

Terms and Conditions of the Open Promotion "Take a New iPhone 12 to the New Year!"

The promotion "Take a New iPhone 12 to the New Year" (the "Promotion") is organized by AO Citibank ("Citibank"). The Promotion is held in all regions of the Russian Federation with the aim of increasing the number of transactions for payment for goods/works/services at merchants in the Russian Federation and/or abroad, as well as transactions for payment of goods/works/services online using a credit Mastercard® and Visa cards issued by Citibank (the "Card").

The Promotion period is from December 25, 2020, through March 15, 2021, inclusive (including the period for determining the winners and issuing remuneration).

One can become a participant of the Promotion from December 25, 2020, through January 31, 2021, inclusive (the "Transaction Period").

The Promotion is open to individuals holding a primary Credit Card issued by Citibank.

Citibank employees; Citibank-issued corporate credit card holders, supplementary credit card holders, MIR card holders; customers who are overdue under any credit agreement with Citibank as of December 24, 2020 or 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 are not allowed to participate in the Promotion.

1. Terms and conditions of participation in the Promotion

1.1. In order to participate in the Promotion, the Promotion participant (the "Promotion Participant") must do the following during the Transaction Period:

- register by sending an SMS message "NY" to the number 2582 (the SMS message is free on the territory of the Russian Federation)¹, or register at www.citibank.ru/iphone;
- make a transaction using the Citibank-issued Credit Card to pay for goods/works/services at the merchant's in Russia and/or abroad, and/or transaction to pay for goods/works/services online (the "Transaction") for the amount of at least RUB 70,000. The Transaction must be made in certain categories. The list of categories is provided in Appendix 1.
- Link a Credit Card issued by Citibank to the Apple Pay service during the Transaction Period.

1.2. All transactions for payment for goods/works/services at merchants and transactions for payment for goods/works/services online are subject to the current Credit Card Terms and Conditions of Service and Tariffs of AO Citibank.

1.3. In case of cancellation or refund of Transactions made during the Transaction Period, the remuneration is calculated on the basis of the remaining transactions made during the Transaction Period.

1.4. Transactions made by a Promotion Participant during the Transactions Period to pay for goods/works/services at merchants and transactions to pay for goods/works/services online using the supplementary Credit Cards are summed up when determining the winners of the Promotion.

1.5. For the purposes of Promotion, the following transactions are not taken into account:

- transactions made using debit cards;
- transactions made before 00:00 (Moscow time) on December 25, 2020, and after 24:00 (Moscow time) on January 31, 2021;

1. SMS registration shall be considered successful only if the SMS message was sent from the mobile phone number specified as the main one in the contact information provided to the Bank.

- transactions with the following merchant codes assigned by the acquirer bank: 4814, 4900, 8999;
- transactions made with the use of funds in excess of the card limit set by the Bank;
- 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;
- transactions made using the CitiPhone® banking system;
- non-cash transfers of funds to pay for utilities through the CitiPhone banking system, ATMs, and Citibank® Online and Citi Mobile® internet systems;
- money transfers from a Credit Card account as part of Citibank's Universal Transfer service;
- 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.

1.6. Transactions that meet the conditions of the Promotion are recorded by Citibank.

2. The prize fund of the Promotion

2.1. The prize fund of the Promotion is RUB 5,000 for a purchase in the category according to the Terms and Conditions of Participation in the Promotion.

2.2. The remuneration is awarded for one transaction over RUB 70,000 made at the merchant's belonging to the category "Equipment and Electronics".

2.3. The merchant's type is determined by the MCC code² assigned to the merchant in accordance with the rules and standards of payment systems.

Category "Equipment and Electronics" correspond to the MCC specified in Appendix 1 to these Terms and Conditions. The Participant will be able to check the merchant's category in the Credit Card statement through the personal account of Citibank Online.

2.4. The remuneration is transferred via Bank transfer and cannot be issued in cash.

2.5. The remuneration is paid by AO Citibank.

2.6. The prize fund of the Promotion is unlimited.

2.7. The remuneration is not taxable in accordance with the legislation of the Russian Federation.

3. Determining the Promotion winners

3.1. The winners of the Promotion will be determined at the end of the Transaction Period, but no later than March 15, 2021.

3.2. The remuneration is awarded to the customers who meet the conditions specified in p. 1 during the Promotion Period specified in these Terms and Conditions.

3.3. This offer can be combined with other Citibank promotions suggesting additional remunerations.

3.4. The Promotion Participant has the right to refuse to participate in the Promotion at any time during the Promotion Period.

3.5. Promotion Participant can become a winner of the Promotion only once and only for one Transaction meeting the conditions of the Promotion.

2. The MCC is the code of the type of merchant assigned by the payment system.

4. Conditions, procedure and terms for receiving remuneration

4.1. Remuneration for the customers who met the conditions of the Promotion will be credited to the Card account of the winner of the Promotion until March 15, 2021.

4.2. Remuneration will be credited to the Promotion Participant only if, as of the date of determining the winners specified on p. 3.1 above, the Promotion Participant does not have any overdue debt under any credit agreement with Citibank, and the card is not blocked.

5. General conditions of the Promotion

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

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

5.3. Citibank reserves the right not to enter into written negotiations or other contacts with Participants, except as provided for in these Terms and Conditions.

5.4. Citibank shall not be held responsible for the following:

- informing Citibank of incomplete and/or incorrect contact and other data required for participation in the Promotion;
- 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;
- failure or delay in the performance by the participants of their obligations set out herein.

5.5. The processing of personal data of a Promotion Participant is performed by Citibank and (or) its authorized persons with the consent of the Promotion Participant. Citibank and (or) its authorized persons will respect the confidentiality of the personal data of the Promotion Participant and ensure their security during their processing, including collection, recording, systematization, accumulation, storage, clarification (updating, modification), extraction, use, transfer (distribution, provision, access), depersonalization, blocking, deletion, and destruction of personal data.

5.6. Information about the rules of the Promotion, the terms and procedure for receiving remuneration transferred to the customer's account can be obtained at Citibank branches, as well as on the website www.citibank.ru/l/Iphone.

5.7. Citibank reserves the right to amend the Terms and Conditions of the Promotion at any time, or terminate it prematurely.

Appendix 1

to the Terms and Conditions of the Promotion "Take a New iPhone 12 to the New Year!"

	MCC	Description
Equipment and Electronics	4812	Telecommunication Equipment, including Sales of the Phones
	5722	Household Appliances
	5732	Electronic Sales