

Dive Into Digital Sweepstakes and Instant Win Game Official Rules

NO PURCHASE OR CITIBANK ACCOUNT NECESSARY. NEITHER A CITIBANK ACCOUNT NOR A PURCHASE OR PAYMENT OF ANY KIND WILL INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: The Dive Into Digital Sweepstakes and Instant Win Game (the "Promotion") is open only to U.S. citizens and resident aliens of the fifty (50) United States and District of Columbia who are at least eighteen (18) years old at the time of entry, and who are not subject to backup withholding. Employees of Citibank, N.A., its parent company, affiliates and subsidiaries ("Sponsor"), Publicis Groupe S.A., Sapient Corporation, HelloWorld, Inc. ("Administrator"), and their respective parent, affiliate and subsidiary companies and advertising and promotion agencies, as well as the immediate family (spouse, parents, siblings and children and their respective spouses, regardless of where they reside) and household members of each such employee, whether or not related, as well as individuals who are employed by any local, state or federal government office or agency, elected officials and individuals listed on the OFAC Specially Designated Nationals and Blocked Persons (SDN) List are not eligible. The Promotion is subject to all applicable federal, state and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Promotion. Winning a prize is contingent upon fulfilling all requirements set forth herein. The Promotion consists of a sweepstakes (the "Sweepstakes") and an instant win game (the "Instant Win Game").

2. Sponsor: Citibank, N.A., 111 Wall Street, 7th Floor, New York, NY 10005. **Administrator:** HelloWorld, Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075.

3. Timing: The Promotion begins on July 1, 2016 at 12:00 a.m. Eastern Time ("ET"), ends on September 30, 2016 at 11:59 p.m. ET (the "Promotion Period") and consists of three (3) monthly entry periods (each a "Monthly Entry Period") as outlined below:

Monthly Entry Period	Start Date at 12:00 a.m. ET	End Date at 11:59 p.m. ET	Postmark Date	Receive by Date	Approximate Draw Date
1	7/1/16	7/31/16	8/1/16	8/8/16	8/11/16
2	8/1/16	8/31/16	8/31/16	9/8/16	9/12/16
3	9/1/16	9/30/16	9/30/16	10/7/16	10/12/16

Administrator's computer is the official time-keeping device for this Promotion.

4. How to Enter:

- a. **Sweepstakes:** During the Promotion Period, there are two (2) ways to earn Sweepstakes entries, as outlined below.
 - i. **Citibank® Online/Mobile Browser Access:** To earn entries into the Sweepstakes via any of the actions described in this paragraph, you must be a Citibank account holder, enrolled in Citibank Online and you must complete and submit the registration form for the Promotion prior to completing any of the actions, including providing a valid email address.

To access the registration form, you can either visit Citi.com/DiveIntoDigital and follow the links and instructions to sign on to Citibank Online and register for the Promotion, or, if you are already signed on to Citibank Online, you may access

the registration form by clicking on a banner related to the Promotion. If you are not currently enrolled to use Citibank Online, you can follow the links and instructions to sign up. There is no fee to enroll or use Citibank Online.

For registering in the Promotion, you will automatically receive one (1) Sweepstakes entry into the applicable Monthly Entry Period drawing. Limit: Each entrant may receive one (1) entry during the Promotion Period for registering for the Promotion.

Then, complete the following actions to earn additional Sweepstakes entries:

Sign On to Citibank Online or the Citi Mobile® app: During the Promotion Period, sign on to Citibank Online or the Citi Mobile app. Each time you sign on, you will automatically receive one (1) Sweepstakes entry into the applicable Monthly Entry Period drawing. Limit: Each entrant may receive up to sixty (60) entries during any Monthly Entry Period for completing this action.

Complete a Bill Payment: During the Promotion Period, sign on to Citibank Online or the Citi Mobile app and complete a valid bill payment. Each time you complete a bill payment, you will automatically receive one (1) Sweepstakes entry into the applicable Monthly Entry Period drawing. Limit: Each entrant may receive up to fifteen (15) entries during any Monthly Entry Period for completing this action.

Complete a Mobile Check Deposit: During the Promotion Period, sign on to the Citi Mobile app and complete a valid mobile check deposit. Each time you complete a mobile check deposit, you will automatically receive one (1) Sweepstakes entry into the applicable Monthly Entry Period drawing. Limit: Each entrant may receive up to ten (10) entries during any Monthly Entry Period for completing this action.

Enroll in Paperless: During the Promotion Period, sign on to Citibank Online and enroll to receive paperless statements. By enrolling in paperless, you will automatically receive one (1) Sweepstakes entry into the applicable Monthly Entry Period drawing. Limit: Each entrant may receive one (1) entry during any Monthly Entry Period for completing this action.

