

**CITIBANK CREDIT CARDS FOR SUMMIT MEDIA READERS  
TERMS & CONDITIONS  
PROMO MECHANICS**

1. The promotional offer is available exclusively to qualified Summit Publishing subscribers who apply for a Citi Cash Back card during the program period, and who subsequently get approved.
2. Summit Publishing subscribers who get approved for the Citi Cash Back card and who use their Citi Cash Back Card 60 days from card issuance date, but not later than February 15, 2011 are entitled to the following:
  - Waived first Annual Fee
  - FREE one year subscription to any ONE of the following Summit Media magazines:
    1. Candy
    2. Cosmopolitan
    3. Preview
    4. Women's Health
    5. Town & Country
    6. FHM
    7. Men's Health
    8. Top Gear
    9. Good Housekeeping
    10. Real Living
    11. Smart Parenting
    12. Yummy
    13. OK!
    14. Yes!
    15. Entrepreneur
    16. Disney Princess
    17. K-Zone
    18. Playhouse Disney
    19. Total Girl
3. Program period: October 15, 2010 – November 30, 2010. Only applications submitted for the Citi Cash Back Card within the promo period and get subsequently approved will be entitled to the Offer.
4. To apply for the Citi Cash Back Card under this promo, applicants may do either of the following:
  1. Apply online via the link indicated in the electronic mailer and fax the following documents to 995-9288:
    - i. Two (2) valid photo-bearing IDs with signature (one should be government-issued: ex. driver's license, passport)
    - ii. Proof of income (ex. Certificate of employment, payslip, ITR or photocopy of most recent credit card billing statement from other banks).
  2. Download then completely fill out the Citi credit card application form attached to the electronic mailer and fax to 995-9288 with the following documents:
    - i. Two (2) valid IDs (one should be government-issued: ex. Driver's license, passport)
    - ii. Proof of income (ex. Certificate of employment, payslip, ITR, photocopy of most recent credit card billing statement from other banks).
  3. The applicant must indicate his selected magazine in the designated area in the application form or online form. Applications using other forms and submitted by other means will not be eligible for the promotion. Only completely accomplished application forms with required documents will be processed by Citibank.
5. All approved Principal Accounts ("Account") during the program period will be entitled to an annual fee waiver for the Principal Cardholder ("Cardholder") for the first year.
6. The Cardholder must maintain his Account for a minimum of one (1) year from date of receipt of the card. In the event that a Cardholder cancels or terminates his Account before the lapse of said one-year period, an amount equivalent to the one-year magazine subscription shall be charged to his Account.
7. For inquiries, Cardholders may call CitiPhone at (02) 995 9999.