



Terms & Conditions

General Condition:

1. This program is valid for individual customer of Citigold and Citi Prestige Basic primary holder.
2. Citi Prestige Credit Card must be active at the anniversary month.
3. This program is valid from 1 January 2022 - 31 December 2022.
4. Citi Prestige card holders who are Citigold Customers are entitled to a 15% bonus or a maximum of 120,000 of the total Citi Rewards Points collected for one year.
5. For Citi Prestige card holders who are Citigold Customers with average TRB of IDR 8 billion are entitled to get 175,000 Citi Rewards Points bonus every year.
6. The mechanism for crediting rewards points:
 - Citigold with average TRB below IDR 8 billion
 - The maximum of rewards points bonus that can be received by customer within 1 (one) year are 120,000 rewards points and no multiples allowed.
 - 15% of the total spending transaction at merchant using Citi Prestige Credit Card for 1 (one) year before card anniversary, divided by the amount of spending needed to get 1 rewards point (IDR 1,500).

Example:

 - Customer A: Has average TRB of IDR 2.5bn & total card spending for 1 year is IDR 1bn. Total rewards points bonus:
 $15\% \times (\text{IDR } 1\text{bn} / \text{IDR } 1,500) = 99.999 \text{ points.}$
Rewards points bonus received by Card Holder is 99,999 points.
 - Customer B: Has average TRB of IDR 5bn & total card spending for 1 year is IDR 1.3bn. Total rewards points bonus:
 $15\% \times (\text{IDR } 1.3\text{bn} / \text{IDR } 1,500) = 129,999 \text{ points.}$
Rewards points bonus received by Card Holder is 120,000 points.
 - Rewards points bonus will be credited to Primary Citi Crestige Credit Card on the billing cycle date on Card Anniversary month & customer can see the rewards points bonus in the Billing Statement.
 - Citigold with average TRB \geq IDR 8bn
 - Customer has average TRB of IDR 8bn for the last 3 months before the Anniversary of Citi Prestige Credit Card.
 - The maximum rewards points bonus that can be received by customer for 1 (one) year is 175,000 rewards points.

Example:

 - Customer C: Has average TRB of IDR 11bn & total card spending for 1 year is IDR 1bn. Total rewards points bonus:
 $\sqrt{15\% \times (\text{IDR } 1\text{bn} / \text{IDR } 1,500) = 99.999 \text{ points}}$
 $\sqrt{\text{Additional rewards points bonus } 75.001}$
 $\sqrt{\text{Total rewards points bonus received by customer is 175,000}}$
 - Customer D: Has average TRB of IDR 15bn & total card spending for 1 year is IDR 1.3bn. Total rewards points bonus:
 $\sqrt{15\% \times (\text{IDR } 1.3\text{bn} / \text{IDR } 1,500) = 120,000 \text{ points.}}$
 $\sqrt{\text{Additional rewards points bonus } 55.000}$
 $\sqrt{\text{Total rewards points bonus received by customer is 175,000}}$
 - Rewards points bonus will be credited to Citi Prestige Basic Credit Card no later than 30 Business Days after the anniversary and customer can see the rewards points bonus in the Billing Statement.
7. This program is not applicable for US Person and GDPR.
8. Electricity and water bill payments, EazyPay transaction at Merchant, Loan on Phone via telephone, website or microsite, cash withdrawal, Primary Card and Supplementary Card's annual fee, insurance premium Credit Shield Plus/Prestige payment, and all fees, interests & fines are not considered in the calculation of Citi Rewards Points.
9. Citibank has the right to debit the rewards points bonus that had been credited to the Citi Credit Card, if the customer participating in the program:
 - Doesn't meet the requirements of joining the program and / or accepting rewards; and / or
 - Perform or suspected of committing malicious acts, cheating, or actions that violate the provisions of laws and regulations related to Credit Card usage, Citibank facilities or services owned, including but not limited to Cash Withdrawal/Gesek Tunai at Merchant, manipulation of transactions by Cardholders and/or Merchant, and other fraudulent actions at the discretion of Citibank.
 - Failure to comply with all laws and regulations.

Miscellaneous:

1. Citibank has the right to change the terms and conditions of the program with at least 30 Business Days prior notice.
2. The terms and conditions of the program are made in Indonesian and English. In the event of any misinterpretation of these terms and conditions, the terms & conditions of this program in Indonesian will apply.