



National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Citi branded credit cards. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to provide transitional services.

NAB is the issuer of the Citi Prestige Card, and references to we/us/our/NAB throughout this document mean National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686).

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Citi Prestige Credit Card Benefit Terms and Conditions 2023

Citi Prestige® Cardholders are entitled to access a range of privileges. These include hotel and travel discounts and dining benefits. **Offer valid from 1 January 2023 until 31 December 2023. Please note that for the Luxury Transfer Service, the kilometre rates have been updated and are effective 1 June – 31 December 2023. This means any luxury transfers from 1 June 2023 will be subject to the new rates as outlined in section 2.1 Luxury Transfer Service.** Bookings for all Citi Prestige Card benefits cannot be made more than 6 months in advance. All benefits are to be used in the valid period stipulated and do not accumulate or roll over.

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 under clause 1(u) or 2.1(p) or anywhere else in these Citi Prestige Credit Card Benefit Terms and Conditions 2023.

1. Luxury Stay

4th Night Free (Stay a minimum of 4 consecutive nights)

We pay (or reimburse you) for your fourth night of accommodation at a participating hotel (excluding certain fees, taxes and additional charges) when you stay four consecutive nights at an available hotel. See further details below.

Offer valid from 1 January 2023 until 31 December 2023 and bookings cannot be made more than 6 months in advance.

Benefit

Stay a minimum of 4 consecutive nights and enjoy one complimentary night at any participating hotel*. The benefit is capped at 4 redemptions in a calendar year.

The value of one free night is computed as the average nightly room rate for the 4 night stay.

** - For Citi Prestige Visa cardholders: You will be charged for 3 nights only.*

- For Citi Prestige Mastercard cardholders: You will be charged 4 nights and receive a credit for the 4th night. Please note that you will only receive the credit within 6-8 weeks from completion of full payment and stay.

The goods and services described are provided by third party merchants' network of hotels. For more information on participating hotels, please call Citi Prestige Concierge on 1800 782 948 or email concierge@citibankprestige.com.au.

Terms and Conditions

General Conditions

- a. Valid for Citi Prestige primary cardholders only booked through Citi Prestige Concierge at a participating hotel.
- b. Bookings must be made and used by 31 December 2023.
- c. 4th night free benefit is capped at 4 redemptions in a calendar year.
- d. A minimum of 4 consecutive nights stay is required in order to enjoy one night on a complimentary basis. The maximum complimentary night's stay is one and all other nights will be borne at the cardholder's cost.
- e. There are no credits for any unused free nights if the guest checks out early.
- f. Rates are per room, per night, based on single/double occupancy and availability at time of reservation and do not include additional per room, per night charges that may be imposed or state/local taxes or any other fees.
- g. Only one complimentary night is allowed per Citi Prestige primary cardholder per room per booking.

Reservations

- h. Advance reservation is required and subject to availability at the time of reservation. Walk-in guest(s) without prior reservations will not be granted the complimentary night's stay benefit. To qualify for the complimentary night:
 - i. Booking for the services must be made through Citi Prestige Concierge at least 48 hours prior to commencement of stay, within the operating hours of 8am and 8pm Monday to Friday (Sydney Time);
 - ii. The Primary cardholder who booked the stay must be present during the entire duration of stay;
 - iii. Complimentary night is non-transferable and non-endorsable;
 - iv. Complimentary night must be utilized during the same stay as the purchased nights;
 - v. Purchased and complimentary night must be of the same room types;
 - vi. 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 one complimentary night for the 8 night stay);
 - vii. Between each booking, a minimum of a 7-day window is required.

Payment

- i. Cardholder is required to make upfront payment in full at the time of booking with their Citi Prestige Card.

Cancellation and Charges

- j. Cancellations and amendments to the booking can only be made by calling Citi Prestige Concierge.
- k. Cancellation and amendment fees apply depending on the policies of the respective participating hotels (you should check your itinerary or booking confirmation for further details).
- l. A no-show will be treated as a cancellation and the cardholder will not be entitled to a refund.
- m. Cancellation fees will be charged directly to the Citi Prestige Card account.
- n. Complimentary night is only applicable to room rates and does not include taxes, surcharges or any other fees.
- o. Once reservations are confirmed, all associated costs (amendment fee, cancellation fee, taxes and surcharges and room price difference) will be borne by cardholder.

