

#### Pay with Points

1. **What is Pay with Points?**

Pay with Points is a redemption program which allows customers to redeem their ThankYou® Points/ Points/ Miles against transactions they have conducted on their eligible Citi Credit Card for a statement credit. The Pay with Points redemption program can be availed through the following redemption options:

i) Pay with Points Online program using the following channels

- a) Citibank Online
- b) Citibank Mobile

ii) Pay with Points via SMS program

2. **What is Pay with Points Online?**

Pay with Points Online is a feature of the Citi ThankYou® Rewards and Citi Rewards Program where you can redeem your points or miles to get statement credit on recent eligible purchase transactions. Purchases must have been made with an eligible Citi Credit Card. Pay with Points Online can be accessed through Citibank Online or Citibank Mobile.

3. **What is Pay with Points via SMS?**

Pay with points is a new program which allows you to redeem your ThankYou® Points, Citi Miles and/or CitiDollars through an SMS which is sent to your registered mobile number with Citibank to offset your eligible transactions at designated merchant(s) or designated merchant category (ies). It is applicable to the Basic Cardholder of Citi Prestige, Citi Premier, Citi Rewards, Citi Life and Citi PremierMiles Cards issued by Citibank N.A. UAE ("Citibank").

4. **What is the difference between Pay with Points online and Pay with Points via SMS?**

Pay with Points Online is a method of getting a statement credit against a transaction by logging into Citibank Online or Citibank Mobile and making a redemption request by selecting the transaction(s) you would like a statement credit for, while through Pay With Points via SMS customers can redeem their points/miles through their mobile and on the go with 3 simple clics, after they have conducted a transaction eligible for the Pay with Points via SMS program.

#### Pay with Points Online

5. **How does Pay with Points Online work?**

Through Citibank Online:

- Once signed on to Citibank Online, click on the Pay with Points option under your credit card. Eligible purchase transactions will display and you can select the transactions that you would like to cover with a statement credit by redeeming your points/miles.

Through Citibank Mobile:

- Once signed on to Citibank Mobile, select your credit card and view your transactions, click on an eligible transaction and you will view the Pay with Points option. You can click on the Pay with Points button and can choose to cover the entire or partial transaction amount with a statement credit by redeeming your points/miles.

6. **Who is eligible to use the Pay with Points online feature?**

The Pay with Points Online feature is available to to the Basic Cardholder of any of the following cards. This list may be amended from time to time with prior notice to you.

- Citi Prestige
- Citi Premier
- Citi Rewards
- Citi PremierMiles
- Citi Life

7. **What types of transactions are eligible for Pay with Points Online?**

Pay with Points Online redemptions can only be made for retail transactions of AED 100 and above, within 60 days of the related transaction date.

The following transaction types are excluded: (i) **Any retail transaction under AED 100** (ii) annual fee payment(s) related to the Cardmember's Citibank VISA or Mastercard Credit Cards (iii) cash advances or any other form of manual or automated cash withdrawal/disbursement;; (iv) Finance Charges; (v) late payment charges; (vi) traveler's cheques, money orders balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges; (vii) purchase of foreign currency; (viii) contributions, premiums or other payments in relation to Invest Plus , Credit Shield/Credit Shield Plus products/programs/any other insurance programs or products that Citibank may choose to offer/distribute; (ix) transactions conducted at exchange house(s) (x) purchase of savings certificates, bonds securities and/or other debt/investment instruments; transactions conducted on the "government services" category (as defined by VISA/Mastercard, or associated acquiring banks);(xi) transactions that Citibank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent; (xii) any transaction undertaken through or using the UAE Direct Debit System, (xiii) payments to Citi loan accounts (mortgage, etc), (xiv) purchases in excess of limits on the Account. Furthermore, misuse of the Card to effect fictitious transactions through POS terminals at merchant outlets or through other means and commercial transactions conducted to operate a business shall not be eligible for Pay with Points Online. Citi may determine or modify these criteria for eligible transactions without prior notice.

8. **Once I make a purchase with my credit card, how long will I have to perform a Pay with Points Online redemption for that transaction?**  
You will have up to 60 days to redeem your purchase.
9. **Is there a limit on the number of transactions I can choose?**  
Yes, you may only select up to 5 transactions at any one session.
10. **Can I still make a Pay with Points Online redemption if I don't have enough points or miles to cover the entire transaction?**  
Through Citibank Online
  - No. To use Pay with Points Online through Citibank Online, you must have enough points or miles to cover the entire transaction amount. Partial redemptions are not allowed. The number of reward points required to redeem for each transaction will be displayed.Through Citibank Mobile
  - Yes. Through Citibank Mobile, you can do a partial redemption of the transaction depending on the points/ miles available on your card.
11. **Is there a program fee to use Pay with Points Online?**  
No. There is no fee to use Pay with Points Online as it is a part of the Citi ThankYou® Rewards and Citi Rewards Program
12. **What happens if I redeemed my rewards points for a statement credit using Pay with Points Online and then returned the purchase to the merchant?**  
Your statement credit will not be affected if you decided to return the purchase after redeeming a statement credit for the transaction. This means that you will still receive the statement credit.
13. **I had redeemed a purchase using Pay with Points Online, but had then returned the purchase to the merchant. Can I cancel my redemption and get my points or miles back?**  
No. Redemptions cannot be cancelled or reversed. Once your points or miles are transferred, they cannot be returned. Hence, please select your eligible transactions carefully before you redeem them.
14. **Where can I view my statement credit for a Pay with Points Online, redemption?**  
A credit with your redemption information will appear on your next statement. This information can be found once logged in to Citibank Online, on the Citi ThankYou® Rewards and Citi Rewards Program website under 'My Order History'.
15. **Do I still have to make the required minimum payment and/or payment on overdue amounts on my credit card account if I perform Pay with Points Online redemptions?**  
Yes, the required minimum payment and/or overdue amount reflected on your credit card statement must be paid in accordance with your credit card agreement. Your payment obligations do not change.
16. **Do I still have to make the full payment on my credit card account if I receive Pay with Points Online statement credits amounting to my current month's outstanding amount payable?**  
Yes, the full payment amount reflected on your credit card statement must be paid in accordance with your credit card agreement.
17. **How long will it take to receive my Pay with Points Online statement credit?**  
You will receive your statement credit within two business days.
18. **Can I cancel my Pay with Points Online redemption?**  
No. A Pay with Points Online redemption cannot be cancelled or reversed. Once your points are transferred, the points may not be transferred back.
19. **How will the Pay with Points Online statement credit appear on my credit card statement?**  
Every successful Pay with Points Online, transaction that has been processed will appear on your next statement with the description of 'Pay with Points cashback'.

