

Citi UK Consumer Bank – Citigold Circle Promotion – Terms and Conditions

1. This Citigold Circle Promotion (the “**Promotion**”) is applicable to all Citigold and Citigold Private Clients who hold a cash account or investment account with Citi International Personal Bank (“**Citi IPB**”, “**we**”, “**us**”) in London or Jersey, or Citi UK Consumer bank (“**Citi UKC**”) and who are aged 18 or over (“**Eligible Clients**”, “**you**”, “**your**”).
2. The Promotion will run from April 29th 2019 to December 31st 2019 inclusive (the “**Promotion Period**”).
3. Subject to the requirements of sections 6, 7, 8, 9 and 10, there are two rewards available within the Promotion: Citi UKC Referrer Reward and Citi UKC Unique Link Bonus Reward.
4. A Senior Public Official cannot be an Eligible Client. We will regard you as a Senior Public Official if we reasonably believe that you, or anyone you are associated with or related to has held, currently holds or is being considered for a position in a public, political or governmental organization or an organization that is owned or funded by the government.
5. Employees of Citi IPB, Citi UK Consumer Bank (“**Citi UKC**”) or their associated companies, and these employees’ spouses and dependents, who hold an account with Citi IPB, and who are aged 18 and over, can be Eligible Clients. Employees of Citi IPB or Citi UKC who are employed as a Relationship Manager, Universal Banker and/or CitiPhone Officer cannot be Eligible Clients and will not be rewarded for any referrals.
6. You can refer a new client (a “**Referee**”) by contacting your Relationship Manager, or by generating a unique link from <https://www.citibank.co.uk/personal/mgm.do> , which you can then share with the Referee. The Referee must start their application by clicking on the unique link. You must obtain the prior consent of the Referee to being contacted by us before you make a referral and you consent to us using your name in communications between the Referee and us.
7. If you refer a Referee to open a Citigold relationship with us, you will be eligible for a reward (as set out in Table 1, the “**Referrer Reward**”) if the Referee successfully opens a Citigold relationship (sole or joint) and then funds their relationship within 3 months of the account opening date. The Referee needs to fund their relationship with either the Citigold or Citigold Private Client minimum balance amounts set out in Table 1. The Referee’s minimum balance amount can be spread amongst their cash accounts and investment accounts.

Table 1: Citi UKC Referrer Reward				
Client Segment	Minimum balance amount	Cash Reward	Avios Reward	Harrods Reward
Citigold	£150,000 or currency equivalent	£600 or USD equivalent	60,000 points	£600 “cash reward” on Harrods Reward Card
Citigold Private Client	£650,000 or currency equivalent	£1,200 or USD equivalent	120,000 points	£1,200 “cash reward” on Harrods Reward Card

8. If you are eligible for a Referrer Reward in accordance with clause 7 above, and you referred the Referee by generating a unique link at <https://www.citibank.co.uk/personal/mgm.do>, you will also be eligible for a bonus reward as set out in Table 2 (the “**Unique Link Bonus Reward**”).

Table 2: Citi UKC Unique Link Bonus Reward			
Client Segment	Cash Reward	Avios Reward	Harrods Reward
Citigold	£200 or USD equivalent	20,000 points	£200 “cash reward” on Harrods Reward Card
Citigold Private Client	£200 or USD equivalent	20,000 points	£200 “cash reward” on Harrods Reward Card

