

Citi Prestige Credit Card Benefit Terms and Conditions

Effective 1 November 2024

Citi Prestige® Cardholders are entitled to access a range of privileges. These include hotel and travel discounts and dining benefits. We may, acting reasonably, vary these benefits Terms and Conditions from time to time. We will provide at least 30 days prior notice of changes unless we reasonably consider the change to be non-material in nature. We will give you as much notice as is reasonably practicable for any non-material changes to these Terms and Conditions, and we will either publish this on our website or otherwise notify you at the time you redeem your benefits.

Our promise to you

We will exercise any rights or discretions that we have under this agreement in a fair and reasonable manner. That includes whenever we are:

- a. forming an opinion about a matter, including where we must be satisfied that something has or has not occurred;
- b. considering any request you make;
- c. deciding whether to give our consent or to exercise a right, discretion or remedy;
- d. setting any conditions for doing any of those things; or
- e. making changes to these Citi Prestige Credit Card Benefit Terms and Conditions.

1. Luxury Stay

4th Night on Us - Book 4 (four) consecutive nights or more at a range of hotels with Luxury Escapes and receive a credit back for one night. Cap and T&Cs apply.

Benefit

By using the promo code "CitiPrestige", you will receive a credit for one night (up to \$1,000) when you book four (4), or more, consecutive nights of accommodation on the Luxury Escapes website Luxuryescapes.com/au (excluding certain fees, taxes and additional charges) with your Citi Prestige Card. This benefit cannot be used in conjunction with other offers/benefits. 4th Night on Us benefit is valid on all accommodation deals on Luxuryescapes.com/au. The benefit is capped at four (4) redemptions in a calendar year, up to \$1,000 credit per redemption. The benefit is calculated by taking the total price of the accommodation booked divided by the number of nights e.g. if you pay \$4,000 for 4 nights' accommodation, the credit value will be \$1,000. However, if the total booking for four (4) nights is \$5,000, the average nightly room rate is \$1,250 and you will only receive a credit of \$1,000 as the benefit is capped at \$1,000 per booking.

You will be charged the full nights booking (and any additional products purchased e.g. flights, insurance etc.) and receive a credit for the average night rate. Please note that you should receive the credit in your account usually within 14 days of Luxury Escapes receiving full payment for your booking.

The goods and services described are provided by third party merchants' network of hotels.

Terms and Conditions

General conditions

- a. Valid for Citi Prestige primary cardholders only and booked through the Luxury Escapes website https://linear.com/au/terms-and-conditions Conditions luxuryescapes.com/au/terms-and-conditions
- b. To redeem the benefit, you must enter the promo code "CitiPrestige" in the "Add a promo code" section on the payment/checkout page and pay with your Citi Prestige Card.
- c. Bookings must be made and used during the calendar year.
- d. 4th Night on Us benefit is capped at four (4) redemptions in a calendar year.
- e. Benefits are capped at \$1,000 per booking.
- f. A minimum of four (4) consecutive nights stay is required in order to qualify for the benefit.
- g. Only one (1) credit will be provided to the Citi Prestige primary cardholder per room booking.
- h. You should receive the credit in your account usually within 14 days of Luxury Escapes receiving full payment for your booking.
- i. Your account must be open and in good standing (for example your account is not in default, suspended or closed) when the credit is provided and at the time of stay. We reserve the right to cancel the credit if you are no longer a Citi Prestige Customer at the time of the stay.
- j. Any credit you receive will reduce your account balance but will not count towards your next monthly repayment obligations.

Reservations

- k. To qualify for 4th Night on Us benefit:
 - i. The Citi Prestige primary cardholder who made the booking must be present during the entire duration of the stay;
 - ii. The benefit is non-transferable and non-endorsable:
 - iii. Booking for the accommodation must be of the same room types;
 - iv. Back-to-back stays are not allowed. Back-to-back stays are stays at the same city booked on two reservations (as an example, you book four nights at a hotel on one reservation for Monday, Tuesday, Wednesday and Thursday and book another four nights on another reservation for Friday, Saturday, Sunday and Monday. In this situation, you would only be eligible for only one credit for the first reservation over the 8-night stay);
 - v. Between each booking, a minimum of a 7-day window is required.

