



PL Website Offer - Terms and Conditions

1. This offer is applicable only for customers who submit a lead through the Citibank website between January 1, 2021 and December 31, 2021.
2. Submitting details does not guarantee the reward and the customer has to avail a Personal Installment Loan (PIL) to obtain the reward.
3. The reward will be in the form of a Noon e-voucher which will be shared with customer via SMS within 30 working days' post 1st Loan EMI has been paid by the customer.
4. The offer is applicable for Personal Installment Loans only & not applicable for Salary Transfer Loans.
5. US Citizen or US green card holder customers are not eligible for this offer.
6. Existing Citibank loan customers & Citibank staff (including outsources staff) are not eligible for this offer.
7. This campaign is not applicable for Top Up loan applications.
8. 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 this offer, with or without any reason.
9. This offer will not be available in conjunction with any other sign up offers/promotions.
10. All loans are approved at the sole discretion of Citibank, N.A UAE (Citibank N.A.). Approval for a Loan is subject to receipt of complete documentation (in original), required information to the satisfaction of the bank and successful verification.
11. Citibank Terms and Conditions apply. They are subject to change and are available upon request. For the current Terms and Conditions please visit www.citibank.ae
12. Citibank reserves the right, at its absolute discretion, to vary, delete or add to any of these terms and conditions from time to time, without prior notice.
13. 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). Partner Terms & Conditions apply' wherever applicable.
14. 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.
15. By inquiring about our services, offers or products, you will be authorizing our representatives to approach you on your contact details including your telephone/ mobile number.
16. The applicant hereby represents and warrants that the information provided herein is true, accurate, and complete and that he/she agrees to remain responsible for and to indemnify Citibank, N.A. from and against any losses, claims and/or liabilities incurred by Citibank NA as a result of having relied on such information.
17. Citibank, N.A. is not required to verify the information provided by the applicant and neither is the bank obliged to provide the applicant with any loans or credit facilities based on the provided information.
18. I hereby acknowledge and agree to allow Citibank to share my details with any UAE credit bureau and make enquiries about me with any UAE credit bureau at its sole and absolute discretion.

19. The products mentioned in this document are not offered to individual residents in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. 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 mentioned herein to such individuals.
20. Noon e-voucher terms & conditions apply.

Terms & conditions for Noon e-voucher

1. The Noon eGift card has to be used to top up your noon.com wallet to purchase any product on noon.com platform or please visit the noon website <https://www.noon.com/uae-en/>
2. To redeem this eGift card: create you noon.com account, go to menu, click my account, select noon credits, enter the code into the provided field, and start shopping.
3. This eGift card must be redeemed within 4 months after SMS is received from Citibank with e-vouchers details.
4. Once this eGift card has been redeemed, the credits have no expiry date.
5. Expired eGift card cannot be extended, exchanged or refunded.