

**Terms and Conditions of the Promotion**  
***“Add Value to Your Travel Experience!”***

The promotion *“Add Value to Your Travel Experience!”* (the “Promotion”) is organized by AO Citibank with its office at 8-10, bldg. 1, Gasheka st., Moscow, 125047, (“Citibank”) and will be held across Russia with a view to boost in-store and online spend on Citibank credit cards both in Russia and abroad.

The Promotion will be held between March 31, 2021, and August 5, 2021, which includes the time necessary for determining the winners and crediting the rewards.

Participation is open between March 31, 2021, and May 31, 2021, both dates inclusive (the “Transaction Period”), provided that transactions relating to the purchase of goods or services (as defined in paragraph 1.1 below) are completed within one of the following promo periods (the “Promo Periods”):

- March 31, 2021, through April 30, 2021;
- May 1, 2021, through May 31, 2021.

Participation is open to individuals holding a Citibank primary credit card (the “Card”).

Corporate card holders, supplementary card holders, MIR card holders, customers who are overdue on any credit agreement with Citibank or whose credit cards are cancelled or suspended by Citibank as at the winner determination date, customers registered for the promotion *“Bonuses for Foreign Currency Spend!”* in a Promo Period and Employees involved in the preparation, approval, finalization and launch of the Promotion, the assessment of results, the determination of winners and the payment of rewards, are not eligible to participate in the Promotion.

## **1. Rules of Participation**

1.1. In order to participate in the Promotion, its participant (the “Participant”) needs to do the following during a Promo Period:

- Register for the Promotion by texting “21” to the number 2582 or by registering in the “Discounts and Special Offers” section at [www.citibank.ru](http://www.citibank.ru).<sup>1</sup>
- Make in-store or online purchases of goods or services with his/her Card in Russia or abroad (the “Transactions”) and meet or exceed a minimum spending requirement (the “Minimum Spending Requirement”) in the categories “Travel” and “Auto”.

The Minimum Spending Requirement is determined on an individual basis for each customer in a certain Promo Period and communicated to the customer via SMS and/or e-mail. If the customer does not receive an SMS and/or e-mail message with a personal offer in relation to the Promotion and details of the Minimum Spending Requirement, he/she should call CitiPhone® for details at +7 (495) 775-75-75 in Moscow, +7 (812) 336-75-75 in St. Petersburg, or 8 (800) 700-38-38 elsewhere in Russia, on weekdays between 8:00 and 20:00 MSK. The Minimum Spending Requirement may not be less than RUB 30,000. The Minimum Spending Requirement is individual for each customer, and meeting the Minimum Spending Requirement is a prerequisite for participation in the Promotion.

1.2. All in-store and online transactions are subject to the applicable AO Citibank Credit Card Terms and Conditions for Consumers and the Tariffs.

1.3. Qualifying Transactions made within the Transaction Period with the use of a supplementary Card will be counted towards determining the winners.

1.4. The following transactions will not qualify for the purpose of the Promotion:

- Debit card transactions;

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<sup>1</sup> For participation in the *“Add Value to Your Travel Experience!”* Promotion, you need to register in each promo period in which you intend to participate. Registration will be deemed successful only if the text message is sent from the mobile phone number specified as the primary one in the contact information provided to Citibank.

- Cash withdrawals;
- Transactions made before 00.00 MSK on March 31, 2021, or after 24.00 MSK on May 31, 2021;
- Transactions posted to the Participant's Card account after 24.00 MSK on June 14, 2021;
- Transfers from the Participant's Card account to individuals' and/or legal entities' accounts, including tax payments and other transfers;
- Deposits to the Card account by transfer or in cash;
- Payment of Citibank service fees;
- CitiPhone transfers;
- Transfers towards bill payments via CitiPhone, ATMs, Citibank® Online or Citi Mobile®;
- Loan on Phone transfers from the Card account;
- Payment for travelers checks and/or lottery tickets;
- Payment for casino and other gaming services, and unique/quasi-cash and other transactions that do not represent payment for goods or services;
- Payment of insurance premium and other payments under insurance programs offered through Citibank;
- Business-related transactions;
- Transactions that are in conflict with Russian law.