#### Pay with Points via SMS

20. **How does Pay with Points via SMS work?**
  - When an eligible transaction is made, you will receive a SMS instantly informing you the transaction amount and a link toward the Pay with Points via SMS website.
  - By clicking the link of the Pay with Points via SMS website, you will be able to select the amount you'd like to redeem with Points. The equivalent Points to be deducted, your available Points/ Miles and transaction amount will show in the redemption site as well.
  - Once the redemption amount is selected, you may click the "Redeem Now" button and you will receive an instant redemption confirmation on the redemption site.
21. **Is the Pay with Points via SMS program available on supplementary cards?**  
The pay with Points via SMS program is only for transactions made on the Primary card
22. **What is the minimum transaction amount on which the Pay with Points SMS will be sent?**  
The pay with Points SMS will be sent for transactions of AED 100 or more which have been conducted at designated merchant(s) or designated merchant category(ies)

23. **Once I have completed the redemption will I get a confirmation SMS?**  
While you will not receive a confirmation SMS for your redemption request, you can view all your redemption details by logging on to Citibank Online and going to the rewards portal.
24. **Are there charges to use Pay with Points via SMS?**  
No, there is no additional charge to use Pay with Points via SMS.
25. **Do I have to redeem for Pay with Points via SMS immediately when it is received?**  
The Pay with Points via SMS redemption program is valid for 24 hours from performing the eligible transaction, but you are suggested to redeem when the SMS is received.
26. **How long will the redemption program be valid?**  
The Pay with Points via SMS redemption program is valid for 24 hours from performing the eligible transaction.
27. **When and how will the redemption show in my account?**  
Upon confirmation of successful redemption, the redemption will show in your account as a statement credit in your next statement cycle.
28. **Can Citibank's Customer Service redeem for me?**  
No, please click the link in the SMS and select the redemption amount at the redemption site.
29. **Why didn't I receive the SMS offer while my friend received one?**  
There may be lots of reasons, e.g. mobile network or the cardholder opts out for SMS. If you opt out for SMS, please contact Citiphone and opt-in for Citi direct marketing information via SMS. This program is also limited to designated merchant(s) or designated merchant category(ies), so you will only receive an SMS for eligible transactions.
30. **I received 2 Pay with Points via SMS offers. What should I do?**  
If the offers are still valid and point balance is sufficient, you can still click through the links and select the transaction amount you'd like to redeem with Points.
31. **Can I use Pay with Points for a transaction if I don't have enough points to cover the entire transaction?**  
Yes. You can either redeem your Points/ Miles for the entire transaction or part of the transaction, based on your available Points/ Miles
32. **What happens if I redeemed my rewards points for a statement credit using Pay with Points via SMS and then returned the purchase to the merchant?**  
Your statement credit will not be affected if you decided to return the purchase after redeeming a statement credit for the transaction. This means that you will still receive the statement credit.
33. **Where can I view my statement credit for a Pay with Points via SMS redemption?**  
A credit with your redemption information will appear on your next statement.
34. **How long will it take to receive my Pay with Points via SMS statement credit?**  
You will receive your statement credit within two business days.
35. **Can I cancel my Pay with Points via SMS redemption?**  
No. Pay with Points via SMS redemption cannot be cancelled or reversed. Once your points are transferred, the points may not be transferred back.
36. **Do I still have to make the required minimum payment and/or overdue amount on my credit card account if I receive Pay with Points via SMS statement credits?**  
Yes, the required minimum payment and/or overdue amount reflected on your credit card statement must be paid in accordance with your credit card agreement.
37. **Do I still have to make the full payment on my credit card account if I receive Pay with Points via SMS statement credits amounting to my current month's outstanding amount payable?**  
Yes, the full payment amount reflected on your credit card statement must be paid in accordance with your credit card agreement.
38. **How will the Pay with Points via SMS statement credit appear on my credit card statement?**  
Every successful Pay with Points transaction that has been processed will appear on your next statement with the description of 'Pay with Points cashback'.
39. **I have done multiple Pay with Points via SMS redemptions, will I get the statement credit as one amount**  
Every redemption conducted, will be displayed separately on your statement with a specific Order ID
40. **Will I get an SMS for all transactions eligible for the Pay with Points via SMS program**  
You will receive a maximum of one SMS every two days for the Pay with Points via SMS program for your eligible transactions only.
41. **I had conducted a transaction and had it converted into an instalment plan, can I still use the Pay with Points via SMS program to get a statement credit?**  
Eligible transactions should be redeemed for Pay with Points via SMS before converting to EPP installment plans. Transactions redeemed and converted to installment plans will still have the redemption credit applied
42. **Are transactions which are still in pending status, eligible for the Pay with Points via SMS program?**  
Yes, SMS is triggered on transaction authorization and comes before the Citi Alert.