

## **CITI PRESTIGE CARD BENEFIT TERMS AND CONDITIONS**

(WITH EFFECT 1 Nov 2022)

Your Citi Prestige® Card Program includes benefits provided by Citi® or certain third party service providers ("Service Provider"). With the Citi Prestige Card you are eligible for benefits provided through the MasterCard® World Elite® program. In order to make use of these benefits you must make the qualifying purchase with your Citi Prestige Card and your card account must be open and current.

We have the right to add, modify, or delete any Citi Prestige Card benefit, service, or feature at our discretion, at any time. Citi is not responsible for the products or services offered by other companies.

## **INTERNATIONAL COMPLIMENTARY FOURTH NIGHT HOTELS AND RESORTS PROGRAM TERMS AND CONDITIONS**

- (1) Citi Prestige primary cardholders will enjoy one complimentary night with no black-out dates, when you book four consecutive nights at any hotel through Citi Prestige Concierge ("Citi Prestige Concierge", is operated by a third-party service provider). Bookings made through other methods such as, travel agents, websites or directly with a hotel will not qualify.

To receive your complimentary night stay (via a statement credit), Citi Prestige Primary Cardholder must:-

- (a) Book a reservation for a minimum, consecutive four-night stay in the name of Citi Prestige primary cardholder by contacting the Citi Prestige Concierge and booking directly with Citi Prestige Concierge;
  - (b) Fully pay for the entire stay with the Primary Citi Prestige Card; and
  - (c) Stay at the same hotel for the entire period of reservation
- (2) Citi Prestige primary cardholders will receive a statement credit to their Citi Prestige Card statement based on the average nightly rate of your first four (4)-night stay in the same hotel property. For the avoidance of any doubt, taxes of any kind (including of government taxes, value added tax (VAT) or similar taxes) will not be credited. Hotel imposed fees, including dining or resort fees and incidental guest charges are the Cardholder's responsibility.
- (3) Citi Prestige primary cardholder will be charged on the total cost of the stay for all consecutive nights at the time of booking. If the reservation is cancelled, changed, or check-out occurs before fourth night, the complimentary fourth night stay is forfeited and has no cash, or credit value.
- (4) Citi Prestige primary cardholder will receive the relevant statement credit on the Citi Prestige Card statement within 8-12 weeks from completion of full payment and stay.

### Eligibility Requirements

- (5) Only one (1) complimentary night is eligible per each stay and is limited to one room per cardholder. A stay is a minimum of four (4) consecutive nights booked at the same hotel and does not include back-to-back stays in the same city.
- (6) For the purposes of these terms and conditions, stays in the same hotel must be at least seven (7) days apart between check-out. The next check-in (after 7 days from date of check-out) will be eligible for another complimentary fourth night stay if the cardholder booked (through the Citi Prestige Concierge) and stay for 4 consecutive nights. The benefit can only be used by Citi Prestige primary cardholders.
- (7) Full board room stay or any packaged rates, such as flight and hotel, hotel and car rental, do not qualify for this benefit.
- (8) This benefit cannot be combined with any other promotions or discounts, including the use of corporate code discounts. The complimentary fourth night stay cannot be used in conjunction with other on-going promotions, offers and discounts, including complimentary night stays, given by the hotel of choice.

### Cancellations and Reversals

- (9) All amendments and cancellations must be done through Citi Prestige Concierge.
- (10) If the reservation is cancelled, any statement credit related to the offer will be reversed. Citi and MasterCard reserve the right to reverse a statement credit including, and without limitation, due to any refunds, returns, disputes, adjustments or fraudulent card activity.
- (11) Cancellation and amendment fees may apply subject to the terms and conditions of the hotel.

### Customer Service and Contact Information

For any Program related questions contact the Citi Prestige hotline at the number located on the back of your Citi Prestige card.