Add an Alert: During the Promotion Period, sign on to Citibank Online and add an alert. For each new alert added, you will automatically receive one (1) Sweepstakes entry into the applicable Monthly Entry Period drawing. Limit: Each entrant may receive up to eight (8) entries during any Monthly Entry Period for completing this action.

Add a Notification: During the Promotion Period, sign on to the Citi Mobile app and add a notification. For each new notification added, you will automatically receive one (1) Sweepstakes entry into the applicable Monthly Entry Period drawing. Limit: Each entrant may receive up to six (6) entries during any Monthly Entry Period for completing this action.

Cumulative Daily Limit: During the Promotion Period, each entrant may receive a maximum of ten (10) entries per day for completing these actions, up until the entrant reaches the Monthly Entry Period cap stated below.

Monthly Entry Period Limit: Each entrant can receive a maximum of one hundred (100) entries for any Monthly Entry Period, regardless of how many eligible actions entrant completes in excess of the limits stated herein.

- ii. **Mail-in Alternate Method of Entry:** To enter without being a Citibank account holder and/or signing on or enrolling in Citibank Online and/or completing one or more of the above mentioned actions, hand print your name, address, day and evening phone numbers, email address, and date of birth on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "Dive Into Digital Sweepstakes and Instant Win Game," c/o HelloWorld, Inc., P.O. Box 5018, Department 826016, Kalamazoo, MI 49003-5018. For each valid postcard timely received, you will receive ten (10) Sweepstakes entries into the applicable Monthly Entry Period drawing, for a maximum of one hundred (100) entries for any Monthly Entry Period. Limit: 1 postcard per stamped, outer envelope. All mail-in entries must be handwritten and must be postmarked by and received by the dates listed in Section 3 above to be eligible for the applicable drawing. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending will not be deemed to be proof of receipt by Sponsor. Released Parties (as defined below) are not responsible for lost, late, incomplete, invalid, unintelligible, illegible, delayed, inaccurate, false, misdirected or postage-due entries or mail, which will be disqualified.

Limit: Each entrant may receive up to one hundred (100) Sweepstakes entries for any Monthly Entry Period, regardless of method of entry or combination thereof. Entries in excess of any stated limitation will be void.

- b. **Instant Win Game:** During the Promotion Period, there are two (2) ways to play the Instant Win Game, as outlined below.

- i. **Citibank Online/Mobile Browser Access:** If you are a Citibank account holder, after you have completed the registration process described in 4(a)(i), you will advance to the Instant Win Game page and receive one (1) Instant Win Game play for that day. Once on the Instant Win Game page, follow the links and instructions to play the Instant Win Game. Once you complete the Game, the results will be instantly displayed, telling you whether or not you are a potential winner. Potential winners of the Instant Win Game will be provided directions for validation and prize claim. All potential winners are subject to verification of eligibility and compliance with these Official Rules before any prize will be awarded. Administrator is responsible for the functionality of the Instant Win Game.
- ii. **Online Alternate Method of Entry:** To play the Instant Win Game without being a Citibank account holder and/or signing on or enrolling in Citibank Online, during the Promotion Period, visit <https://citibank.promo.eprize.com/online/alternate> and complete and submit the non-Citibank account holder registration form including a valid email address. You will advance to the Instant Win Game page and receive one (1) Instant Win Game play for that day. Once on the Instant Win Game page, follow the links and instructions to play the Instant Win Game. Once you complete the Game, the results will be instantly displayed, telling you whether or not you are a potential winner. Potential winners of the Instant Win Game will be provided directions for validation and prize claim. All potential winners are subject to verification of eligibility and compliance with these Official Rules before any prize will be awarded. Administrator is responsible for the functionality of the Instant Win Game.

Limit: Each entrant may play the Instant Win Game one (1) time per day during the Promotion Period, regardless of method of entry.

Multiple entrants are not permitted to share the same email address or account. Any attempt by

any entrant to obtain more than the stated number of plays/entries by using multiple/different email addresses, accounts, identities, registrations and logins, or any other methods will void that entrant's plays/entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Released Parties are not responsible for lost, late, incomplete, invalid, unintelligible or misdirected registrations or game plays, which will be disqualified. In the event of a dispute as to any registration or play, the authorized account holder of the email address used to register will be deemed to be the entrant or player and he/she must comply with these Official Rules. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Potential winners may be required to show proof of being the authorized account holder.

