



Citi Prestige Credit Card Benefit Terms and Conditions 2019

Citi Prestige® Cardholders are entitled to access a range of Visa Infinite privileges. These include hotel and travel discounts and privileges, golf course green fees, complimentary airport transfers, shopping and dining benefits. These benefits are provided by Visa and may change from time to time as determined by Visa. Citi is not responsible for the provision of such benefits. **Offer valid from 1 January 2019 until 31 December 2019. Bookings for all Citi Prestige Card benefits can not 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.**

In addition to the benefits provided below there are further Visa Infinite benefits. To see full list of offers available or offer changes for Visa Infinite credit card holders please go to the following link www.visapremium.com.au

Luxury Stay

1.1 Free Nights Program (Stay a minimum of 4 consecutive nights)

Offer valid from 1 January until 31 December 2019 and bookings can not be made more than 6 months in advance.

Benefit

Stay a minimum of 4 consecutive nights and enjoy one complimentary night at any available hotels *

** Stay minimum 4 nights and pay for 3 night. 1 night is complimentary. 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.*

Terms and Conditions

General Conditions

- a. Valid for Citi Prestige primary cardholders only booked through Citi Prestige Concierge.
- b. Bookings must be made and used by 31 December 2019.
- c. 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.
- d. There are no credits for any unused free nights if the guest checks out early.
- e. 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.
- f. Only one complimentary night is allowed per Citi Prestige primary cardholder per room per booking. Complimentary night has no refund value.
- g. Value of one free night is computed as the average nightly room rate for the 4 nights stay

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 at least 48 hours prior to commencement of stay. Within Operating hours of 8am and 8pm Monday to Friday Australian Eastern Time;
- ii. The Primary cardholder who booked the stays 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 nights 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 time of booking with their Citi Prestige Card.

Cancellation and Charges

- j. Cancellations and amendments to 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.
- l. A no-show will be treated as a cancellation and 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 cost (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 applicable tax and service charges for such accommodation. Cost of tax, service charges, meals and all other incidentals, will be charged to Citibank Prestige cardholders directly (including applicable tax and service charges) 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 Citi. Fulfilment of this offer is the sole responsibility of the participating Visa merchant (Hotels.com). Visa reserves the right at any time and without prior notice or assigning any reason, to change the merchant. Cardholders are solely responsible for checking the Citi Prestige websites for updates before using or booking any privileges. Bookings made through other methods such as websites, travel agents or directly with a hotel will not qualify for free night. Citi and participating hotels reserve the right to vary the terms and conditions of this offer.

1.2 Complimentary Hotel Stay (Free One Night's Stay at Selected Hotels)

Offer valid from 1 January until 31 December 2019.

Benefit

Enjoy 1 free night hotel stay at selected eligible hotels. Call 1800 782 948 to select from available 4 or 5 star hotels, based on location, dates and availability.

Citi provides on Citi Prestige Credit Card a variety of Special Features such as Complimentary Hotel Stay. These features will be identified as Special Features and will be subject to these Rewards Program Terms and Conditions, together with the terms and conditions below.

