Terms and Conditions of the Promotion
"Cashback on Everything with Apple Pay"

1.1. The promotion "Cashback on Everything with Apple Pay" (the "Promotion") is organized by AO Citibank ("Citibank").
1.2. The purpose of the Promotion is to increase the number of non-cash transactions on Citibank debit and credit cards made using the Apple Pay service.
1.3. The Promotion is public; it will be held in Russian Federation between September 5, 2020, and October 31, 2020 (which includes the time necessary for receiving the rewards).

2. Rules of Participation.
2.1. Citibank customers who simultaneously meet the following conditions are allowed to participate in the Promotion:
   • as of the campaign launch date, Citibank credit and/or debit card holders who have not completed linking their card to the Apple Pay service and have not performed any operations with it;
   • Citibank customer's credit or debit card has not been used for any non-cash payment for goods and services after August 01, 2020.
2.2. In order to take part in the Promotion, its participant (the "Participant") must do the following:
   • link a Citibank card to the Apple Pay service within the time limits specified in these Terms and Conditions;
   • perform transaction to pay for goods and services using the Apple Pay service.
2.3. Corporate credit card holders, customers who are overdue under any credit agreement with Citibank as of the date when the winners are determined, customers whose credit cards were canceled or whose service was suspended by the Bank's decision as of the date when the winners are determined, MIR debit card holders, Citibank employees, and the customers who have joined Apple Pay service before 4 September, 2020, inclusive are not allowed to participate in the Promotion.

3. Dates of the Promotion.
3.1. The Promotion is held between September 5, 2020, and October 31, 2020, inclusive.
3.2. The dates of the Promotion incorporate the following periods:
   3.2.1. Registration of transactions of the Promotion participants made using the Apple Pay service: from September 5, 2020, till October 5, 2020, inclusive;
   3.2.2. Determination of winners and accrual of remuneration: from October 6, 2020, till October 31, 2020, inclusive.

4. Determining the Winners of the Promotion.
4.1. Participants who link a Citibank credit or debit card to Apple Pay service and use it to pay for goods and services within the time limits specified in p. 3.2.1 will be recognized as winners of the Promotion.
4.2. The winners are determined based on data from the current debit card account and/or credit card account of the Promotion participants.
4.3. Transactions made by a participant using a Citibank debit or credit card with Apple Pay within the time limits specified in these Terms and Conditions are summed up, and then the amount of remuneration is calculated based on the 25% reward rate but shall be no more than RUB 5,000.

4.4. The following transactions are not taken into account:

- made before 00:00 (Moscow time) on September 5, 2020, and after 24:00 (Moscow time) on October 5, 2020;
- transactions for which a refund was made from the point of sale;
- cash withdrawals;
- transfers of funds from the Promotion participant's card account to the accounts of individuals and/or legal entities, including tax payments and other transfers;
- cash/non-cash transactions for depositing/crediting funds to the card account;
- payments for Citibank services;
- non-cash transfers of funds to pay for utilities, and mobile communication services through the CitiPhone® banking system, ATMs, and Citibank® Online and Citi Mobile® internet systems;
- money transfers from a Citibank account to a Citibank account;
- transactions for payment of traveler's checks and/or lottery tickets;
- transactions for payment of bets in casinos and other gambling establishments, including for unique (quasi-cash) and other operations that are not transactions for payment of goods, works and services.

4.5. If rubles were converted to another currency during the transaction, the amount actually spent in rubles is taken for calculating remuneration.

4.6. If the transaction was not converted from rubles to another currency, or the conversion took place without the participation of the ruble currency, then the actual amount in the transaction currency converted into rubles at the Citibank exchange rate as of the date of the transaction is used for calculating the remuneration amount.

4.7. To calculate the remuneration, transactions performed on both the main and additional cards are taken into account.

4.8. If a participant has a Citibank debit and credit card at the same time, the reward is added up and calculated for each card separately according to the logic defined in these Terms and Conditions.

5. Remuneration for winners.

5.1. The remuneration for the winners of this Promotion is 25% of the amount of transactions made with a Citibank debit or credit card using the Apple Pay service within the period specified in these Terms and Conditions.

5.2. The maximum amount of remuneration per participant for the entire duration of the Promotion cannot exceed RUB 5,000.

5.3. Remuneration to Promotion participants is accrued to the card account within the dates specified in p. 3.2.2 of this document.

5.4. The accrued interest is not taxable in accordance with the legislation of the Russian Federation.
5.5. Remuneration is not transferable to third parties and cannot be paid in cash.

5.6. If there are complaints concerning transactions that were excluded from the calculation of remuneration, customers can contact a Citibank branch or call CitiPhone. These transactions can be included in the calculation of remuneration after verification of data on the declared transactions.

6. Miscellaneous.

6.1. By participating in the Promotion, the customer automatically accepts these Terms and Conditions.

6.2. Citibank’s decisions on any matters pertaining to the Promotion shall be final and binding on all participants.

6.3. If a customer was selected as the winner in several promotions held by Citibank simultaneously during the specified period, remuneration is paid only for the promotion in which the remuneration amount was the maximum value.

6.4. All written requests by customers or other contacts with customers regarding this Promotion shall be handled in accordance with the Bank’s General Rules for handling customer requests.

6.5. Citibank shall not be held responsible for the following:
   - Any incorrect and/or incomplete contact details or other information provided by the participants 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 Promotion, or for any other reasons beyond Citibank’s control;
   - Any failure or delay in the performance by the participants of their obligations set out herein.

6.6. Customers who become winners of the Promotion automatically agree to receive an SMS message/Viber message/e-mail about their winnings.

AO Citibank.