## TERMS AND CONDITIONS

The offer is available to new Citi Credit Card customers signing up for eligible products via WSP until December 31, 2022 or discontinuation of the offer, whichever comes first and who meet the participation and minimum spend requirements below.

- This offer is exclusively provided by Citibank N. A. UAE Branch (Citibank) and is subject to Citibank Terms and Conditions.
- To qualify for the statement credit campaign, you must be approved for a Citi card and meet the minimum spend amount within the first 90 days from the card approval as follows:
  - a. Citi Emirates Ultima: AED 1500 statement credit, subject to a minimum spend of AED 25,000
  - b. Citi Prestige Cards: AED 1000 statement credit, subject to a minimum spend of AED 25,000
  - c. Citi Emirates Ultimate: AED 500 statement credit, subject to a minimum spend of AED 20,000
  - d. Citi Emirates World / Citi Premier Cards : AED 250 statement credit , subject to a minimum spend of AED 10,000.
  - e. Citi Cashback Card/Citi Rewards: AED 150 statement credit, subject to a minimum spend of AED 5,000.
- The statement credit will be posted within 30 working days after the respective minimum spend criteria was achieved as per the card type.
- This offer is not applicable for Citi Simplicity cards, existing Citi customers and Citi staff or customers who have closed a Citi Card within the last 24 months.
- Reversed / Refunded purchases, bill payments via Citibank Online or Citi Mobile, Cash Withdrawal, payment of AMF, financial charges, bank fees, balance transfers and loan on card are not eligible for cashback and will not count towards the minimum monthly card spend specified above.
- The campaign is valid on WSP until December 31, 2022
- The customer is not eligible to receive the offer if they meet the spend criteria but fail to make any minimum payments due against their card or are on any payment block during the campaign period at the time of statement credit fulfillment.
- This offer will not be available in conjunction with any other sign up offers / promotions.
- All Citi Credit Cards are approved at the discretion of Citibank, N.A subject to receipt of complete documentation (in original), required information to the satisfaction of the bank and successful verification.
- By inquiring about Citibank, N.A. services, offers or products, the applicant authorizes Citibank, N.A. representatives to approach him/her on their contact details including their telephone/mobile number for any product or service offered by Citibank, N.A. anytime within 12 month period from the time of this acknowledgment

- Citibank may revise, suspend or delete this offer without prior notice.
- Citibank Terms and Conditions apply, are subject to change and are available upon request. For the current Terms and Conditions, please visit www.citibank.ae.
- All offers are made available on a best-effort basis Citibank, N.A. makes no warranties and assumes no responsibility for products and services by other entity(ies) including WSP.
- Citibank, or any of its affiliates, or officers, directors, employees will not be liable for any loss, damage or expense arising out of or otherwise related to this offer.
- The products mentioned in this document are not offered to individuals residents in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services herein to such individuals.
- Partner Terms & Conditions apply.

**Warning:** If you do not meet the repayments/payments on your loan/financing, your account will go into arrears. This may affect your credit rating, which may limit your ability to access financing in the future

• Citibank N.A. - UAE Branch (Citibank) is licensed by the Central Bank of the UAE.