Payment

- I. You are required to make upfront payment in full at the time of the booking with your Citi Prestige Card on luxuryescapes.com/au.
- m. You are required to enter the promo code "CitiPrestige" in the "Add a promo code" section on the payment/checkout page prior to making a payment.
- n. The credit will appear as "LUXURYESCAPES SOUTHBANK AU" on your next statement.

Cancellation and charges

- o. Cancellations, amendments, and refunds (including any associated fees, taxes and surcharges that may apply) pertaining to the booking are subject to the Luxury Escapes Terms and Conditions. Please refer to luxuryescapes.com/au/terms-and-conditions.
- p. If you cancel your booking and it is approved by Luxury Escapes, you will receive a refund in accordance with the Luxury Escapes Terms and Conditions. To calculate the refund amount, Luxury Escapes will take away the credit amount you received under this benefit and any other amounts it is entitled to deduct under its Terms and Conditions from the original amount you paid for the booking.

Miscellaneous

- q. The benefit is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- r. You acknowledge that the goods and services are provided by third party merchant's network of hotels, and not by us. Fulfilment of this offer is the sole responsibility of the third party. You acknowledge that the hotels available on Luxury Escapes may change from time to time. Bookings are subject to the Luxury Escapes Terms and Conditions and specific accommodation is subject to availability.
- s. You are solely responsible for checking the Citi Cards Benefits webpage (www1.citibank.com.au/credit-cards/benefits/prestige) for updates before using or booking any privileges.
- t. Bookings must made through <u>luxuryescapes.com/au</u>. Other methods such as travel agents or directly with a hotel will not qualify for this benefit.
- u. Luxury Escapes Pty Ltd pays a commission to National Australia Bank Limited for certain booking types.

2. Travel

2.1 Uber Premier \$100 Cashback

Benefit

Travel with Uber Premier (or other available ride options) within Australia and receive \$100 cashback when you spend \$100 or more in one transaction. Cap and T&Cs apply.

To be eligible to receive the \$100 cashback, you (the primary cardholder) must make the booking for an Uber Ride via the Uber app and spend \$100 or more in one transaction using your Citi Prestige Card. The benefit is capped at one redemption per primary cardholder per calendar year.

Payment must be made directly using your Citi Prestige Card with Uber Rides via the Uber app. Excludes Uber Eats, Uber Pass and transactions made through a third-party establishment or payment processor. The Uber Premier \$100 Cashback will be calculated on the first eligible spend during the calendar year and credited to your Account within eight weeks after the qualifying transaction is processed, and provided your Account is open and in good standing (for example – your Account is not in default, suspended or closed).

Cashback will not be credited to your Account if the qualifying spend is refunded or reversed. Cashback will reduce the outstanding balance of your Account but will not count towards your next monthly repayment obligation. Cashback is not redeemable for cash or other payment form. Please note that if you have a Balance Transfer you will be charged interest on any spend that you make.

Terms and Conditions

General Conditions

- a. Valid for Citi Prestige primary cardholders who book an Uber ride through the Uber app. Bookings can be made for Uber Premier or any other type of Uber rides category that are available. Bookings are subject to the Uber Terms and Conditions. Please refer to uber.com/legal/en/document/?name=general-terms-of-use&country=australia&lang=en-au
- b. To redeem the benefit, you must pay Uber directly with your Citi Prestige Card.
- c. Booking must be made and used during the calendar year.
- d. The benefit is **capped at one redemption** per calendar year.

- e. A minimum spend of AUD \$100 is required for one transaction per booking in order to qualify for the benefit.
- f. Only one AUD\$100 cashback will be provided to the Citi Prestige primary cardholder for each calendar year. You should receive the cashback in your Account within eight weeks after the qualifying transaction is processed.
- g. Your Account must be open and in good standing (for example your Account is not in default, suspended or closed) when the cashback is provided.
- h. Any cashback you receive will reduce your Account balance but will not count towards your next monthly repayment obligations.
- i. Only available for travel within Australia.