Miscellaneous

- p. Complimentary one night's stay is based on accommodation for a maximum occupancy per room type and is exclusive of all taxes, surcharges or any other fees. [Cost of taxes, GST, surcharges, other fees, service charges, meals and all other incidentals, will be charged to Citi Prestige cardholders directly by the participating hotel.]
- q. The complimentary one night's stay is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- r. Cardholder acknowledges that the goods and services are provided by third party network of hotels, and not by us. Fulfilment of this offer is the sole responsibility of the participating hotels. You acknowledge that the hotels participating in this Citi Prestige benefit may change from time to time. We reserve the right at any time and without prior notice or assigning any reason, to change the participating hotels. However, we will take steps to ensure that where possible such changes do not impact on existing bookings that you have already made.
- s. Cardholders are solely responsible for checking the Citi Prestige websites for updates before using or booking any privileges
- t. Bookings made through other methods such as websites, travel agents or directly with a hotel will not qualify for a free night.
- u. We, and participating hotels, reserve the right to vary the terms and conditions of this offer. We will provide at least 30 days prior notice of changes, unless we reasonably consider the change to be non-material in nature. For any changes we consider to be non-material, we will publish this on our website and may notify you at the time you redeem your benefit. We will act fairly and reasonably when making variations.

2. Travel

2.1 Luxury Transfer Service

Offer valid from 1 January 2023 until 31 December 2023. Please note for the Luxury Transfer Service, the kilometre rates have been updated and are effective 1 June – 31 December 2023. This means any luxury transfers from 1 June 2023 will be subject to the new rates as outlined below.

Benefit

Travel in style with Luxury Transfer Service (at selected cities across **Australia** only)

- Benefit of one luxury transfer (one-way or same day return) up to the value of AUD\$100. Any amount not used will be forfeited. As an example, if you redeem a transfer for AUD\$70, the benefit is considered to be utilised, you cannot request for another transfer for the AUD\$30. However, a same day return trip can be booked using this benefit.
- The benefit is **capped at one redemption** per calendar year.
- Enhance your travel experience with the Luxury Transfer Service. Whether your trip is for business or pleasure, you can look forward to 24/7 transfer service at selected cities in Australia to travel between any location.
- With a variety of luxury car options, together with professional experienced drivers, the Luxury Transfer Service will ensure your trip is safe and enjoyable. Relax and enjoy the ride.

Terms and Conditions

- a. Only one luxury transfer is made available per primary cardholder, regardless of the number of additional cards. Booking must be made and completed between 1 January 2023 and 31 December 2023. Please note for Luxury Transfer Service the kilometre rates have been updated and are effective 1 June – 31 December 2023. This means any luxury transfers from 1 June 2023 will be subject to the new rates as outlined below. Primary cardholder must be travelling.
- b. Valid at selected cities across **Australia** ONLY.
- c. A return trip can be booked in the one transfer, however the return trip must be to and from the same address and be on the same day.
- d. The Citi Prestige primary cardholder is entitled to **one transfer service (one-way or same day return) up to the value of AUD\$100**. The benefit can be redeemed by the Additional Cardholder on behalf of the Primary Cardholder.
- e. Once the redemption has been utilised, the primary cardholder may **enjoy a discount of 10%** off the Luxury Transfer Services published rates for subsequent services during the period of this offer. Transfers must be booked through Citi Prestige Concierge and charged on your Citi Prestige Card to receive the discount.
- f. The Luxury Transfer Service imposes limits on the number of passengers per car and/or the number of luggage pieces per passenger. Please request the correct vehicle:

Passengers	Suitcases / Small Bags	Car Type
4 Passengers	2 / 2	Premium Sedan
4 Passengers	5 / 3	Premium S.U.V
6-7 Passengers	6 / 4	Mercedes People Mover

The kilometre table and price associated with the transfer is provided below. Please note that the price varies according to the distance to/from the airport or any other destination and the type of car that is selected for the transfer. Where relevant, the rates include GST, State Government levies per transfer, tolls and airport parking fees.

