

Offer Terms and Conditions

1. The digital referral program offer duration is from August 1st, 2021 to December 31st, 2021. Referral date should be on or before December 31st, 2021.
2. The last date of approvals for applications through this digital referral program is January 31st, 2022.
3. There is a cap of 7 referrals given by referrer during campaign period.
4. Referrer will receive statement credit reward depending on the successful referrals as per product reward grid.
5. Reward will be in the form of statement credit in customer's Citi Credit Card Account.
6. Referrer offer is applicable for existing Citi Credit Card customers only.
7. This campaign is not applicable for US Citizens or US green card holders.
8. The reward would be extended to referrer only upon issuance of a new Citi Credit card to his/her referred person, meeting the spend criteria specified herein.
9. Referred customer should have used his Citi Credit Card for at least one retail transaction within 45 calendar days from the date of the card issuance. Referrer will not be eligible for the reward if the Referee fails to meet this condition.
10. Citi Simplicity card is not eligible for referral program.
11. Customers who are currently Citibank Credit Card holders or have closed a Citibank Credit Card within the last 24 months are not eligible to be referred in this digital referral program.
12. The reward shall be extended conditioned that the customer (Referrer) correctly entered his/her registered mobile phone number in the required field on this online referral form page.
13. Statement credit will be issued within 45 business days of the referee meeting the spend criteria specified herein.
14. Any existing customer who refers outside of this Citi's digital referral program will not be eligible for this reward.
15. This offer is not valid in conjunction with any other offer.
16. This offer is not extended to Citibank employees or Citi outsourced staff. This condition is applicable to both referred person & referrer.
17. All credit cards are approved at the sole discretion of Citibank, N.A UAE (Citibank N.A.). Approval for a credit card is subject to receipt of complete documentation (in original), required information to the satisfaction of the bank and successful verification.
18. Citibank Terms and Conditions apply. They are subject to change and are available on www.citibank.ae
19. All offers are made available on a best-effort basis and at the sole discretion of Citibank, N.A. Citibank, N.A. makes no warranties and assumes no liability or responsibility with respect to the products and services provided by partner(s)/ other entity(ies)
20. In no event shall Citibank, any of its affiliates, or any of their officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to this offer.
21. Citibank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel digital referral program with or without any reason



22. The digital referral program 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. Please consult a bank representative for details.
23. The Referral Reward amount for successful referrals will be as per the product reward grid.

Reward Grid Card Type	Referral Reward (Statement Credit in AED)	Reward Fulfilment
Citi EK Ultima	2,000	Referrer will receive statement credit within 45 days from the referee making 1 transaction on their approved Citi Card
Citi Prestige	750	
Citi EK Ultimate	500	
Citi Premier	200	
Citi EK World	200	
Citi Cashback	100	
Citi Rewards	100	
Citi Simplicity	0	