

AMERICAN EXPRESS



The world is yours,
we'll help you seize it

Dear Citi® client,

You have allowed us to be by your side for a long time and for that, American Express® wishes to invite you to a unique community with The Centurion® Card.

To help you start enjoying your new membership right away, you can forget about the fees. If approved, the initiation fee of US\$5,000 will be waived¹. Additionally, the annual membership fee of US\$3,000 will be waived for the first year when an incremental of US\$500,000 is placed at the time of account opening².

You can also earn a spending bonus to use toward everyday expenses when becoming a new Centurion Member. To enjoy an extra US\$3,000 as statement credit, be sure to spend at least US\$300,000 on your Centurion Card Account within the first twelve months of membership³.

Experience the many Centurion benefits designed to make daily life more exciting and stress-free. These include access to The American Express Global Lounge Collection to kick back in The Centurion® Lounge⁴ or Delta Sky Club®⁵ when traveling. You will also rest easy knowing that you're covered for up to US\$1,000,000 per trip with Travel Accident Insurance⁶. After arriving at your destination, get the most out of your hotel with the Elite Tier as a Starwood Preferred Guest®⁷ or with the Hilton Honors – Diamond Status⁸. You'll even earn rewards every time you use The Centurion Card with Membership Rewards® points⁹.

Offer is valid for applications received no later than December 31, 2018.

Sincerely,

Mercedes Epelde

Mercedes Epelde
Head of International Dollar Card

AMERICAN

TERMS & CONDITIONS

Welcome bonus offer not available to applicants who have or have had this product.

Offer valid for applications received no later than December 31, 2018.

Citibank N.A. and American Express® are independent companies. Citibank has agreed to refer individuals who are interested in obtaining the Centurion® Card from American Express®. American Express is solely responsible for the servicing and maintenance of the account and its governing terms and conditions.

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1. The initiation fee will be waived for applications received by December 31, 2018.

2. The annual membership fee for The Centurion Card is US\$3,000. Based on this offer, the annual membership fee will be waived for the first year for approved Centurion members who at time of Card account opening place an incremental \$500,000 under management with the referring institution. The annual membership fee for the first Additional Centurion Card is US\$0. The annual membership fee for each Additional Centurion Card after the first one is US\$1,500.

3. This offer also consists of a spending bonus for those Centurion Card Members who spend at least Three Hundred Thousand US Dollars (US\$300,000) on the Centurion Card Account within the first 12 months of Card Membership. Amex shall apply a statement credit equal to the annual fee for such Centurion Card Account Membership, which is currently Three Thousand US Dollars (US\$3,000), within 60 days after the spending requirement is achieved.

4. THE CENTURION® LOUNGE. Centurion Members have unlimited complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Centurion account are not eligible for complimentary access. Card Members may bring immediate family (spouse or domestic partner and their children under 18) OR up to two (2) companions into The Centurion Lounge. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

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5. DELTA SKY CLUB®. The Centurion Card Member must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs. For the most current Delta Sky Club access and pricing policy, please visit Delta.com/skyclub. All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit Delta.com/skyclub.

6. TRAVEL ACCIDENT INSURANCE. Travel Accident Insurance Plan is underwritten by Indemnity Insurance Company of North America, Administrative Office, Doral Bank Center Calle Resolución #33, Suite 500, San Juan, Puerto Rico 00920. Coverage is determined by the Terms, Conditions, and Exclusions of policy 58US3199 and is subject to change with notice. This document does not supplement or replace the policy.

7. STARWOOD PREFERRED GUEST®. Enrolment into the Starwood Preferred Guest programme is required to receive benefits, and enrolment may be terminated without prior notice. Starwood Preferred Guest benefits are subject to change and availability and may vary by property. American Express Terms and Conditions apply. Gold Preferred level amenities may not be combined with the Fine Hotels & Resorts programme. All Starwood Preferred Guest Terms and Conditions apply. For complete terms and conditions of the Starwood Preferred Guest programme, visit www.spg.com. American Express reserves the right to instruct Starwood Preferred Guest to downgrade your membership to the Preferred Guest level if you cease to be a Centurion member or your account is not in good standing.

8. HILTON HONORS – DIAMOND STATUS. As a Centurion Member you are eligible to enroll in complimentary Hilton Honors Diamond status. Offer available only to Centurion Members and is not transferable. Full details of Diamond status can be found at HiltonHonors.com/MemberBenefits and is subject to change by Hilton. Diamond status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in Diamond status, American Express will share your enrolment information with Hilton. Hilton may use this information in accordance with its privacy policy available at Hilton.com/PrivacyPolicy. You maintain Diamond status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors™ membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. All Hampton by Hilton™ hotels in the Republic of China are excluded from the Hilton Honors program. Visit HiltonHonors.com/Terms for more details. Effective April 2, 2018, the Earnings Style Options program, including Points and Points and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after April 2, 2018 are void. ©2018 Hilton

9. MEMBERSHIP REWARDS. 1) Terms and Conditions of the Membership Rewards® program apply. Visit www.membershiprewardsLAC.com or call 1-800-545-5048 for more information. Participating partners and available rewards are subject to change without prior notice. The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo
2) Enrollment in a participating Frequent Flyer program is required. Airline tickets are subject to availability.

The benefit information referenced in this document is accurate as of May, 2018. Terms and conditions are subject to change at any time without prior written notice. American Express® and The Centurion® Card are registered trademarks of American Express. The Centurion Card is issued by American Express® Travel Related Services Company, Inc.