Payment

- j. You are required to make upfront payment in full at the time of the booking with your Citi Prestige Card on the Uber app.
- k. The credit will appear as "Cashback*Uber \$100" with merchant specific information on your statement.

Cancellation and Charges

- I. Cancellations, amendments, and refunds (including any associated fees, taxes and surcharges that may apply) pertaining to the booking are subject to the Uber Terms and Conditions. Please refer to uber.com/legal/en/document/?name=general-terms-of-use&country=australia&lang=en-au
- m. Cashback will not be credited to your Account if the qualifying spend is refunded or reversed.

Miscellaneous

- n. The benefit is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- You are solely responsible for checking the Citi Cards Benefits webpage (<u>www1.citibank.com.au/credit-cards/benefits/prestige</u>) for updates before using or booking any privileges.
- p. We, or the third parties, have no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - I. such a loss, personal injury or death is / are caused by our fraud, negligence or misconduct or that of third parties; or
 - II. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law).

2.2 Priority Pass™

Benefit

Complimentary Priority Pass™ membership and unlimited lounge visits for Citi Prestige primary cardholder and one guest.

Complimentary lounge access for Citi Prestige primary cardholders and one guest. Citi Prestige cardholder's guests can enjoy up to 35% discount on the first year membership fee for Priority Pass™ - the world's largest independent airport lounge access program.

Priority Pass™ welcomes you at 1,500 airport VIP lounges worldwide, regardless of the airline you fly or the class you travel. Every trip becomes a stress-free VIP experience. You'll have access to business facilities and a place to unwind whilst enjoying complimentary refreshments as part of the world's largest independent airport lounge program.

Experience VIP treatment regardless of the class you travel

- · Excellent leisure and working facilities
- Over 100 countries and 300 cities worldwide
- Stay connected with email, internet and conference space
- Welcomed at normally exclusive US airline lounges
- · Complimentary refreshments and snacks
- Relaxing ambience for you, your guest, clients and family

Terms and Conditions

General conditions

- a. This offer is applicable to Citi Prestige primary cardholders only.
- b. For Citi Prestige Mastercard customers, you will have a Priority Pass™ Digital Membership Card. You will need to download the Priority Pass™ App via the Apple App Store or get it on the Google Play Store to access your Digital Membership Card. Visit prioritypass.com/prestigeaumc. Enter Invitation Code: CTPRSG333 and complete the digital form, including your Citi Prestige Card details.
- c. The Priority Pass™ Card is not transferable and is only valid up to its date of expiry and when it has been signed by the cardholder (for those that have a physical card).
- d. The Priority Pass™ Card is not a payment card nor is it proof of creditworthiness and attempts to use it as such could constitute fraud.
- e. Admittance to the lounges is conditional upon presentation of a valid Priority Pass™ Card only. Payment Cards will not be accepted as substitutes for the Priority Pass Card.
- f. Citi Prestige Priority Pass™ Cardholders accompanied by more than one guest(s) will have to pay a Lounge Visit Fee for the additional guest per visit which would automatically be charged to their Citi Prestige Card. An international transaction fee may be charged on your Citi Prestige Card in accordance with the standard Terms and Conditions of the Citi Prestige Card, where it is applicable, (see the Credit Card Terms and Conditions and Other Important Information, including the financial table).
- g. For the full list of valid airport lounges and Lounge Visit Fees, please refer to prioritypass.com.

For Citi Prestige Visa customers

h. For Citi Prestige Visa Card customers, you must first enrol for a Priority Pass™ membership. Visit <u>prioritypass.com/citiprestigeaus</u>. Enter Invitation Code CEA1430313 and complete the form, including your Citi Prestige Card details. Please note that it takes approximately 15 business days for your application to be processed.

Miscellaneous

i. Standard Terms and Conditions governing the use of Priority Pass™ Membership apply. Please visit <u>prioritypass.com/Conditions-of-use</u> for more information.