Terms and Conditions

- a. The Complimentary Hotel Stay Benefits available to Citi Prestige primary cardholders once (per account) in every calendar year. Bookings must be made and used only in that calendar year. For example, if a booking was made in 2019 must be used in 2019. Unused complimentary hotel stay will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
- b. **Complimentary Hotel Stay Benefit is subject to availability, may be limited and rooms may not be available on the dates that you wish to stay. Blackout dates may apply and rooms may be particularly limited during public and school holidays or special events.**
- c. Complimentary Hotel Stay Benefit is based on the room category listed with the hotel with a maximum of two people allowed per room. Any different bedding configurations and room upgrades and breakfast inclusion must be paid by the cardholder.
- d. In order to receive the Complimentary Hotel Stay Benefit you must maintain your account in good standing, including (without limitation) by paying at least the minimum due on the most recent card statement by the due date.
- e. The Complimentary Hotel Stay must be booked via Citi's nominated travel service provider on 1800 782 948. You authorise Citi to provide your information to process and/or fulfil an upgrade request. Standard booking fees apply.
- f. Booking for the services must be made at least 48 hours prior to commencement of stay within operating hours of 8am and 8pm Monday to Friday Australian Eastern Time.
- g. All additional charges and fees incurred by cardholder as part of the hotel stay will be the responsibility of the cardholder.
- h. Citi shall have no responsibility for any failure or deficiency on the part of any hotel operator or other service providers including (without limitation) in connection with any accident, loss or damage to property or injury to persons.
- i. Hotel stays, check-in and check-out times are subject to the hotel's standard policies and terms.
- j. Citi reserves the right to withdraw or change the Complimentary Hotel Stay Benefit subject to applicable laws and provided that Citi will give you:
 - I. 60 days notice of the withdrawal of the Complimentary Hotel Stay Benefit; and
 - II. 30 days notice of all other changes unless the change does not cause any detriment to you.
- k. To qualify for the complimentary night the Primary cardholder who booked the stays must be one of the staying guests.
- l. Complimentary night is non-transferable and non-endorsable.
- m. 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.

Cancellation and Charges

- n. Amendments to bookings are subject to availability, hotel operator policies and amendment fees apply. Cancellation of bookings may also incur fees, and are subject to the hotel's standard policies and terms
- o. Cancellations and amendments to booking can only be made by calling Citi Prestige Concierge.
- p. Once booking made cancellation may not be possible and amendment fees apply depending on the policies of the respective Participating Hotels.
- q. A no-show will be treated as forfeiture of the benefit and a replacement free night stay will not be provided.
- r. Once reservations are confirmed, all associated cost (amendment fee, cancellation fee, taxes and surcharges and room price difference) will be borne by cardholder and charged on the Citi Prestige Card.

Travel

2.1 Meet and Assist Service

Offer valid from 1 January until 31 December 2019 and bookings can not be made more than 6 months in advance.

Travel in style with Meet & Assist Service.

Benefit

Enjoy the convenience and efficiency of Meet & Assist Service or Fast Track immigration at selected airport when you travel within Asia Pacific.

As you arrive at the airport to fly to your destination, or touchdown in your chosen location, our friendly agents are waiting to assist you. From meeting you at the air-bridge for arriving passengers, or at the kerbside for departing passengers, they will ensure that the stress and strains of the airport are smoothed away along with the queues.

A friendly face escorts you every step of the way, **removing language barriers and lengthy queues** through customs and immigration and making sure that all your specific requirements are met.

Complimentary airport Meet & Assist Service (MAAS) service is available twice per calendar year at select airports in the Asia Pacific region only. For an up-to-date listing of all participating airports, please contact Concierge.

Service Description	Arrival
Fast Track	Cardholder met with name board at the designated point (at the end of the air-bridge or entrance of the arrivals hall)
	Expedited through Immigration/Customs where applicable
	Assisted with Baggage where applicable
	Hand over to waiting party/Driver (Driver not included in benefit)

