

## **Terms and Conditions – Member Get Member Program**

### **1. Member Get Member Program Details**

- Referrer must obtain consent from referees to disclose their personal information: names and telephone numbers to Citibank.
- Only referrers with the following criteria are eligible to participate in Member Get Member program.
  - 1) Existing Citi Credit Cards/ Citi Ready Credit or Citi Retail Banking customers who have deposit or investment accounts with Citibank
  - 2) New Citi Credit Cards/ Citi Ready Credit which application process has yet to be completed, or
  - 3) Non-Citi customers who have applied for Citi Credit Card or Citi Ready Credit within 1 year prior to the referral date.
- Referees are eligible to this referral program must:
  - 1) Not be existing Citi Credit Card Members / Citi Ready Credit Customers (new applicants only), or
  - 2) Be Ex-Citi customers who have terminated all Citi Credit Cards / Citi Ready Credit / Citi Retail Banking account for more than 12 months prior to the referral date, or
  - 3) Not be existing Citi Retail Banking customers, for Citi Gold or Citi Priority applicant
- Referees from Member Get Member will be offered and introduced Citi financial products as per normal selling/account opening process prior to making a decision to use any products.
- Referees who apply for Citi Credit Cards or Citi Ready Credit from Member Get Member via online channel will receive online acquisition offer via online channel. Referees from other channels will receive acquisition gift as normal. Relevant terms and conditions will be applied.
- Referees from Member Get Member via online channel will receive additional THB 500 cash rebate of online acquisition offer when they have at least 1 transaction within 30 days after Citi Credit Card or Citi Ready Credit get approved. (In case that referees get approved for more than 1 Citi product, the referees will earn THB 500 cash rebate at most)
- Cash rebate will be credited to the referee's Citi Credit Card or Citi Ready Credit account (spending condition must be met) within 90 days after program ends. If referees get approved for both Citi Credit Card and Citi Ready Credit and have spending in both products, the cash rebate will be credited to Citi Credit Card account.
- Citibank will accumulate number of successful referrals under the same referrer at the end of the program. Qualified referees under this program must get approved for Citi Credit Card or Citi Ready Credit or open Citi Priority or Citigold account during 1 May – 30 June 2021. Details of the Referral Rewards are as below.

### **2. Rewards for Referrers**

Referrers will be rewarded for every successful referral according to the product which the referees apply as per below table.

<b>Successful Referral for Citi Credit Card (except Citi Simplicity Credit Card) and/or Citi Ready Credit Account</b>	<b>Rewards for referrers*</b>
1	THB 1,000
2	THB 3,000
3	THB 5,000
4	THB 7,000
5	THB 9,000
6	THB 11,000
7	THB 13,000
8	THB 15,000
9	THB 17,000
10	THB 19,000

<b>Successful Referral for Citi Priority Account</b>	<b>Rewards for referrers*</b>
1	THB 1,000
2	THB 3,000
3	THB 5,000
4	THB 7,000
5	THB 9,000
6	THB 11,000
7	THB 13,000
8	THB 15,000
9	THB 17,000
10	THB 19,000

<b>Successful Referral for Citigold Account</b>	<b>Rewards for referrers*</b>
1	THB 2,000
2	THB 4,000
3	THB 6,000
4	THB 8,000
5	THB 10,000
6	THB 12,000
7	THB 14,000
8	THB 16,000
9	THB 18,000
10	THB 20,000

Note:

- The types of cards and/or accounts applied by the referred customer which the referrer will be entitled to rewards under the program conditions are Citi Credit Card (except Citi Simplicity Credit Card), Citi Ready Credit, Citi Priority and Citigold account.
- 1 successful referral is determined on the basis of 1 referred customer who (1) applies for Citi Credit Card (except Citi Simplicity Credit Card) and/or Citi Ready Credit account and gets approved for either product; or (2) opens either Citi Priority or Citigold account.
- If the referred customer applies for Citi Credit Card (except Citi Simplicity Credit Card) and/or Citi Ready Credit account and gets approved for more than 1 card and/or Citi Ready Credit account, a number of successful referrals will be counted as 1 successful referral.
- Number of successful referrals of the product cannot combine a referral for Citi Credit Card (except Citi Simplicity Credit Card) and/or Citi Ready Credit account with a referral for Citi Priority or Citigold account. They will be separately counted as 1 successful referral for Citi Credit Card (except Citi Simplicity Credit Card) and/or Citi Ready Credit account and 1 successful referral for Citi Priority or Citigold account. The referrer will be entitled to rewards under the program conditions for each product as per the above table.

