

Terms and Conditions of the Open Promotion "Start using Apple Pay and get cashback"**

The promotion "Start using Apple Pay and get cashback" ("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 and/or debit Mastercard® and Visa cards issued by Citibank (the "Card") through the Apple Pay service.

The Promotion period is July 24, 2020, through August 31, 2020, inclusive (taking into account the period for determining the winners and issuing remuneration).

One can become a participant of the Promotion from July 24, through August 14, 2020, inclusive (the "Transaction Period").

The Promotion is open to individuals holding a credit and/or debit card issued by Citibank.

Corporate credit card holders, customers who are overdue under any credit agreement with Citibank as of the date when the winners are determined, as well as customers whose credit cards were canceled or whose service was suspended by the Bank's decision, and Citibank employees 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, during the Transaction Period the Promotion participant (the "Promotion Participant") must:

- link the Card to the Apple Pay service
- during the Transaction Period, use the Card to pay for goods/works/services at the merchants in Russia and/or abroad, and/or to pay for goods/works/services on the internet (the "Transactions") via the Apple Pay service

1.2 All transactions for payment for goods/works/services at merchants and transactions for payment for goods/works/services on the internet are subject to the current terms of service and tariffs for AO Citibank credit cards.

1.3. In case of cancellation or refund of Transactions made during the Transaction Period, the remuneration is reduced by the amount of the refund/cancellation.

1.5. For the purposes of promotion the following are not taken into account:

- transactions that were debited from the Promotion Participant's Card account after 24:00 on August 14, 2020 (Moscow time);
- transactions for depositing/crediting funds to the Card account in cash/non-cash;
- transactions made using the CitiPhone® banking system;
- 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 for the Promotion is cashback for the first purchase, but no more than RUB 500. The remuneration amount is calculated as follows: the lower value is taken between the transaction amount and RUB 500.

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

2.3. 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.

2.4. Remuneration is transferred via Bank transfer to the Card account of the Promotion Participant and cannot be issued in cash.

2.5. Remuneration is paid by AO Citibank.

2.6. The prize fund of the Promotion is unlimited.

3. Determining the Promotion winners

The winners of the Promotion will be determined at the end of the Transaction Period.

4. Conditions, procedure and terms for receiving remuneration

4.1 Remuneration for customers who met the conditions of the Promotion will be credited to the Card account of the winner of the Promotion until August 31, 2020.

4.2. The reward will be credited to the Promotion Participant only if, as of the date of determining the winners, 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 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/applepayn500en.

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

*Cashback- part of spend money reversal