Meet and Assist – Airside prior to Immigration <i>(Airside – after clearing security, areas generally include all areas accessible to aircraft, including runways and taxiways)</i>	Cardholder met with name board at the designated point (at the end of the air-bridge or entrance of the arrivals hall)
	Assisted through Immigration/Customs where applicable
	Assisted with Baggage where applicable
	Hand over to waiting party/Driver (Driver not included in benefit)
Meet and Assist – Landside after Immigration <i>(Landside – prior to clearing security, includes areas such as check-in, parking lots, public transport railway stations and access roads)</i>	Cardholder met with name board at the designated point (kerbside directly outside the terminal or a meeting point)
	Assisted with Baggage where applicable
Service Description	Departure
Fast Track	Cardholder met with name board at the designated point (kerbside directly outside the terminal or a meeting point)
	Assisted with Baggage where applicable
	Expedited through Airline Check-in and Immigration / Customs / Security checkpoint where applicable
	Delivered to Flight Departure Gate or lounge where applicable
Meet and Assist – Airside Up to Departure Gate	Cardholder met with name board at Kerbside/Alternative meeting point
	Assisted with Baggage where applicable
	Assisted with Airline Check-in and Immigration / Customs / Security checkpoint where applicable
	Delivered to Flight Departure Gate or lounge where applicable
Meet and Assist – Landside Up to Passport Control	Cardholder met with name board at Kerbside/Alternative meeting point
	Assisted with Baggage where applicable
	Assisted with Check-in formalities where applicable
	Guided to Security Checkpoint / Passport control , but no further due to security restrictions
Service Description	Transit
Transit Meet and Assist	Cardholder met with name board at the designated point (at the end of the air-bridge or entrance of the arrivals hall)
	Assisted through Immigration / Customs / Security Checkpoint where applicable
	Assisted with Departure formalities
	Delivered to Flight Departure Gate or lounge where applicable

Terms and Conditions

General Conditions

- a. The complimentary Meet and Assist service is valid for Citi Prestige primary cardholders only.
- b. Primary Cardholder is responsible to identify their name board sign and approach the Airport Agent.
- c. Additional cardholders, guest/travelling companions are not covered as part of the complementary benefit.
- d. Primary cardholders may book for guest at additional costs. These costs vary by destination and will be advised at the time of booking and **charged in USD** on your Citi Prestige Card. An International Transaction Fee may be charged on your Citi Prestige Card where it is applicable.
- e. Booking must be made and service used and completed by 31 December 2019.
- f. All charges must be made on Citi Prestige card and will be **in USD**. An International Transaction Fee may be charged on your Citi Prestige Card where it is applicable.
- g. Complimentary airport Meet & Assist Service (MAAS) twice per calendar year at select airports in the Asia Pacific region only.

Reservations

- h. All booking is subject to availability.
- i. Booking for the services must be made at least 72 hours prior to commencement of travel within operating hours of 8am and 8pm Monday to Friday Australian Eastern Time Citi reserves the right to reject booking of services if less than 72 hours before commencement of travel.

Cancellation and Charges

- j. There is no charge for any cancellations made more than 48 hours in advance of the service and available entitlement will not be considered utilized.
- k. Cancellations must be within operating hours of 8am and 8pm Monday to Friday Australian Eastern Time
- l. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.
- m. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, there will be a change fee imposed, which varies depending on the airport.

Miscellaneous

- n. Complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- o. Citi and participating partner reserve the right to vary the terms and conditions of this offer.
- p. Cardholder acknowledges that luxury airport service is provided by third party suppliers, and not by Citi. Citi is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citi has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless: a. such loss, personal injury or death is / are caused solely by Citi's negligence; 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.
- q. Other terms and conditions apply. Please refer to <https://www.yqnowgroup.com/terms> for details of terms and conditions of service provider.

The complimentary services are valid at participating airports in Asia Pacific only (as shown below):

Country	Airport	Service Available	
		Meet & Assist Service	Fast Track
Australia	Sydney Kingsford-Smith Airport	✓	
	Brisbane Airport	✓	
	Melbourne Tullamarine Airport	✓	
	Perth Airport	✓	
Cambodia	Phnom Penh Airport	✓	✓
China	Beijing Capital International Airport	✓ (airside only)	
	Guangzhou Baiyun International Airport	✓ (airside only)	
	Hangzhou Xiaoshan International Airport	✓ (airside only)	
	Shanghai Pudong International Airport	✓ (airside only)	
	Shanghai Hongqiao International Airport	✓ (airside only)	
Hong Kong	Hong Kong Chek Lap Kok Airport	✓ (airside only)	
India	Bangalore Kempegowda International Airport	✓ (airside only)	
	Mumbai Chatrapati Shivaji International Airport	✓ (airside only)	
	Delhi Indira Gandhi International Airport	✓ (airside only)	
Indonesia	Jakarta Soekarno–Hatta International Airport	✓	✓
	Denpasar Bali Ngurah Rai International Airport	✓	✓
Japan	Osaka Kansai International Airport	✓ (landside only)	
	Tokyo Narita Airport	✓ (landside only)	
	Tokyo Haneda Airport	✓ (landside only)	
Korea	Seoul Gimpo International Airport	✓ (airside)	

