

## TERMS AND CONDITIONS OF THE PROGRAM “THE FOURTH NIGHT FOR FREE”

The program “The Fourth Night Is Free” (the “Program”) is organized by AO Citibank (“Citibank”). The purpose of the Program is to acquire new-to-bank customers and to promote the use of the Citi Prestige premium credit card. The Program is available to all Citi Prestige primary cardholders.

### RULES OF THE PROGRAM

1. A Citi Prestige primary cardholder can have free of charge the fourth night stay at any hotel of his/her choice, on a condition of the booking of four (4) or more consecutive nights through Citibank’s Concierge Service (Aspire Lifestyles Concierge<sup>1</sup>) using any available channel.  
The Program does not apply to bookings made through any other channels, such as travel agencies, online booking systems, direct bookings at hotels, etc.
2. In order to make use of the Program, the Customer must:
  - 2.1 Book a hotel for at least four (4) nights through Citibank’s Concierge Service;
  - 2.2 Pay for the hotel accommodation in full with his/her Citi Prestige card through Citibank’s Concierge Service.
  - 2.3 Stay at the hotel for the completely booked duration;
3. Upon payment of 100% of the cost of booking, the Customer will get a settlement in the amount of 25% of the total cost of the first four (4) nights<sup>2</sup>. The amount of settlement is not limited and not subject to tax.
4. The cashback reward will be paid into the Citi Prestige credit card’s account within 70 days of the date of full payment.
5. Taxes charged by the hotel outside the booking rate (e.g., city tax) and the cost of supplementary services paid by the Customer upon his/her stay and not included in the cost of the night (breakfast, transfer, etc.), are not included in the calculation of the payoff amount.
6. Cashback amount is calculated in Russian rubles if the accommodation is paid for in Russian rubles. If the accommodation is paid for in a foreign currency, the cashback amount is calculated in US dollars. The cashback is paid into the Customer’s account in Russian rubles at the CBR rate applicable on the date of full payment for the accommodation. If no CBR rate is available, an alternative public source will be used to calculate the exchange rate, of which the customer will be informed at the time of booking.
7. Any change or cancellation in the booking must be made through Citibank’s Concierge Service. If the Customer makes a change or cancel the booking in the same calendar month when the booking was prepared, a counter of available bookings will be restored. In case the change or booking cancellation made directly at the hotel (rather than through Citibank’s Concierge Service) bookings counter cannot be restored.
8. Other booking-related limitations:
  - The number of cashbacks available within the framework of the Program is limited and may not exceed four (4) cashbacks per calendar year.
  - No back-to-back reservations of stays of four or more nights are allowed. There must be at least a 7-day gap between stays in the same city start-

ing from the day following your check-out from the first hotel until your check-in into a second hotel.

- Bookings, which were not used within one calendar year, cannot be extended for the next year and will be burned at the January 1st.
- Cashback can only be processed for one (1) night at one hotel, regardless of the total number of nights booked.
- The Program only applies to one (1) room – if the Customer makes a group booking (books two or more rooms), cashback will be paid for the room the cardholder stays in.
- The Program only applies to hotel reservations and does not apply to such accommodations as hostels, holiday homes or private cottages.
- The program does not apply to package bookings, such as “air ticket + hotel”, “car rental + hotel”, etc.

## GENERAL PROVISIONS

9. By participating in the Program, the Customer automatically accepts these Terms and Conditions.
10. Citibank’s decisions on any matters pertaining to the Program shall be final and binding on all the Customers.
11. Citibank shall not be held responsible for the following:
  - calculation of settlement amount. Calculation is prepared and translated to the customer by Concierge on the call and / or via e-mail
  - any incorrect and/or incomplete contact details or other information provided by the Customers hereunder;
  - any errors/failures in the transmission of data over the internet or by facsimile occurring through the fault of telecom providers or as a result of technical problems and/or fraud on the internet and/or in the communication channels used during the Program, or for any other reasons beyond Citibank’s control;
  - any failure or delay in the performance by the Customers of their obligations set out herein;
  - any third party services provided hereunder and the quality of such services.
12. The Program becomes unavailable to the Customer as of the date of his/her card type change request or Citi Prestige card closure application, and if the Customer’s card is blocked by Citibank as a result of the his/her bankruptcy or for any other reasons set out in the AO Citibank Credit Card Terms and Conditions for Consumers - as of the date of such blocking.
13. In the event of any questions or complaints regarding the Program, the Customer may contact CitiPhone or Citibank’s Concierge Service through regular channels.
14. If the Program is terminated, the relevant information will be posted on Citibank’s website at [www.citibank.ru](http://www.citibank.ru).