

CITI LIFE PROGRAM TERMS CONDITIONS



Definitions:

- a) "Card" means in addition to the Card(s) stated in the General Terms and Conditions, the Citi Life credit card issued by Citibank to the Cardmember and includes Basic, Supplementary and Replacement Cards.
- b) "Card Account" means in addition to the Card Account(s) stated in the General Terms and Conditions, the Citi Life credit card opened by Citibank for the purpose of entering all credits and debits received or incurred by the Basic Cardmember and the Supplementary Cardmember, if any, under these Terms and Conditions.
- d) "Cardmember" means in addition to Cardmembers stated in the General Terms and Conditions, the persons for whose use the Citi Life Card is issued by Citibank and includes Basic, Supplementary and Replacement Cards.
- e) "Citi Life Card" means the Citi Life Infinite, Citi Life Platinum, Citi Life Titanium, Citi Life Gold and/or Citi Life Silver credit card issued by Citibank
- f) "Citi Life Program" means the program enabling Cardmembers to use their Citi Life Card and redeeming the CitiDollars earned against rewards/benefits offered in terms of the CitiDollars Program as stated in the General Terms and Conditions. The following terms and conditions are applicable to Citi Life Cards issued pursuant to the Citi Life Program:

A) GENERAL

- 1) A Cardmember whose Card Account is valid and in good standing, as determined by Citibank at its sole discretion, is entitled to participate in the Citi Life Program and earn CitiDollars which can subsequently be redeemed against rewards/benefits offered vide the CitiDollars Program ("CitiDollars Program"). The CitiDollars earned under the Citi Life Program will be governed by terms stated in Section D(2)(f) of the General Terms and Conditions and vide provisions stated vide the Citi Life Program Terms and Conditions stated herein. Citibank is entitled, at any time and without any prior notice or liability to the Cardmember in any manner whatsoever, to terminate CitiDollars Program and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or withdraw or change the participants of CitiDollars Program, and/or modify or limit the value of CitiDollars and/or the manner of their redemption even though any of such acts may diminish the value of the CitiDollars already accumulated and the Cardmember shall be bound by such variations and amendments. The latest provisions in such connection will be available on the Citibank website. It is the Cardmember's responsibility to ensure that he is apprised of the provisions and any changes thereof relating to the Card at all times. Citibank's decision on all matters relating to the CitiDollars Program shall be final and binding on the Cardmember.
- 2) A Cardmember will be entitled to receiving, on a monthly basis, CitiDollars which will be credited to his Card Account at the rate determined by Citibank for every AED Dollar equivalent (earn rate) charged to his Card Account for retail purchases. Citibank reserves the right, to be exercised at any time and without prior notice to the Cardmember, to change the ratio between a) CitiDollars to be awarded, and b) the specified amount charged to the Cardmember's Card. Citibank shall also have the right to determine the maximum number of CitiDollars that can be earned by a Cardmember as well as the transactions that shall be excluded from earning CitiDollars in accordance with provisions stated in Section J(6) Clause 6.10, Clause 6.10(a) and Clause 6.10(b) of the General Terms and Conditions.
- 3) CitiDollars shall be calculated on the amount of eligible retail purchases accumulated on a daily basis, rounded down to the nearest CitiDollar. Eligible retail purchases charged by a Supplementary Cardmember will be aggregated with the retail purchases charged by a Basic Cardmember for the purposes of calculating the amount of CitiDollars earned. The aggregated CitiDollars will reflect in the Basic Cardmember's Card Account.
- 4) Any refunded retail purchases will not be accredited to CitiDollars. Where CitiDollars have been credited to the Cardmember's Card Account and/or used before the retail purchase is refunded, Citibank will debit the Card Account for the credited CitiDollars. Citibank shall be entitled to debit such CitiDollars even if such debiting causes the Card Account to have a negative CitiDollars balance.
- 5) Subject to the provisions stated herein, each CitiDollar earned will be valid for redemption for a maximum period of three years. Citibank reserves the right to change, at its discretion, the validity of the CitiDollars earned by the Cardmember at anytime and without providing prior notice to the Cardmember in such respect.
- 6) The Cardmember may only transfer/ redeem those CitiDollars registered and credited to the Card Account of the Basic Cardmember at the time of making the transfer/ redemption. The books and the records of Citibank shall be conclusive evidence with respect to the number of CitiDollars registered and credited to the Cardmember's account.
- 7) Provided that the Card Account is in good standing as determined by Citibank and that there are sufficient CitiDollars, a Cardmember may select and redeem any one or more of the CitiDollars rewards, based on the qualifying CitiDollars amount, via such redemption channel as Citibank may from time to time inform the Cardmember. The Cardmember agrees that the use of any channel will be governed by its applicable terms and conditions. Unless expressly stated herein, CitiDollars are not transferable and not exchangeable for cash or credit. Redemption instructions with respect to
- 8) CitiDollars once submitted to Citibank cannot be canceled, revoked or changed by the Cardmember.
- 9) Citibank shall not, in any way, be liable to the Cardmember or any third party for any goods or services or the quality or performance of such goods or services redeemed from/ supplied by any partner, service provider, merchant or any third party under/ pursuant to the CitiDollars Program. Cardmembers should seek redress and direct any complaints or comments with respect to such goods and services to the respective partner, service provider, merchant or third party.
- 10) The Cardmember hereby authorizes Citibank to disclose information regarding himself and his Card Account(s) to such third parties as Citibank deems necessary for the purposes of the Citi Dollars Program.