		only)	
	Seoul Incheon International Airport	✓ (airside only)	
Macau	Macau International Airport	✓	✓
Malaysia	Kuala Lumpur International Airport	✓	✓
New Zealand	Auckland Airport	✓	
Singapore	Singapore Changi Airport	✓	
Thailand	Bangkok Suvarnabhumi Airport	✓ (expedited for Economy Class)	✓ (only for Business and First Class)
	Phuket International Airport	✓	✓
Vietnam	Hanoi Noi Bai International Airport	✓	✓
	Ho Chi Minh City Tan Son Nhat International Airport	✓	✓

Refer to <https://citiconcierge.yqnowgroup.com/faqs> for FAQ

2.2 Luxury Airport Transfer Service

Offer valid from 1 January until 31 December 2019 and bookings can not be made more than 6 months in advance.

Travel in style with Luxury Airport Transfer Service.

Benefit

Complimentary one way luxury airport transfer to or from the airport twice per calendar year **at select airports in the Asia Pacific region only**

Enhance your travel experience with our Luxury Airport Transfer Service. Whether your trip is for business or pleasure, you can look forward to complimentary 24/7 airport transfer service within selected cities in Asia Pacific.

The clean luxury cars, together with the professional experienced drivers will ensure your trip is safe and enjoyable. Relax and enjoy the ride.

Terms and Conditions

General Conditions

- a. Only two luxury airport transfers are made available per primary cardholder, regardless of the number of additional cards. Booking must be made and service used and completed by 31 December 2019.

- b. Valid at selected cities in the Asia Pacific region ONLY.
- c. Each Citi Prestige cardholder is entitled to **one complimentary one-way airport transfer service per itinerary**. This is **capped at two redemptions** per calendar year per card.
 - a. An itinerary is defined as either a one way or return to and from the destination country from the cardholder's country of issuance.
- d. The redemption of the luxury airport transfers can be utilized by both primary and additional cardholders. Any redemption by the additional cardholder is counted towards the Primary cardholder's two redemptions per calendar year.
- e. Once the 2 redemptions have been utilized, the primary cardholder may enjoy a discount of 20% off the luxury airport transfer services published rates.
- f. All charges must be made on Citi Prestige card and will be **in USD**. An International Transaction Fee may be charged on your Citi Prestige Card where it is applicable.
- g. Luxury airport transfer services have a complimentary transfer allowance limit, which is based on driven kilometres in each city. Kilometre limits vary from city to city. Any excess charges beyond the complimentary kilometre allowance will be advised to cardholder upon confirmation of the booking as per the table below:

Kilometre Table: Available Cities and Distance allowable below:

Country	Airport	Distance included (KM)	Extra per KM charge (USD)
Australia	Brisbane	20	5.80
Australia	Melbourne	25	7.40
Australia	Perth	20	5.80
Australia	Sydney	25	5.70
Cambodia	Phnom Penh	15	6.00
China	Beijing	40	2.40
China	Guangzhou	40	4.50
China	Hangzhou	40	3.50
China	Shanghai - Pudong	50	3.50
China	Shanghai Hongqiao	25	3.50
Hong Kong	Hong Kong Island	All	n/a
Hong Kong	Hong Kong Island S	All	n/a
Hong Kong	Kowloon	All	n/a
Hong Kong	New Territories	All	n/a
India	Bangalore	40	2.30
India	Delhi	40	2.30
India	Mumbai	40	2.30
Indonesia	Bali	40	5
Indonesia	Jakarta	40	4
Japan	Haneda	30	12
Japan	Narita	85	12
Japan	Osaka - Kansai	50	12
Korea	Seoul Gimpo	50	3
Korea	Seoul Incheon	50	3
Macau	Macau	All	n/a
Malaysia	Kuala Lumpur	75	4.20