9. You will not receive a Unique Link Bonus Reward if the Referee does not successfully open a Citi UKC bank account in accordance with clause 7 above, including funding their relationship within 3 months of the account opening date with the minimum balance amounts set out in Table 1.
10. You will not receive either the Referrer Reward or the Unique Link Bonus Reward if the Referee does not consent to us disclosing information to you about their account opening and their status as a Citigold or Citigold Private Client.
11. If you refer a Referee to open a Citi UKC bank account with us, the Citi UKC Citigold Circle Promotion Terms and Conditions (the “**Citi UKC Terms and Conditions**”) will apply and the funding requirements and Reward amounts will be as set out in the Citi UKC Terms and Conditions. You can find a copy of the Citi UKC Terms and Conditions at <https://www.citibank.co.uk/personal/mgm.do>
12. If you successfully refer a Referee through your Relationship Manager in accordance with clause 7 your Relationship Manager will ask you to confirm your choice of Referrer Reward. You will receive your Referrer Reward within 45 days of us receiving confirmation of your choice.
13. If you successfully refer a Referee through a unique link in accordance with clauses 7 and 8, you will receive the Referrer Reward and Unique Link Bonus Reward that you selected on the online referral form. You will receive the Rewards within 45 days of the Referee meeting the qualifying criteria.
14. Avios points are redeemed in accordance with the British Airways Executive Club terms and conditions which can be found at: www.britishairways.com/executive-club/terms-and-conditions.
15. For missing Avios points queries please contact your Relationship Manager or contact the British Airways Executive Club: https://www.britishairways.com/travel/contact-executive-club/public/en_gb
16. Reward flights and cabin upgrades are subject to availability. Taxes, fees and carrier charges apply.
17. For any missing Cash Reward queries please contact your Relationship Manager.
18. Harrods Reward is redeemed in accordance with the Harrods Rewards Terms and Conditions (available at <https://www.harrods.com/en-gb/legal/harrods-rewards-terms-and-conditions>) until 31 November 2020. After this date, any unused amount of your Harrods Reward will be forfeited.
19. You will not be eligible to receive a Reward under the Promotion if the Referee you refer has held a Citi IPB or Citi UKC account within the twelve months preceding the date on which their new account is opened.
20. You will only receive one Referee Reward (and one Unique Link Bonus Reward, if applicable) per Referee, irrespective of how many accounts that Referee opens with us.
21. You will only receive one Referee Reward (and one Unique Link Bonus Reward, if applicable) if two or more Referees open a joint account together. If the account opened by the Referee(s) is a joint account, you will not receive a Reward if you are one of the joint account holders.

22. If more than one Eligible Client refers the same Referee who successfully opens an account with us and fulfills the requirements set out above, only the Eligible Client who submitted their referral first will be entitled to the Reward.
23. We will not be liable for any loss, damage or non-performance arising from the delivery or use of the Avios Reward or Harrods Reward offered in this Promotion.
24. If you have any questions or would like to make a complaint regarding the Promotion please contact your Relationship Manager or write to us at Citibank UK, Maildrop CGC-10-04 14-59, Level 10 Citigroup Centre, 33 Canada Square, London, E14 5LB.
25. Following a material change in circumstance, we reserve the right to vary the terms and conditions of the Promotion from time to time upon reasonable prior notice. As a last resort, we also reserve the right to cancel the Promotion upon reasonable notice. When giving notice under this paragraph, we will explain the reason such variation or cancellation was necessary.
26. If any provision of these terms and conditions is held invalid by any law, rule, order or regulation, or by final determination of a court of competent jurisdiction, such invalidity shall not affect the enforceability of any other provision of these terms and conditions not held to be invalid.
27. The Promotion is governed by English law and is subject to the non-exclusive jurisdiction of the English Courts or any court in the United Kingdom which is able to hear the case. Citibank UK Limited is the promoter of this Promotion. Citibank UK Limited is responsible for the administration and conduct of this Promotion including, without limit, any variation and/or cancellation of the Promotion.
28. **Important tax information:** Customers are responsible for taxes and consulting a tax advisor. The value of the Cash Reward will be reported to the Internal Revenue Service (“**IRS**”) as interest, in the year received, as required by applicable law. A Cash Reward received by U.S. persons will be reported on IRS Form 1099-INT for the year received. To be eligible for the Cash Reward, a U.S. person must have a valid Form W-9 on file. If a U.S. person fails to provide a Form W-9, then he/she will be treated as ineligible for the Cash Reward or else will be subjected to 24% IRS backup withholding on the total amount of the Cash Reward..