### **Mastercard® Airport Experiences (MCAE) by LoungeKey**

Lounge Access

MCAE by LoungeKey provides eligible World Elite MasterCard cardholders (including Citibank Prestige MasterCard holders) with access to, and all of the privileges of, hundreds of premium lounges in major airports around the world. No matter what airline, what frequent flyer membership, or class of ticket bought, eligible cardholders will enjoy all of the convenience of participating airport lounges.

Who Is Eligible:

Citi Prestige MasterCard (“Citi Prestige Card”) cardholders

How to use Mastercard® Airport Experiences by LoungeKey:

- (A) Before traveling, Citi Prestige cardholders can log on to <https://airport.mastercard.com> and view a directory of airport lounges available worldwide.
- (B) Citi Prestige cardholders will enjoy complimentary refreshments, newspapers/magazines, and television in the lounge. In addition, access to business facilities including phone, fax, conference and Internet facilities may be available subject to each lounge operator terms of use.

Conditions of Use

- (1) Each eligible Citi Prestige primary cardholder is entitled to twelve times (12) complimentary access per calendar year.
- (2) Mastercard® Airport Experiences by LoungeKey is complimentary access for the primary Citi Prestige cardholders only. Fee of USD32 per guest per visit for guest visits will be charged to the Citi Prestige primary cardholder’s account.
- (3) The Mastercard® Airport Experiences membership is not transferable and is only valid as long as the Prestige Card is active. Any person other than the Citi Prestige primary cardholder is not allowed to utilize the benefit.
- (4) Admittance to a lounge is conditional upon presentation of Means of Access or Means of Access on Device together with any additional identification required by the lounge (such as passport, boarding pass).

Note:

- (a) Means of Access means where a payment card is used as the Means of Access for the program, no point of sale transaction takes place. A charge may be made later to the Citi Prestige cardholder’s Means of Access, if applicable and according to the terms of the benefit offered by a payment card provider.

- (b) Means of Access on Device means use of the lounge access by presenting a Means of Access on a cardholder's smartphone, tablet or other device may require inspection by staff in the lounge, including the need for the member of staff to handle the device. LoungeKey accepts no liability for any damage caused to the device by a member of staff at a lounge location.
  
- (5) Lounge visits are subject to per person per visit charge. Where applicable (dependent upon membership plan), all such visits, including those by accompanying guests, shall be debited to the Citi Prestige cardholder's payment card by the card issuer to the cardholder in respect of his/her membership. Any changes in lounge visit charges shall be notified to the card issuer, who is responsible for advising the Prestige Card cardholder.
  
- (6) Citi Prestige cardholders shall present the Means of Access and/or Means of Access on Device to gain admission on the lounge, Citi Prestige cardholders are required to inform lounge staff that they wish to enter the lounge using LoungeKey. Lounge staff will verify eligibility to enter the Lounge by checking the Means of Access visually and then electronically recording the Means of Access through a card/code reader, or otherwise entering the details into a secure system. Lounge staff will also enter the number of guests, if any, accompanying the Citi Prestige cardholder. If requested, the cardholder must sign the card reader screen. The electronic record of the cardholder's Means of Access will be considered valid evidence of the Citi Prestige cardholder accessing the Lounge.
  
- (7) While it is the responsibility of the lounge staff to ensure entry log is made on the LoungeKey reader, the Citi Prestige cardholder is responsible for ensuring the log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the Citi Prestige cardholder is responsible for retaining the 'Cardholder's' copy of the receipt presented to them at the lounge.
  
- (8) All participating lounges are owned and operated by third party organizations. The cardholder and accompanying guests must abide by the rules and policies of each participating lounge/club. Access may be restricted due to space constraints but this will be wholly at the discretion of each individual lounge operator. The LoungeKey has no control over the facilities offered, the opening/closing times or the personnel employed by the lounges. The administrators of LoungeKey will use every endeavor to ensure the benefits and facilities are available as advertised, but LoungeKey does not warrant nor guarantee in any way that said benefits and facilities will be available at the time of the Citi Prestige cardholder's visit. Neither is LoungeKey liable for any loss to the Citi Prestige cardholder, or any accompanying guests, arising from the provision or non-provision (whether in whole or in part) of any of the advertised benefits and facilities. All accompanying children (where permitted) will be subject to the full guest fee. See individual lounge descriptions for further details.
  