New Zealand	Auckland	30	10
Philippines	Manila	25	9.50
Singapore	Singapore	All	n/a
Taiwan	Kaohsiung	15	2.30
Taiwan	Songshan	15	2.30
Taiwan	Taipei	45	2.30
Thailand	Bangkok	40	4
Thailand	Phuket	35	2
Vietnam	Hanoi	30	3
Vietnam	Ho Chi Minh City	20	3

Table 2: Below is the reference for the distance for the Luxury Airport Transfer service allowance by cities in Thailand.

Zone 1 BKK City (Complimentary)	Zone 2 : BKK outskirt : Plus 200 Baht	Zone 3 : Vicinities Plus 500 Baht
Bangkaen	Bangbon	Nonthaburi
Bangrak	Bangkae	Pathumthani
Bangkapi	Bangkok Yai	Nakornpatom
Bangna	Bangkok Noi	Samutrsankram
Bungkum	Bangkuntien	Samutrsakorn
Din Daeng	Bangkorlaem	
Dusit	Bangplad	
Huaykwang	Bangsue	
Jatujak	Chomthong	
Kannayao (THB 200)	Donmuang	
Klongsan	Kongsamwa	
Klongtoey	Nongkaem	
Ladprao	Pasricharoen	
Ladkrabang	Rajburana	
Laksri	Saimai	
Minburi	Talingchan	
Nong-Chok	Taweewattana	
Pathumwan	Tungkru	
Pomprabsatrupai		
Prakanong		
Phayathai		
Pranakorn		
Prawet		
Rajthewi		
Sathorn		
Sampanthawong		
Samutprakarn (THB 500)		
Sapansoong (THB 200)		

Suanluang		
Thonburi		
Wangtonglang		
Wattana		
Yannawa		

- h. Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply and are to be borne by cardholder in **USD. This will be advised** at the time of booking. An International Transaction Fee may be charged on your Citi Prestige Card where it is applicable.
- i. Luxury airport transfer imposes limits on the number of passengers per car and/or the number of luggage per passenger. This service is limited to a maximum of 2 large suitcases and 4 passengers per car.

Reservations

- j. All bookings are subject to availability.
- k. Booking for the services must be made at least 72 hours prior to commencement of travel within operating hours of 8am and 8pm Monday to Friday Australian Eastern Time. Citi reserves the right to reject booking of services if less than 72 hours before commencement of travel.

Cancellation and Charges

- l. There is no charge for any cancellations made more than 48 hours in advance of the service and capped entitlement will not be considered utilized.
- m. Cancellations must be within operating hours of 8am and 8pm Monday to Friday Australian Eastern Time
- n. For any cancellations made within 48 hours prior to the scheduled service, there is a 100% charge equivalent to full invoice and capped entitlement will be considered utilized.
- o. There is no charge for any amendments to the services made more than 48 hours in advance of the service. For any amendment made less than 48 hours in advance of the service, this will be considered as a cancellation and a new booking. Hence, one redemption will be considered utilized for the cancellation. Cardholder will need to pay any additional fees that may be required for the new booking.
 - a. Each case will be reviewed for any exceptional circumstances.
 - b. New bookings are subject to standard terms and additional fees may be applicable.
- p. Additional charges apply for additional luggage, a larger vehicle or child/infant car seat. Please provide the number of passengers, luggage and child/infant seats required during booking. Note that some destinations have made it mandatory for child/infant seats to be provided.

Miscellaneous

- q. Complimentary service is not exchangeable for cash or in kind and not applicable in conjunction with any other promotions, discounts or privileges.
- r. Citi and participating partner reserve the right to vary the terms and conditions of this offer.
- s. 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 airport transfer service.

