

1. The 'FX Prize Draw' ("the Prize Draw") is applicable to Citiblu, Citigold and Citigold Private Clients who: are aged 18 or over; are resident in the UK; and who have an existing account with Citi International Personal Bank in London or Jersey, or Citi UK Consumer bank (together, "Citi", "us").
2. Senior Public Officials are not eligible for the prize draw. We will regard you as a Senior Public Official if we reasonably believe that you, or anyone you are associated with or related to has held, currently holds or is being considered for a position in a public, political or governmental organisation or an organisation that is owned or funded by the government.
3. This Prize Draw commences at 00:00:01 on 25 January 2019 and ends at 23:59:59 on 06 February 2019 (the "Prize Draw Period").
4. There will be 25 winners of the Prize Draw and each winner will receive a pair of Level 1 tickets to The BRIT Awards 2019 with Mastercard, taking place on 20 February 2019 at The O2, London (the "Reward").
5. To enter the Prize Draw, you need to make a debit card spend of minimum £1,000 (or currency equivalent) from your Citi Accounts or a qualifying cross currency transfer of minimum £5000 (or currency equivalent), within the Prize Draw Period.
6. A qualifying cross currency transfer is a single transaction that can be either:
 - i. an internal transfer between your Citi accounts;
 - ii. a Citi Global transfer; or
 - iii. an outgoing payment,
 - iv. of at least £5,000 (or currency equivalent), where foreign exchange conversion using the Citi reference exchange rate takes place.
7. The Prize Draw does not apply to atm withdrawals, incoming payments, interest credits or time deposit maturity, investment maturities or investment redemptions.
8. Subject to meeting all the requirements outlined in these terms and conditions, you will enter the Prize Draw each time you make a qualifying cross currency transfer or debit card spend, with no maximum limits. With more entries, you will have more chance to win the Reward.
9. We will hold the Prize Draw by 06 February 2019. The twenty-five winners will be drawn at random by a computer under the supervision of an independent person within the Citi Compliance Department.
10. The twenty-five winners will be notified by 5pm on 07 February 2019 by telephone and/or email from a Citi representative. To receive the Reward, the winners must confirm by telephone or return email that they accept the Reward within 48 hours. Once a winner has accepted their Reward, the tickets can be collected on the night of the event from Mastercard's ticket desk. Cardholders will be required to provide a copy of their ID and relevant Mastercard for tickets to be released.
11. Cash alternatives to the Reward are not available for this offer. The Reward must not be resold.

12. If, after reasonable efforts by us, it is not possible to contact one or more of the winners by 08 February 2019, we reserve the right to retract the Reward from those winners that we have not been able to contact and redraw new winners. We will not be held responsible for the inability of a winner to take advantage of the prize for any reason.
13. Citi reserves the right to withdraw or cancel the Reward if a qualifying cross currency transfer or debit card spend is subsequently reversed or recalled at the request of the customer.
14. All winners of the Prize Draw will be responsible for the cost and organisation of their transport to and from The O2 , London and for their own food and accommodation.
15. Following a material change in circumstances, we reserve the right to alter, amend or (as a last resort) cancel this prize draw with reasonable prior notice. When giving notice, we will also explain why this action was necessary. If you do not agree with the alteration, amendment or cancellation, please contact us by writing to Citi FX Prize Draw, Citibank UK, Maildrop CGC-10-04, Level 10, Citigroup Centre 1, 33 Canada Square, London, E14 5LB.
16. Your data will be collected, stored and processed for the purpose of administering this prize draw and we may provide your personal data to third party prize providers and/or other service providers solely for the purposes of facilitating and administering this prize draw. We will tell you before we do so.
17. If any provision of these terms and conditions is held invalid by any law, rule, order or regulation, or by final determination of a court of competent jurisdiction, such invalidity shall not affect the enforceability of any other provisions not held to be invalid.
18. Participation in this Prize Draw constitutes acceptance of the terms and conditions. If you disagree with the terms and conditions and you wish to opt out of this Prize Draw, please contact us at your earliest convenience, any time before the end of the Prize Draw Period by writing to: Citi Digital Prize Draw, Citibank UK, Maildrop CGC1-10-04, Level 10, Citigroup Centre 1, 33 Canada Square, London, E14 5LB.
19. If you have any questions or would like to make a complaint regarding the Prize Draw please contact your Relationship Manager or write to us at; Citi FX Prize Draw, Citibank UK, Maildrop CGC1- 10-04, Level 10, Citigroup Centre 1, 33 Canada Square, London, E14 5LB.
20. The Prize Draw is governed by English law and is subject to the non-exclusive jurisdiction of the English Courts or any court in the United Kingdom which is able to hear the case.
21. Citibank Europe plc, UK Branch is the organiser of this prize draw and is responsible for its administration and conduct. Citibank Europe plc, UK Branch is authorised by the Central Bank of Ireland and by the Prudential Regulation Authority and subject to regulation by the Central Bank of Ireland, and limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority and regulation by the Financial Conduct Authority are available from us on request. The registered address in the UK is at Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.
22. Winners and their guests must be aged 18 or over.

23. Prize packages (and associated tickets) are personal to the winner(s) and the sale or offering for sale, transfer, resale, donation, or exchange of any tickets and/or part of any of the prize packages is strictly prohibited (including, without limitation, in person or online via an online auction website or online ticket resale marketplace). The Promoter reserves the right to cancel tickets and withdraw or make void any and all prize elements if this term is not complied with.
24. Winners and their guests acknowledge and agree that they are subject to the full terms and conditions of the tickets which form part of their prize, which can be viewed at www.brits.co.uk/terms-and-conditions. These terms and conditions are subject to change from time to time and may include the requirement for ticket holders to present valid photo ID (passport or driving licence) and/or other forms of identification (such as a debit or credit card) upon entry to the Event to ensure that the ticket holder is the same as the person named on their ticket. Failure to comply with any of the terms and conditions may result in refused entry, or the ticket holders being required to leave the Event.
25. It is a condition of entry that winners and their guests agree to take part in publicity accompanying or resulting from the promotion without further recompense.
26. Winners and their guests acknowledge and agree that they are subject to the full terms and conditions of The O2 (Venue), which can be viewed on the Venue's website, and the Venue reserves the right to remove any person or refuse any person entry to The BRIT Awards 2019 with Mastercard regardless of whether they have a valid ticket.