All charges must be made on Citi Prestige Card and will be paid in AUD.

Any charges above the AUD\$100 allowance are to be borne by the cardholder in AUD. This will be advised at the time of booking and the cardholder will need to pay on a Citi Prestige Card.

Journeys TO Airport and TO/FROM all other non-airport transfers

Please note for Luxury Transfer Service the kilometre rates have been updated and are effective 1 June – 31 December 2023. This means any luxury transfers from 1 June 2023, regardless of when it was booked, will be subject to the new rates as outlined below. For current kilometre rates that are applicable from 1 January – 31 May 2023, please refer to the terms and conditions available [here](#).

Location	Vehicle Type	Zone 1 1-10 km	Zone 2 11-20 km	Zone 3 21-30 km	Zone 4 31-40 km	Zone 5 41-50 km
Sydney	Sedan	\$80	\$90	\$100	\$130	\$150
	S.U.V.	\$90	\$100	\$115	\$140	\$165
	People Mover	\$100	\$115	\$130	\$150	\$180
Melbourne	Sedan	\$80	\$90	\$100	\$130	\$150
	S.U.V.	\$90	\$100	\$115	\$140	\$165
	People Mover	\$100	\$115	\$130	\$150	\$180
Brisbane	Sedan	\$75	\$90	\$100	\$120	\$145
	S.U.V.	\$90	\$100	\$125	\$145	\$165
	People Mover	\$90	\$110	\$130	\$150	\$175
Gold Coast	Sedan	\$75	\$90	\$100	\$120	\$145
	S.U.V.	\$90	\$100	\$125	\$145	\$165
	People Mover	\$90	\$110	\$130	\$150	\$175
Perth	Sedan	\$90	\$100	\$115	\$135	\$155
	People Mover	\$100	\$120	\$135	\$150	\$185
Adelaide	Sedan	\$80	\$90	\$100	\$120	\$145
	People Mover	\$90	\$100	\$125	\$150	\$175
Canberra	Sedan	\$80	\$90	\$100	\$125	\$150
	People Mover	\$90	\$100	\$125	\$150	\$175

Journeys FROM Airport

Location	Vehicle Type	Zone 1 1-10 km	Zone 2 11-20 km	Zone 3 21-30 km	Zone 4 31-40 km	Zone 5 41-50 km
Sydney	Sedan	\$95	\$110	\$125	\$145	\$165
	S.U.V.	\$105	\$120	\$140	\$160	\$180
	People Mover	\$115	\$130	\$155	\$175	\$200
Melbourne	Sedan	\$85	\$95	\$110	\$125	\$145
	S.U.V.	\$95	\$105	\$120	\$140	\$160
	People Mover	\$100	\$115	\$130	\$155	\$175
Brisbane	Sedan	\$85	\$95	\$110	\$125	\$145
	S.U.V.	\$95	\$105	\$120	\$140	\$160
	People Mover	\$100	\$115	\$130	\$155	\$175
Gold Coast	Sedan	\$85	\$95	\$110	\$125	\$145
	S.U.V.	\$95	\$105	\$120	\$140	\$160
	People Mover	\$100	\$115	\$130	\$155	\$175
Perth	Sedan	\$90	\$100	\$120	\$140	\$160
	People Mover	\$115	\$135	\$150	\$165	\$200
Adelaide	Sedan	\$85	\$95	\$110	\$125	\$150
	People Mover	\$95	\$105	\$130	\$155	\$180
Canberra	Sedan	\$85	\$95	\$105	\$130	\$155
	People Mover	\$95	\$105	\$130	\$155	\$180

Reservations

- g. All bookings must be made through Citi Prestige Concierge.
- h. All bookings are subject to availability.
- i. Booking for the services must be made at least 48 hours prior to commencement of travel within operating hours of 8am and 8pm Monday to Friday (Sydney time). We reserve the right to reject booking of services if less than 48 hours before commencement of travel.

Payment

- j. Other than for costs which cannot be determined at the time of booking (e.g., wait fees), where a payment is required because it exceeds the amount of the benefit (i.e., the total cost is greater than AUD\$100), the cardholder is required to make upfront payment in full at

time of booking with their Citi Prestige Card. Variable costs which cannot be determined at the time of booking will be charged to the same card that the original booking was made on, at the end of the transfer. Refunds for cancellations are processed within a month from the time any transfer is cancelled.