- t. Cardholder acknowledges that luxury airport service is provided by third party suppliers, and not by Citi. The vehicle used shall be an executive-type sedan. Vehicle make and model are subject to supplier's fleet availability, and Citi does not guarantee a specific vehicle model. Citi is not responsible for the acts or omissions of such suppliers, or for any deficiency in the facilities and services offered. In particular, Citi has no liability for loss, personal injury, or death incurred during the use of such facilities and services unless: a. such loss, personal injury or death is / are caused solely by Citi's negligence; 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.

2.3 Priority Pass

Offer valid from 1 January until 31 December 2019.

Benefit

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

Complimentary lounge access for Citi Prestige Visa primary cardholders and one guest. Citi Prestige Visa 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 850 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 state of the art 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 Visa primary cardholders only.
- b. To receive this benefit, customers must first enrol for a Priority Pass membership by calling Citi or Concierge on 1800 782 948. 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 Card holder.

- 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 Visa Priority Pass Card holders 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 Visa Card. An International Transaction Fee may be charged on your Citi Prestige Card where it is applicable.
- g. Citi Prestige Visa cardholders must show a valid Priority Pass membership card in order to gain entry to the lounge.
- h. For the full list of valid airport lounges, please refer to www.prioritypass.com.

Miscellaneous

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

Exclusive Access: Lifestyle Benefits and Privileges

3.1 Golf Privileges

Offer valid from 1 January until 31 December 2019.

Tee off at premier golf courses.

Benefit

3 complimentary green fees for Citi Prestige Visa primary cardholders at participating golf clubs per calendar year. Bookings must be made through Citi Prestige Concierge only and not direct with any Golf Club.

With compliments of Citi Prestige Visa, perfect your swing with rounds of golf at participating clubs at home and within the Asia Pacific region – where you enjoy 3 complimentary green fees all year round.

With these exceptional golfing privileges, there is no better golfing partner than your Citi Prestige Visa card.

To book your next tee-off, please contact Citi Prestige Concierge.

Terms and Conditions

General Conditions

- a. Offer is fully subsidized by Visa and not a direct offer from the golf clubs.
- b. Bookings must be made and Tee off must be completed by 31 December 2019
- c. All bookings and cancellations must be made with Citi Prestige concierge within operating hours of 8am and 8pm Monday to Friday Australian Eastern Time
- d. Offer is valid for Citi Prestige primary cardholders only with cards issued within Asia Pacific.

- e. Citi Prestige Visa primary cardholders are entitled to book and play for a maximum of 3 times per calendar year.
- f. Offer is valid for weekdays and weekends except public holidays. The policy for public holidays varies by golf clubs.
- g. Maximum 3 Citi Prestige primary cardholders are allowed to use the complimentary green fee per booking.
- h. Unused complimentary green fees will be forfeited on the 31st December of each calendar year and cannot be carried forward to the next year.
- i. Citi Prestige Visa cardholders and his/her guests should hold valid golfer's insurance as individual golf clubs may impose golf insurance requirement.
- j. Citi Prestige Visa cardholders must follow the terms and conditions of booking (set out in Reservations' section below), or will not be granted access rights to the Participating Clubs.
- k. Citi Prestige Visa cardholders are not allowed to book for the next golf game until the current game is played.
- l. Offer is not valid for use in conjunction with other non-Citi Prestige Visa promotions, discounts or offers, and cannot be used with other promotion, participation in corporate golf events, private golf events or golf tournament.
- m. Offer is valid for use where booked directly by Citi Prestige Concierge. Accordingly and for the avoidance of doubt, Citi Prestige Visa cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.
- n. Cardholder must be present for their own booking made under their name.
- o. Citi reserves the right to reject booking if cardholders make enquiries or booking directly at the club or transfer the confirmed tee-time over to the Citi Prestige cardholder.
- p. Any cardholder indulging in impersonation or in breach of any terms and conditions, Citi and Visa reserves the right to withdraw the golf benefits.