- (9) Participating lounges may reserve the right to enforce a maximum stay policy (usually 3-4 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays.

- (10) Participating lounges have no contractual obligation to announce flights and the LoungeKey shall not be held liable for any direct or indirect loss resulting out of any cardholder and/or accompanying guests failing to board their flight(s).
- (11) The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited. In such cases, the Citi Prestige cardholder is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions for details.)
- (12) Telephone facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage is normally limited to local calls only. Telephone, Fax, Shower, Internet, Wi-Fi, Refreshment and Spa treatment charges (where applicable) are at the discretion of each lounge operator and the Citi Prestige cardholder is responsible for paying the applicable charges direct to the designated lounge staff.
- (13) Admittance to lounges is strictly subject to Citi Prestige cardholders and any guests being in possession of a valid flight ticket for the same day of travel. Airline, airport and other travel industry employees traveling on reduced-rate tickets may not be eligible for access. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only. Please note some lounges in Europe are located within designated Schengen areas of the airport which means that access is only provided to these lounges if members are traveling between Schengen countries. (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland.)
- (14) Admittance to lounges is subject to members and any guests (including children) behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner. Any infants or children causing upset to other users' comfort may be asked to vacate the lounge facilities. LoungeKey is not liable for any loss suffered by the member and any guests where a lounge operator has refused admission because the member and/or guests have not complied with these conditions.
- (15) Any claims or issues arising out of or in connection with the lounge access should be dealt with by LoungeKey. Citi Prestige cardholders with complaints relating to any lounge access should, within six months of the relevant Lounge access make a complaint via one of the channels listed. Contact LoungeKey: - <https://www.loungekey.com/en/contact-us>
- (16) Renewal terms and conditions are at the discretion of Lounge Key Ltd. Lounge Key Ltd has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security.

- (17) The Citi Prestige cardholder agrees that she/he will defend and indemnify the LoungeKey group of companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the Citi Prestige cardholder or any guests or any person in said lounge at the behest of the Citi Prestige cardholder, except that such indemnification shall not extend to acts of gross negligence or willful misconduct by the indemnified parties.
- (18) For the full conditions of use, please visit <https://airport.mastercard.com/en/conditions-of-use>

#### Disclaimer

Neither Citi nor MasterCard will be liable for any loss or damage incurred as a result of any interaction between a cardholder and a Merchant (a "Merchant" is a travel supplier) with respect to the Program. Except as set forth herein, all matters, including but not limited to delivery of goods and services, returns, and warranties are solely and strictly between Citi Prestige cardholder and the applicable Merchants, subject to applicable law. Citi Prestige cardholder acknowledges that Citi and Mastercard do not endorse or warrant the Merchants that are accessible through the Program, nor Merchants' offers provided.

Citibank and Mastercard do not assume any responsibility for the product and services offered under this program. The product sold and services are provided solely by the relevant vendors/merchants, under such terms and conditions as determined by such vendor/merchants, and neither Citibank nor Mastercard accept any liability whatsoever in connection with such products and services. The product and services have not been certified by Citibank or Mastercard and under no circumstances shall the inclusion of any product and/or services under this program be construed as an endorsement or recommendation of such product or services by Citibank or Mastercard.

#### WORLD ELITE MASTERCARD TERMS AND CONDITIONS

The World Elite benefits are brought to Citi Prestige by Mastercard. For more information and full terms and conditions click [here](#).

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Citibank Berhad has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] with effect from 1 November 2022.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by United Overseas Bank (Malaysia) Bhd from Citigroup Inc. and related group entities.