cardholders to purchase insurance and is not acting as an insurance brokerage or an insurance agent. Please check and confirm all details with the insurance agent before purchasing insurance.

Claim Procedure

In the incident that might lead to making a claim, you must inform Lockton Wattana Insurance Brokers (Thailand) Ltd., Ltd about such incident as soon as possible, within 30 days from the day of the incident. The claim form and important evidence must be sent to:

Lockton Wattana Insurance Brokers (Thailand) Ltd.

35th Floor, United Center Building,

323 Silom Road, Khet Bangrak,

Bangkok 10500.

Tel: 098-249-5657

Website : www.locktonwattana.co.th

Remark: This information is descriptive only. This precise coverage afforded is subject to the terms and conditions and exclusions of the insurance policy. Coverage is underwritten by

Lockton Wattana Insurance Brokers (Thailand) Ltd. Citibank reserves the right to change the terms of Purchase Protection Plan and Travel Insurance and will give prior notification to the cardholder

XIII. Service - At your service.

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 Card. Additional Terms and Conditions may apply.
- Special offers provided by Aspire Lifestyle are provided by third party merchants and Citi is not responsible for losses related to the offer, benefit, fulfillment or use of the goods and services.
- Please contact your Citi Prestige 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.
- With the toll free number service from 19 countries all over the world back to Citi Prestige Service Line in Thailand, Citi Prestige card members are offered an international Toll-free service by dialing the following numbers:

| Country of origin | Toll Free number | Country of origin | Toll Free number |
|--------------------------|-------------------------|--------------------------|-------------------------|
| Australia | 1800-140-244 | Norway | 800-14-070 |
| Belgium | 0800-7-2514 | Philippines | 1800-661-0001 |
| Denmark | 80-01-5399 | Portugal | 0800-866-234 |
| France | 0800-905-882 | Singapore | 800-6611-042 |
| Hawaii | 1-866-337-7986 | Sweden | 020-79-6079 |
| Hong Kong | 800-966-857 | Taiwan | 0080-166-1001 |
| Indonesia | 001-800-660-061 | Italy | 1678-78647 |
| United Kingdom | 0800-96-9271 | Japan | 005-3166-0013 |
| Korea | 00798-66-1-0061 | New Zealand | 0800-10-2289 |
| U.S.A. | 1-888-729-0907 | | |

Citi Prestige Service Line Officers are available 24 hours a day, 7 days a week to answer any inquiries and respond to your requests.

XIII. The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.