

Terms and Conditions

1. Citibank, N.A., Bahrain Branch ("Citibank") customers who submit a lead through the website offer for loans digital acquisition campaign, successfully get approved for a loan will be eligible to receive a Majid Al-Futtaim e-Voucher ("Offer" or "Reward").
2. The Offer is available from June 10th, 2021 and Dec 31st, 2021.
3. Submitting details does not guarantee the Reward and the customer has to avail a Citi Loan to obtain the Reward.
4. The Reward will be in the value of BHD 20 for loan amounts greater than BHD 2000 and less than or equal to BHD 4,145, a Reward in the value of BHD 30 for loan amounts greater than BHD 4,145 and less than or equal to BHD 5,275, and a Reward in the value of BHD 40 for loan amounts greater than BHD 5,275. The Reward value is linked to the loan amount approved by Citibank at its sole discretion, which may in some instances not match the loan amount requested due to credit reviews and analysis.
5. The Reward will be communicated to the customer via SMS within 30 working days after the loan approval
6. Existing Citibank loan customers & Citibank staff (including outsources staff) are not eligible for the Offer.
7. The Offer is not available for Top-Up loan applications.
8. The Offer will not be available in conjunction with any other sign up offers/promotions.
9. All loans are approved at the sole discretion of Citibank. Approval for a loan is subject to receipt of complete documentation (in original), required information to the satisfaction of Citibank and upon successful verification.
10. Citibank Terms and Conditions apply. They are subject to change and are available upon request. For the current Terms and Conditions please visit www.citibank.bh.
11. All offers are made available on a best-effort basis and at the sole discretion of Citibank. Citibank makes no warranties and assumes no liability or responsibility with respect to the products and services provided by associated / other entity(ies). Merchant Terms & Conditions apply wherever applicable.
12. In no event shall Citibank, any of its affiliates, or any of their officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to the Offer.
13. By inquiring about our services, offers or products, you will be authorizing our representatives to approach you on your contact details including your telephone/ mobile number.
14. The loan applicant hereby represents and warrants that the information provided herein is true, accurate, and complete and that he/she agrees to remain responsible for and to indemnify Citibank from and against any losses, claims and/or liabilities incurred by Citibank as a result of having relied on such information.
15. Citibank is not required to verify the information provided by the applicant and neither is Citibank obliged to provide the applicant with any loans or credit facilities based on the provided information.
16. The applicant shall allow Citibank to share his/her details with any Bahrain Credit Reference Bureau, and make enquiries with the Bahrain Credit Reference Bureau at its sole and absolute discretion.
17. The Reward is not offered to individual residents in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals

Terms & conditions for e-voucher

1. Citibank, N.A., Bahrain Branch ("Citibank") customers who submit a lead through the website offer for loans digital acquisition campaign, successfully get approved for a loan will be eligible to receive a Majid Al-Futtaim e-Voucher ("Offer" or "Reward").
2. To redeem the Reward, use e-Voucher on www.premogiftcards.com/generic
3. Premogiftcards.com will deliver an "Order Reference number" by Email/SMS which needs to be presented at any of the Customer Service desk of Majid Al Futtaim Shopping Malls to collect the Mall Gift Card.
4. Reward can also be couriered. Courier Charges are applicable (BHD 0.510 per e-voucher applies)
5. Rewards can only be used for redemption against Mall Gift Card and cannot be redeemed against cash.
6. The Reward can only be used for the full amount stated therein. The Reward cannot be combined with other e-Vouchers. Any unutilized amount on the Reward/Mall Gift Card would be forfeited by the customer.
7. Citi or www.premogiftcards.com will not be responsible in case of any lost, stolen, misplaced or misuse of vouchers and a replacement voucher will not be issued.
8. The Reward can be used only once for redemption and is valid for a period of 6 months from date of issuance to Citi. Mall Gift Card once issued cannot be cancelled.
9. Once the Reward is used to generate an "Order Reference Number", the corresponding e-voucher is deemed as void and categorized as redeemed. Validity of Order Reference Number falls within the overall timeline of e-voucher validity i.e. 3/6 months overall.
10. Order Reference Number can only be used for redemption against Mall Gift Card and cannot be redeemed against cash. Validity of the Mall Gift Card is 12 months from the date the card is collected from the mall.
11. Terms and Conditions applicable may change from time to time at the discretion of Citi.