### **3. Terms and Conditions about Referral Rewards given to Referrers**

- Referrer with successful referrals will be rewarded depending on the product which referee successfully applies as per Rewards for Referrers table.
  - In case that referee gets approved for Citi Credit Card or Citi Ready Credit account, cash rebate will be credited to referrer's Citi Credit Card or Citi Ready Credit account within 90 working days after program ends.
  - In case that referee opens a Citi Priority or Citigold account and has total deposit and/or investment balance per criteria, cash rebate will be credited to referrer's Citibank savings account within 90 days after the month the referee opens a Citi Priority or Citigold account. In case that the referrer does not have Citibank savings account, cash rebate will be credited to Citi Credit Card account with highest spending.
- The referrer must have active Citi Credit Card, Citi Ready Credit with good payment history in order to be eligible for the rewards.
- For 1) referrer who does not have any active Citi products but used to apply for Citiproducts or 2) referrer who is not able to receive cash rebate rewards, Citibank will offer gift voucher with an equivalent value of cash rebate by post.
- The referrer who does not have a Citi account and has not applied for any Citi products within the past 1 year will not be eligible to participate in this program.
- Referees who are eligible to this program must not be existing Citi Credit Card members / Citi Ready Credit customers (new applicants only) or customers who have terminated all Citi Credit Cards / Citi Ready Credit account within 12 months
- This program is reserved for the following products issued by Citibank, N.A., Bangkok Branch: 1) Citi Credit Cards (except Citi Simplicity Credit Card) 2) Citi Ready Credit account and 3) Citi Priority/Citigold account. The referee who applies for Citi Simplicity Credit Card will not be counted as a successful referral under this program.
- Employees of Citibank and its affiliates cannot participate in Member Get Member program as referrers or referees.
- Citibank reserves the rights to verify with the referees and do not offer any rewards to the referrers if the referees do not recognize the referrers.
- Citibank reserves the rights to make the final decision which the first referrer should get the referral rewards when there are more than one referrer referring the same referee.

- Citibank reserves the rights to not disclose any approval status of the referees to the referrer for their confidentiality. Citibank will inform referrers of total numbers of successful referrals of Citi Credit Cards, Citi Ready Credit, Citi Priority, or Citigold.
- The value of rewards the referrer receives from participating in the Member Get Member program, including gift voucher, cash rebate or merchandise is considered as personal taxable income. Citibank is responsible for submitting a withholding tax certificate stating the value of the rewards as the referrer's taxable income to the Revenue Department as required by laws. It is the referrer's responsibility to disclose the source and the value of the additional taxable income, in relation to your participation in the program, and submit the tax form. The referrer may request a letter confirming the value of such rewards from Citibank to support the personal income tax clarification.
- Citibank reserves the rights of final decision on any disputes arising out of or in connection with this program.
- Citibank reserves the rights at its absolute discretion to terminate this program or to vary, delete or add to any of these terms and conditions as appropriate without prior notice.
- The referral rewards is not applicable to referrers and referees if the referee is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted.
- Referees from Member Get Member do not have the right to receive referral rewards from Member Get Member program either directly or indirectly.

#### **4. Additional Terms and Conditions for Citi Priority and Citigold Referrals**

- Citi Priority status refers to a customer who has opened deposit and/or investment accounts with new funds at least THB 1 million but not exceeding THB 5 million.
- Citigold status refers to a customer who has opened deposit and/or investment accounts with new funds at least THB 5 million.
- A successful Citi Priority/Citigold referral is made when the referee establishes a new account (New to Bank) with the following total asset balance.
  - Citi Priority : Minimum of THB 1 million but not exceeding THB 5 million
  - Citigold : Minimum of THB 5 million

Such new account has been maintained with Citibank according to the timeline as required by this program. Account opening date and/or investment with new funds date must be within this program period. The person being referred must maintain the qualifying asset balance and Citi Priority/Citigold status for at least 2 consecutive calendar months including the month the account is opened.

- The referee must be a new client who has never opened an account or invested in any investment products with Citibank Thailand.
- Opening deposit and/or investment accounts with new funds means 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 referral reward will be given only to savings accounts opened at Citibank, N.A. Bangkok Branch or Citi credit cards issued by Citibank, N.A. Bangkok Branch. Referrer will receive the referral reward within 90 days after program ends. Referee is required to maintain Citi Priority/Citigold status at this time.

- In case where there are multiple referrers for the same referee, Citibank reserves the right to offer the referral to the first referrer, and that Citibank's decision is final.
- Citibank reserves the right at its absolute discretion to terminate this program or to vary, delete or add to any of these terms and conditions as appropriate without prior notice.
- US person is not eligible for this program.
- The referee who opens a new Citi Priority/Citigold account will get a normal promotion under the program and shall not enter, or receive a promotion under other acquisition programs.