1.5. Records of qualifying Transactions will be maintained by Citibank.

## **2. Prize Fund**

2.1. The prize fund includes:

- 3 (three) extra miles (but no more than 5,000 miles) for every RUB 60 spent in the categories "Travel" and "Auto" on Aeroflot—Citibank, Aeroflot—Citibank Premium, Aeroflot—Citibank Infinite, Miles & More, Miles & More Premium, Miles & More World Elite Mastercard®, Citi PremierMiles® cards;
- 30 (thirty) extra Select Points (but no more than 35,000 Selects) for every RUB 100 spent in the categories "Travel" and "Auto" on Citi Select®, Citi Select Premium cards;
- 5 (five) extra Select Points (but no more than 35,000 Selects) for every RUB 30 spent in the categories "Travel" and "Auto" on the Citi Select-enabled Citibank World Elite Mastercard card;
- 40 (forty) extra Citi Bonuses (but no more than 35,000 Citi Bonuses) for every RUB 100 spent in the categories "Travel" and "Auto" on the Citi Prestige card;
- A 5% cashback (but no more than RUB 5,000) on all purchases in the categories "Travel" and "Auto" made with the cards Citi CASH BACK, Detsky Mir—Citibank, Citi Simplicity, Citibank Mastercard, Citibank Mastercard Gold, Citibank World Elite Mastercard, Neste Oil—Citibank, Neste Oil—Citibank Premium, MegaFon—Citibank, MTS—Citibank, MTS—Citibank Premium, Stockmann Citi, Stockmann Citi Premium.

2.2. Merchant types are identified by merchant category codes (MCCs) assigned to businesses in accordance with payment systems' rules and standards. MCCs corresponding to the categories "Travel" and "Auto" are set out in Annex 1 below. Participants can check merchant categories in their credit card statements through Citibank Online.

2.3. The reward will be paid by Citibank.

2.4. The prize fund is not limited.

### **3. Determining the Winners**

3.1. The winners will be determined based on the results of each Promo Period as follows:

- For the first Promo Period (March 31–April 30, 2021) – no later than July 5, 2021;
- For the second Promo Period (May 1–May 31, 2021) – no later than August 5, 2021;

3.2. All the eligible Participants are divided into two groups:

- The first group includes the holders of Aeroflot—Citibank, Aeroflot—Citibank Premium, Aeroflot—Citibank Infinite, Miles & More, Miles & More Premium, Miles & More World Elite Mastercard, Citi PremierMiles, Citi Select, Citi Select Premium or Citi Select-enabled Citibank World Elite Mastercard credit cards, and their reward is constituted by miles/Select Points/Citi Bonuses;
- The second group includes the holders of Citi CASH BACK, Detsky Mir—Citibank, Citi Simplicity, Citibank Mastercard, Citibank Mastercard Gold, Citibank World Elite Mastercard, Neste Oil—Citibank, Neste Oil—Citibank Premium, MegaFon—Citibank, MTS—Citibank, MTS—Citibank Premium, Stockmann Citi or Stockmann Citi Premium credit cards, and their reward is constituted by a cashback payment.

3.3. Awarding extra miles/Select Points/Citi Bonuses to winners in the first group:

The base unit for calculating extra miles will be miles (“miles”) credited to Miles & More member’s account, Citi PremierMiles member’s account, Aeroflot Bonus member’s account and the Participant’s account. The base unit for calculating extra Select Points will be Select Points (“Select Points”) credited to the Citi Select member’s account and the Participant’s account. The base unit for calculating extra Citi Bonuses will be Citi Bonuses credited to the Citi Prestige member’s account and the Participant’s account. The sum of all extra miles/Select Points/Citi Bonuses will represent the Participant’s extra miles/Select Points/Citi Bonuses. Extra miles/Select Points/Citi Bonuses will be awarded on the entire amount of spend in the categories “Travel” and “Auto” in the Promo Period. The total prize fund is not limited.

If the sum of all the Transactions of the Participant in the current Promo Period in the categories “Travel” and “Auto” exceeds the Minimum Spending Requirement and the Participant is registered in this Promo Period, then:

- In the case of Aeroflot—Citibank, Aeroflot—Citibank Premium, Aeroflot—Citibank Infinite, Miles & More, Miles & More Premium, Miles & More World Elite Mastercard and Citi PremierMiles cards: for every RUB 60 spent on the card during the Promo Period in the categories “Travel” and “Auto” the Participant gets 3 (three) extra miles (but no more than 5,000 miles) in his/her membership account;
- In the case of Citi Select and Citi Select Premium cards: for every RUB 100 spent on the card during the Promo Period in the categories “Travel” and “Auto” the Participant gets 30 (thirty) extra Select Points (but no more than 35,000 Select Points) in his/her membership account;
- In the case of Citi Select-enabled Citibank World Elite Mastercard cards: for every RUB 30 spent on the card during the Promo Period in the categories “Travel” and “Auto” the Participant gets 5 (five) extra Select Points (but no more than 35,000 Select Points) in his/her membership account;
- In the case of Citi Prestige cards with the Citi Bonus program: for every RUB 100 spent on the card during the Promo Period in the categories “Travel” and “Auto” the Participant gets 40 (forty) extra Citi Bonuses (but no more than 35,000 Citi Bonuses) in his/her membership account.

