

Digital Incentive Prize Draw Terms & Conditions

1. This prize draw is promoted and administered by Citibank Europe plc, UK Branch (“**We**”, “**Us**”, “**Our**”).
2. The prize draw is applicable to all clients who hold an existing International Personal Bank account who are aged 18 or over, and have access to the Citi Mobile App.
3. All Citi employees involved in the prize draw, development and administration of this prize draw are excluded from entering it.
4. 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.
5. This prize draw commences at 00:00:01 on 19 October 2018 and ends at 23:59:59 on 30 November 2018 (the “**Prize Draw Period**”).
6. To be entered into the prize draw, you will need to open and sign in to the Citi Mobile UK app during the Prize Draw Period.
7. To be able to use Citi Mobile you need to hold a Citi Debit Card. If you do not already have a Citi Debit Card, you can order one by calling your Relationship Manager or CitiPhone on 0800 00 55 00 (if calling from abroad dial +44 20 7500 5500).
8. This prize draw is free to enter.
9. There will be three winners of the prize draw and each winner will receive a \$500 cash reward (the “**Reward Amount**”).
10. We will hold the prize draw to determine the three winners on 7 December 2018. The winners will be drawn at random by a computer under the supervision of an independent person within the Citi Compliance Department. Our decision is final and no correspondence will be entered into regarding the prizes once the winners have been drawn.
11. The winners will be notified by 5pm on 10 December 2018 by telephone and/or email from a Citi representative. To receive the prize, the winners must confirm by telephone or return email to us that they accept the prize. Once a winner has accepted their prize the Reward Amount will be credited to their account within 5 business days.
12. If after reasonable efforts by us, it is not possible to contact one or more of the winners by 2 January 2019, we reserve the right to retract the prize 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. 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 Digital Prize Draw, Citibank UK, Maildrop CGC-10-04, Level 10, Citigroup Centre 1, 33 Canada Square, London, E14 5LB.

14. 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.
15. If any provision of these terms and conditions (the “**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.
16. 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.
17. 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 Digital Prize Draw, Citibank UK, Maildrop CGC1-10-04, Level 10, Citigroup Centre 1, 33 Canada Square, London, E14 5LB.
18. 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.
19. 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.
- Important tax information: The aggregate value of the Reward Amount received by a U.S. person will be reported to the IRS as income in the year received, as required by applicable law. Rewards received by U.S. persons will be reported on IRS Form 1099-MISC for the year received. Customers are responsible for taxes and consulting a tax advisor. To be eligible for the Reward Amount, a U.S. person must have a valid Form W-9 on file. If a U.S. person fails to provide a Form W-9, then he/she will be treated as ineligible for the Reward Amount or else will be subjected to 24% IRS backup withholding on the total amount of the Reward Amount.