



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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Terms and Conditions – Member Get Member Program

1. Member Get Member Program Details

- In case the referrer is the person who fills in the information of the Referee, includes full name and telephone number, for United Overseas Bank (Thai) PCL to contact, the Referrer confirm that the referee has granted the consent to disclose his/her personal information to The Bank so that The Bank is able to proceed in accordance with this Program.
- Only referrer with the following criteria are eligible to participate in Member Get Member program.
 - 1) Existing Citi Credit Cards/ Citi Ready Credit or Retail Banking customers who have deposit or investment accounts under Citigold, Citi Priority or Citi Banking.
 - 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 less than 1 year prior to the referral date but card or account have not been approved.
- 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 at least 12 months prior to the referral date, or
 - 3) Customers must not be existing Retail Banking or investment customers under Citigold, Citi Priority or Citi Banking. If customers were ex-Citi customers, customers must close accounts more than 12 months.
- Referee from Member Get Member will be offered and introduced financial products as per normal selling/account opening process prior to making a decision to use any products.
- Referee who applies for Citi Credit Cards or Citi Ready Credit from Member Get Member via online channel will receive online acquisition offer via online channel. Referee from other channels will receive acquisition gift as normal. Relevant terms and conditions will be applied.
- For the referrer and the referee who join Member Get Member program via online channel, the referrer must refer the referee via website <https://www.citibank.co.th/en/services/refer-a-friend.htm> and the referee must apply for eligible products via website <https://www.citibank.co.th/en/referee/index.htm> only.



- Referee from Member Get Member via online channel who applied Citi Credit Card/Citi Ready Credit will receive additional THB 500 cash rebate of online acquisition offer when he/she has at least 1 transaction within 30 days after Citi Credit Card or Citi Ready Credit get approved. (In case that referee gets approved for more than 1 Citi product, the referee will earn THB 500 cash rebate at the maximum).
- 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 referee gets approved for both Citi Credit Card and Citi Ready Credit and has spent in both products, the cash rebate will be credited to Citi Credit Card account.
- The Bank will accumulate number of successful referrals, which the referee gets approved for Citi Credit Card or Citi Ready Credit or open Citi Priority or Citigold account during 1 January 2024 – 29 February 2024, under the same referrer at the end of the program, to give the Referral Rewards in accordance with the terms and conditions specified in this program.

2. Rewards for Referrers

Referrer will be rewarded for every successful referral according to the product which the referee applies as per below table.

| Successful Referral for Citi Credit Card (except Citi Simplicity Credit Card) and/or Citi Ready Credit Account | Rewards for referrers* |
|---|-------------------------------|
| 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 |



| Successful Referral for Citi Priority Account | Rewards for referrers* |
|--|-------------------------------|
| 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 |

| Successful Referral for Citigold Account | Rewards for referrers* |
|---|-------------------------------|
| 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 referral will be rewarded depending on the product which referee successfully applies as per Rewards for referrer 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 The Bank 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 The Bank savings account, cash rebate will be credited to Citi Credit Card or Citi Ready Credit account with highest spending as per bank discretion.
 - Referrer is not required to have spending on Citi Credit Card or Citi Ready Credit account in order to receive member get member program rewards.
- The referrer must have active Citi Credit Card, Citi Ready Credit with good payment history in order to be eligible for the rewards.
- For referrer who does not have any active Citi products but used to apply for Citi products less than 1 year before refer friend or referrer who is not able to receive cash rebate rewards, The Bank will offer gift voucher with an equivalent value of cash rebate by post.
- The referrer who has not applied for Citi Credit Card or Citi Ready Credit within 1 year will not be eligible to participate in this program.
- Referee 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 at least 12 months prior to the referral date.
- This program is reserved for Citi Credit Cards (except Citi Simplicity Credit Card) or Citi Ready Credit account or Citi Priority/Citigold account, which issued by bank in Thailand. The referee who applies for Citi Simplicity Credit Card will not be eligible under this program.
- Employees of United Overseas Bank (Thai) PCL and its affiliates cannot participate in Member Get Member program as referrers or referees.

- The Bank reserves the rights to verify with the referee and to not offer any rewards to the referrer if The Bank is informed that the referee does not recognize or give consent to the referrer to disclose the information to The Bank for the purpose of this program.
- The Bank reserves the right 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.
- The Bank reserves the right to not disclose any approval status of the referee to the referrer for his/her confidentiality. The Bank will inform referrer of total numbers of successful referral of Citi Credit Cards, Citi Ready Credit, Citi Priority, or Citigold.
- The value of rewards which the referrer received from participating in the Member Get Member program, including gift voucher, cash rebate or merchandise is considered as personal taxable income. The Bank is obliged to submit a withholding tax form specifying the value of the rewards to the Revenue Department as required by laws. It is the referrer's responsibility to disclose the source and the value of the rewards in relation to your participation in the program, together with others taxable income, when filing personal income tax form. The referrer may request a letter confirming the value of such rewards from bank to support the personal income tax filing.
- The Bank reserves the right to solely make decision on any dispute arising out of or in connection with this program. The decision of The Bank shall be deemed final.
- The Bank reserves the right, at its absolute discretion, to terminate this program or to vary, delete or add any terms and conditions, as appropriate, without prior notice.
- The referral rewards is not applicable to referrer and referee if the referee is a resident of the European Union or European Economic Area (EEA).
- Referee from Member Get Member is not entitled 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 account means an account of a customer which has been opened with the deposit and/or investment with new funds from THB 1 million but not exceeding THB 5 million.
- Citigold account means an account of a customer which has been opened with the deposit and/or investment 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



Account opening date and/or investment with new funds date must be within the period of this program. The person being referred must maintain the deposit and/or investment amount to be Citi Priority/Citigold account 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 under Citigold, Citi Priority or Citi Banking.
- 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 The Bank. Funds transferred between The Bank accounts shall not be deemed as new funds.
- The referral reward will be given only to Citi savings accounts opened at bank in Thailand or Citi credit cardmember in Thailand. Referrer will receive the referral reward within 90 days after program ends. Referee is required to maintain Citi Priority/Citigold status at this time.
- US person is not eligible for this program on Member gets Member for Citi Priority and Citigold Referrals.
- The referee who opens a new Citi Priority/Citigold account will get a normal promotion under the program and cannot participate in other promotion in connection with the open of account under other programs.