3.4. Awarding extra cashback to winners in the second group:

If the sum of all the Transactions of the Participant in the current Promo Period in the categories “Travel” and “Auto” exceeds the Minimum Spending Requirement and the Participant is registered in this Promo Period, then:

- In the event of Citi CASH BACK, Detsky Mir—Citibank, Citi Simplicity, Citibank Mastercard, Citibank Mastercard Gold, Citibank World Elite Mastercard, Neste Oil—Citibank, Neste Oil—Citibank Premium, MegaFon—Citibank, MTS—Citibank, MTS—Citibank Premium, Stockmann Citi and Stockmann Citi Premium cards: the Participant gets an extra 5% cashback on his/her spend in the categories “Travel” and “Auto” but no more than RUB 5,000.

3.5. The Participant will receive the reward only if he/she has no overdue debt under any credit agreement with Citibank as at the winner determination date referred to in paragraph 3.1 above.

3.6. The Participant may refuse to participate in the Promotion at any time during the Promotion period.

3.7. This offer is not combinable with the promotion “*Bonuses for Foreign Currency Spend!*”.

3.8. Customers who registered for the promotion “*Bonuses for Foreign Currency Spend!*” between March 31, 2021, and April 30, 2021, both dates inclusive, are not eligible to participate in the first Promo Period.

3.9. Customers who registered for the promotion “*Bonuses for Foreign Currency Spend!*” between May 1, 2021, and May 31, 2021, both dates inclusive, are not eligible to participate in the second Promo Period.

#### **4. Receiving the Rewards**

4.1. Rewards will be credited to the eligible Participant’s membership/Card accounts as follows:

- For the first Promo Period (March 31–April 30, 2021) – no later than July 5, 2021;
- For the second Promo Period (May 1–May 31, 2021) – no later than August 5, 2021.

4.2. The Participant will receive the reward only if he/she has no overdue debt under any credit agreement with Citibank as at the winner determination date referred to in paragraph 3.1 above.

4.3. One Participant can receive a reward several times within the framework of this Promotion, subject to paragraphs 1.1, 3.3 and 3.4 above.

4.4. The reward will be credited to the Participant’s Card account once as a result of each Promo Period.

#### **5. Miscellaneous**

5.1. By participating in the Promotion, the Participant automatically accepts these Terms and Conditions of the Promotion.

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

5.3. The reward is not subject to tax under Russian law. Citibank will report the details of income paid and tax withheld to tax authorities as and in the manner prescribed by the applicable law.

5.4. Citibank reserves the right not to enter into correspondence or discussion, or other contacts with the Participants, except as provided herein.

5.5. 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; and
- Any failure or delay in the performance by the Participants of their obligations set out herein.

5.6. The processing of the Participant's personal data will be performed by Citibank and/or its authorized persons with the Participant's consent. Citibank and/or its authorized persons will maintain confidentiality of the Participant's personal data and ensure their safety during the processing, which includes collection, recording, systematization, accumulation, storage, update, modification, retrieval, usage, transfer, distribution, access, depersonalization, blocking, deletion or destruction.

5.7. Information concerning the rules of the Promotion, the reward and the date and place of, and the procedure for, its receipt is available at [www.citibank.ru](http://www.citibank.ru) or from Citibank branches.

5.8. Citibank reserves the right to make changes to the Terms and Conditions of the Promotion, or discontinue the Promotion, at any time.

### Annex 1

to the Terms and Conditions of the Promotion  
*"Add Value to Your Travel Experience!"*

MCCs	Merchant Category	Description
3000–3033, 3035–3055, 3058–3067, 3071, 3072, 3075–3079, 3081–3085, 3087–3090, 3094, 3096–3100, 3102, 3103, 3106, 3111, 3112, 3115, 3117, 3118, 3125, 3126, 3127, 3129–3133, 3135, 3136, 3143–3146, 3148, 3151, 3154, 3156, 3159, 3161, 3164, 3165, 3167, 3170, 3171, 3172, 3174, 3175, 3177, 3178, 3180–3188, 3190–3193, 3196, 3197, 3200, 3203, 3204, 3206, 3211, 3212, 3213, 3215–3223, 3226, 3228, 3229, 3231, 3233–3236, 3238–3243, 3245–3248, 3251–3254, 3256, 3259–3263, 3266, 3267, 3280, 3282, 3284, 3285, 3286, 3287, 3292–3299, 3501–3609, 3612–3615, 3620, 3622–3625, 3628, 3629, 3631–3799, 3815, 3818, 7011, 4722, 4011, 4111, 4112, 4131, 4411, 4468, 4511, 4582, 4723	Travel	Air travel, railway/river/sea/ transportation services, hotels, travel agencies
3351–3355, 3357, 3359–3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380, 3381, 3385–3391, 3393–3396, 3398, 3400, 3405, 3409, 3412, 3414, 3420, 3421, 3423, 3425, 3427–3439, 3441, 5169, 5532, 5533, 7012, 7032, 7033, 7531, 7534, 7535, 7538, 7542, 7549, 5542, 5983, 5541, 7512, 7519, 7523	Auto	Gas stations, auto parts stores, car services, campgrounds, parking lots, car rentals