B) CITIDOLLARS CATALOG REDEMPTION

- 1) Cardmembers will be entitled to redeeming CitiDollars earned against rewards/ benefits available as listed under the
- 2) CitiLife Rewards Catalog ("Catalog"). Any order placed for the redemption of CitiDollars for any of rewards/ benefits available in terms of the CitiDollars Program is subject to Citibank's approval, the availability of the reward/ benefit at the time of placing the redemption order by the Cardmember, as well as, any restrictions applied by the suppliers of the redeemed CitiDollars reward/ benefit. The redemption rate shall be determined by Citibank from time to time. Citibank may without prior notice to the Cardmember withdraw or substitute any of rewards/ benefits listed in the Catalog for another reward/ benefit of comparable value or nature. Redemption orders may be placed at www.citibank.ae or any other channel as Citibank may from time to time inform the Cardmember.
- 3) Citibank shall only be responsible for forwarding the Cardmember's order for rewards/ benefits to the supplier of reward/benefit requested by the Cardmember. Citibank is not and shall not be considered at any time as the supplier of the reward/ benefit available under the Catalog. All reward items/ benefits are made available on a best-effort basis and at the sole discretion of Citibank. Citibank makes no warranties and assumes no liability or responsibility with respect to the products and services provided the suppliers/ merchants/ partners. The supplier/merchant's terms and conditions apply. Citibank shall not be held responsible in any way whatsoever for the quality/ suitability/ fitness of the reward/ benefit or for any damaged, defective or unsatisfactory reward/ benefit received by the Cardmember at any time.
- 4) Cash coupons, offered under CitiDollars Program, are not exchangeable, refundable, or redeemable for cash or credit under any circumstances. Such cash coupons are not replaceable in the event of loss or destruction after being issued and are subject to such terms and conditions as may be prescribed by the issuer of the same.
- 5) Details of specific rewards are set out in the Catalog which is subject to change from time to time as may be determined by Citibank without prior notice to the Cardmember. All CitiDollars rewards/ benefits selections are non-returnable/ nonreversible. When deemed necessary by Citibank and/or merchant partners, a similar substitution may be made without advance notice to the Cardmember.
- 6) This feature can be utilized only by Citi Life Infinite, Citi Life Platinum, Citi Life Titanium, Citi Life Gold and/or Citi Life Silver Credit Cardmembers

C) CITIDOLLARS TRANSFER PROGRAM - REDEMPTION FOR PARTICIPATING LOYALTY PROGRAMS ("LOYALTY PROGRAM")

POINTS

- 1) Citibank will from time to time enable the Cardmember to avail the Loyalty Program so that the Cardmember can use his CitiDollars to redeem for Loyalty Program points. The transfer rate for redemption shall be determined by Citibank and may be revised from time to time at Citibank's discretion. The Cardmember shall be responsible for checking the applicable transfer rate at the time of redemption. Citibank may impose an administrative fee to the Cardmember for each request to use his CitiDollars to redeem Loyalty Program points. The Cardmember can use his CitiDollars to redeem for Loyalty Program points through entities/ partners intimated by Citibank from time to time. For the avoidance of doubt, Citibank shall have absolute discretion in choosing participating partners with respect to the Loyalty Program.
- 2) The Cardmember agrees that he must also be a member of the Loyalty Program before he can transfer his CitiDollars to the said Loyalty Program. The Cardmember must also request to transfer CitiDollars to Loyalty Programs at least 1 (one) month prior to the required date by which he wishes to witness the points in his Loyalty Program's account. Citibank is not liable to compensate the Cardmember for changes initiated by the participating partner in the Loyalty Program points redemption values required for a specific reward during the process of the transfer or due to unavoidable delays in the transfer from Citibank. The Cardmember further acknowledges and agrees that usage of his CitiDollars to redeem for Loyalty Program points will be subject to such terms and conditions, as may be imposed by Citibank and/or the respective Loyalty Program.
- 3) No cancellation of the transfer request is allowed. CitiDollars cannot be credited back once the transfer from Citibank to the participating Loyalty Program is complete.
- 4) To enable transfer of CitiDollars to Loyalty Programs, the Cardmember's current CitiDollars balance must be at least equal to a) the minimum CitiDollars required to enable the transfer, and b) total CitiDollars required by the Cardmember to achieve the Loyalty Program points equivalent required in value.
- 5) It is entirely the Cardmember's responsibility to provide authentic and accurate information with respect to his Loyalty Program's membership number and/or other membership account details required to successfully transfer the CitiDollars to the respective Loyalty Program partner. Citibank will not be liable for any CitiDollars transferred based on inaccurate information provided by the Cardmember.
- 6) The selection of participating Loyalty Program and other partners in the CitiDollars Program is at the discretion of Citibank and subject to change without prior notice.
- 7) This feature can be utilized only by Citi Life Infinite, Citi Life Platinum, Citi Life Titanium, Citi Life Gold and/or Citi Life Silver Credit Cardmembers