

Citi Cash Back Card Terms and Condition

- Citi Cash Back Cardholder will enjoy 1% Cash Back (Regular Cash Back) for all retail transaction without minimum spend.
- There is no cash back limit for the regular Cash Back.
- Regular Cash Back can be accumulated and have no expiry.
- Regular Cash Back can be redeemed to deduct your outstanding balance in your next monthly billing statement in multiple of Rp100.000,-.
- · Your remaining regular Cash Back stays forever.
- How to redeem your Cash Back :
 - 1. Redemption through e-Form at www.citibank.co.id/redeemcash:
 - The accumulated Cash Back can be redeemed through an e-Form available at www.citibank.co.id/redeemcash
 - You simply fill in all requested information correctly in e-Form and click 'Redeem' after all information is filled and the disclaimer statement is ticked.
 - After e-Form is submitted, Citibank will check against your available Cash Back balance at your Citi Cash Back Card and your Citi Cash Back Card other conditions.
 - The maximum Cash Back that can be redeemed in 1 (one) time process is Rp900.000,-. If you want to redeem more than Rp900.000,- then you will need to fill and submit the e-Form multiple times.
 - There is no limit of submitting the e-Form in 1 day.

2. Redemption through SMS:

 The accumulated Cash Back can be redeemed through sending an SMS to 69999 with below format:

RDM<space>4 last digit of your Citi Cash Back Card number<space>Cash Amount Code

List of Cash Amount Codes:

Cash Amount Code	Redeemed Cash Back Amount
CASH100	Rp100.000,-
CASH200	Rp200.000,-
CASH300	Rp300.000,-
CASH400	Rp400.000,-
CASH500	Rp500.000,-
CASH600	Rp600.000,-
CASH700	Rp700.000,-
CASH800	Rp800.000,-
CASH900	Rp900.000,-

Example of the correct SMS format: Rp100.000,- Cash Back Redemption through SMS: RDM<space>6789<space>CASH100

- Citibank will process to credit Cash Back and deduct your outstanding balance on your next monthly billing statement.
- Cash Back will appear deducting your monthly billing in your next 2 (two) monthly cycles at the maximum.
- Citibank will not process your Cash Back redemption request if your available Cash Back balance is insufficient (example: your Cash Back balance does not reach Rp100.000,-) or if you input the incorrect data in e-Form or SMS format.
- Please ensure that your Citi Cash Back Card is active and not in card block condition
 when you redeem the Cash Back. Citibank will not process the redemption request if
 your card is inactive or in card block condition.
- You may check your available Cash Back balance through:
 - Your monthly billing statement, or
 - Citibank Online at <u>www.citibank.co.id</u>, click "Rewards" and pick your Citi Cash Back Card, or
 - Citibank Mobile Banking App on the "Rewards" tab, or
 - SMS to 69999 with format : RWDSBAL<space> last 4 digits of your Citi Credit Card number
- Electricity and water bill payment using Citibank 1Bill, Citibank EazyPay, easy cash through Loan on Phone, cash advance, annual fee payment, interest, administration fee, charges, and Credit Shield Plus/Prestige transactions will not get Cash Back.