Cancellation and Charges

- k. Cancellations must be made at least 24 hours in advance of the scheduled commencement of travel. Cancellation of the service within this timeframe will not result in the benefit being considered as redeemed for the calendar year.
- l. A cancellation made less than 24 hours prior to the scheduled commencement of travel will result in 100% charge of cost of transfer, equivalent to full invoice and the benefit will be considered as redeemed for the calendar year (i.e., any amounts paid over the AUD\$100 benefit amount will not be refundable).
- m. Amendments and cancellations for your transfer can be made online via the link supplied in the SMS with the booking confirmation.
- n. Note that some destinations have made it mandatory for child/infant seats to be provided, if you are travelling with a child/infant and this is not advised at the time booking, the driver may refuse the passengers and the benefit will be considered as redeemed.

Item	Description	Cost (AUD)
Baby Seats	Baby Seats (Price is for up to 3 seats per trip one way)	\$22.00
Wait Time (Please note: This is only applicable for transfers from the Airport. There is no wait time applicable for non- airport transfers).	<p>Drivers will wait from flight arrival time as per below:</p> <ul style="list-style-type: none"> - 15 minutes for Domestic flights - 90 minutes for International flights <p>The above wait time can be increased at the request of the cardholder. In the event that a cardholder requests this then the below fees will apply and be charged to their card once the airport transfer has been completed.</p> <ul style="list-style-type: none"> a. SEDAN - Additional wait time b. S.U.V - Additional wait time c. PEOPLE MOVER - Additional wait time 	<p>\$7 per 5 minute block</p> <p>\$8 per 5 minute block</p> <p>\$8.25 per 5 minute block</p>
Surcharges	25% Surcharge applies if transfer booked between hours of 00:01 and 04:59. Other Surcharges may apply on Christmas Day, New Year's Eve, New Year's Day, Major Sporting Events. Contact your Citi Prestige Concierge for full details.	25% of total fare
Additional KM's	Any additional kilometres that exceed the \$100 credit will be charged at the specified rate, regardless of the city of transfer.	\$2.20 per KM

Miscellaneous

- o. The benefit is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- p. We, and participating partners, reserve the right to vary the terms and conditions of this offer. However, we will act fairly and reasonably when making variations.
- q. It is the responsibility of the cardholder travelling to allow enough time to get to the airport and check-in before the check-in counter closes. Local traffic conditions and unforeseen circumstances can affect travel time, and the cardholder accepts those risks when using the Luxury Transfer Service.
- r. Cardholder acknowledges that Luxury Transfer Service is provided by third party suppliers, and not by us. The vehicle used shall be an executive-type sedan, S.U.V or Mercedes people mover. Vehicle make and model are subject to supplier's fleet availability, and we do not guarantee a specific vehicle model. We are not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered, except to the extent such loss or damage is caused by our fraud, negligence or misconduct.
- s. We, or the third parties, have no liability for loss, personal injury, or death incurred during the use of such facilities and services unless:
 - a. such a loss, personal injury or death is / are caused by our fraud, negligence or misconduct or that of third parties; or
 - b. such liability cannot be excluded under law (in which case it is limited to the maximum extent permitted under the law). In some countries, services may come with a non-excludable guarantee or warranty that they will be provided with due care and skill. The nature and application of these guarantees or warranties will depend on the relevant country.

2.2 Priority Pass

Offer valid from **1 January 2023** until **31 December 2023**.

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 1,300 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 Visa Card customers, you must first enrol for a Priority Pass membership. Visit prioritypass.com/citiprestigeaus. Enter Invitation Code **CEA1430313** and complete the form, including your Prestige card details. Please note that it takes approximately 15 business days for your application to be processed.
- 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 www.prioritypass.com.

For Citi Prestige Mastercard Customers

- h. Any new or migrated Citi Prestige Mastercard customers 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.

Miscellaneous

- i. Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit <https://www.prioritypass.com/Conditions-of-use> for more information.