Reservations

- q. All bookings must be made through Citi Prestige Concierge and for the avoidance of doubt, Citi Prestige Visa cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.
- r. Minimum balls per flight may be required for tee-off by respective golf clubs as per their club policy.
- s. Bookings cannot be made less than 5 calendar days and more than 14 calendar days in advance before day of tee-off. Note that day of tee-off does not count. (As an example, Tee-off on Friday means booking must be made latest by Sunday).
- t. Citi Prestige Visa cardholders understand and acknowledge that participating clubs will not entertain any correspondence/enquires and/or attempts for bookings from Citi Prestige Visa cardholders if the Citi Prestige Visa cardholders contact the golf clubs directly to book this offer.
- u. A status update on the golf booking request will be sent to cardholders within 2 business days.
- v. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the participating clubs and are subject to availability. Citi Prestige Visa cardholders will not be granted access rights to the participating clubs without prior bookings through Citi Prestige Concierge.

Fees and Charges

- w. All payments for cardholder(s) and guest(s) must be charged to their Citi Prestige card. An International Transaction Fee may be charged on your Citi Prestige Card where it is applicable.

- x. Cardholder is required to make upfront payment in full at time of booking.
- y. Citi Prestige Visa cardholders and guests have to pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges (Other Usage Charges) at normal published rates at the participating clubs where applicable, subject to the participating clubs terms and conditions.
- z. All payment made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, must be made with a Citi Prestige Visa card. An International Transaction Fee may be charged on your Citi Prestige Card where it is applicable.

Cancellation, Amendment and Charges

- aa. Cancellations are to be made through Citi Prestige Concierge and not directly with the participating clubs.
- bb. Cancellations and amendments to booking can only be made by calling Citi Prestige Concierge.
- cc. Cancellation and any changes and amendments to bookings may incur fees and charges depending on the policies of the respective participating clubs. Please check with Citi Prestige Concierge on these charges.
- dd. Amendment fee of US\$10 applies plus any applicable cancellation/amendment fees levied by the respective golf club if changes are made after confirmation has been issued.
- ee. There will be no rain check.
- ff. All Cancellation fees will be charged directly to the Citi Prestige Visa credit card account.
- gg. Cancellation charges apply for late cancellations and no show.
- hh. Number of days required for cancellation is dependent on the day booked and policies by respective participating golf club. Contact Concierge for further information about the specific golf club providers cancellation policy.
- ii. Late arrivals and no-shows shall be subjected to full published rates charged to the Citi Prestige cardholder and will be counted towards your calendar year usage entitlements.
- jj. Any changes within the cancellation period are considered a cancellation and fees will apply. This includes changes of date, time, course, golf clubs or player names.

Miscellaneous

- kk. Golfers must have a valid handicap.
- ll. The Golf Privileges are valid for golf rounds only. They do not provide Citi Prestige Visa cardholders and their guests with access to the other recreational facilities at the participating clubs.
- mm. The Golf Privileges are not to be regarded as a golf club membership.
- nn. Citi Prestige Visa cardholders acknowledge and agree that Citi and Visa are not responsible for non-fulfilment of any privileges or any defect or lack in service or goods supplied by third parties, including the Participating Golf Clubs. Accordingly, Citi Prestige Visa cardholders irrevocably agree not to make any claim against Citi and Visa in relation to any loss, damage, disappointment or distress of any kind arising from their use or attempted use of the Golf Privileges, including but not limited to failure or inadequacy of service or fulfilment of privileges by the Participating Clubs.
- oo. Citi and Visa reserves the right and without assigning any reason, to change or to cancel any participating club.
- pp. To the fullest extent permissible by law, each participating Citi Prestige Visa cardholder releases Citi and the respective participating clubs from any claim, loss, damage, cost or expense (including any claim for legal expenses) sustained or incurred by him/her in connection with his/her participation or attempted participation in the Golf Privileges.