5. Sweepstakes/Instant Win Game: Administrator is an independent judging organization whose decisions as to the administration and operation of the Promotion and the selection of potential winners are final and binding in all matters related to the Promotion. Sweepstakes: Administrator will randomly select the potential Monthly Entry Period winner from all eligible entries received during the applicable Monthly Entry Period on or around the dates listed in Section 3 above. Non-winning Monthly Entry Period entries will not carry over into subsequent Monthly Entry Period drawings. Instant Win Game: Four hundred sixty (460) random, computer-generated winning times (five (5) per day), will be generated during the Promotion Period. If you are the first player to play the Instant Win Game at or after one of the randomly-generated times, you will be a potential instant winner of the prize indicated.

6. ALL POTENTIAL WINNERS ARE SUBJECT TO VERIFICATION OF ELIGIBILITY AND COMPLIANCE WITH THE TERMS OF THESE OFFICIAL RULES BY SPONSOR OR ADMINISTRATOR, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE PROMOTION. AN ENTRANT IS NOT A WINNER OF ANY PRIZE, EVEN IF THE INSTANT WIN GAME OR SWEEPSTAKES SHOULD SO INDICATE, UNLESS AND UNTIL ENTRANT'S ELIGIBILITY, AND THE POTENTIAL INSTANT WIN GAME WINNER AND/OR SWEEPSTAKES WINNER HAVE BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE. SPONSOR WILL NOT ACCEPT SCREEN SHOTS OR OTHER EVIDENCE OF WINNING IN LIEU OF ITS VALIDATION PROCESS. ANY PLAY THAT OCCURS AFTER THE SYSTEM HAS FAILED FOR ANY REASON IS DEEMED A DEFECTIVE PLAY, IS VOID AND WILL NOT BE HONORED.

7. Verification of Potential Winners: Receiving a prize is contingent upon compliance with these Official Rules. The potential Sweepstakes winners will be notified by email. Each potential Sweepstakes winner (parent/legal guardian if winner is a minor in his/her state of residence) will be required to sign and return a Declaration of Compliance, Liability and Publicity Release which must be received by Administrator, within seven (7) days of the date notice or attempted notice is sent, in order to claim his/her prize. Each potential Sweepstakes and Daily Prize winner (parent/legal guardian if winner is a minor in his/her state of residence) will be required to provide an IRS Form W-9 (unless the entrant already has one on file with Sponsor) and it must indicate he/she is not subject to backup withholding which must be received by Administrator, within seven (7) days of the date notice or attempted notice is sent, in order to claim his/her prize. If a potential winner of any prize cannot be contacted, or fails to sign and return the Declaration of Compliance, Liability and Publicity Release or provide any other requested information within the required time period (if applicable), or prize or prize notification is returned as undeliverable or a potential winner is not in compliance with these Official Rules, potential winner will be disqualified and forfeits the prize. In the event that a potential Sweepstakes winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries for that drawing. There will be three (3) alternate drawings after which the prize will remain unawarded. Prizes will be fulfilled approximately 8-10 weeks after the conclusion of the Promotion.

8. Prizes:

Sweepstakes Prizes (3) (one (1) awarded per Monthly Entry Period): A \$10,000 check. Approximate Retail Value ("ARV"): \$10,000 each. Odds of winning a Sweepstakes Prize depend on the number of eligible entries received during the applicable Monthly Entry Period. Limit: One (1) Sweepstakes prize per person/household for the Promotion Period.

Instant Win Game Prizes (460) (five (5) per day): A \$100 Virtual MasterCard® Card. Terms and conditions of Virtual Cards apply. ARV: \$100. Odds of winning an Instant Win Game prize depend on the number of Instant Win prizes available divided by the number of eligible Instant Win Game plays and the timing of those game plays. Limit: Two (2) Instant Win Game prizes per person for the Promotion Period.

For All Prizes: No cash equivalent of non-cash prizes and all prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of comparable or greater value, at its sole discretion. Winners are responsible for all taxes and fees associated with prize receipt and/or use not specified herein as being provided. Sweepstakes Prizes will be reported to each recipient as miscellaneous income on IRS Form 1099-MISC. The value of each Instant Win Game Prize will be treated as miscellaneous income and aggregated with other miscellaneous income received by the recipient from Citibank, N.A. during the calendar year. To the extent that the aggregate miscellaneous income paid to a recipient equals or exceeds \$600, an IRS Form 1099-MISC will be issued to the recipient. TOTAL ARV OF ALL PRIZES: \$76,000.

9. Release: By participating, entrant agrees to release and hold harmless Sponsor, PUBLICIS GROUPE SA, Sapient Corporation, HelloWorld, Inc., and their respective parents, subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, related to, stemming from or arising out of the Promotion, participation in the Promotion or receipt or use or misuse of any prize.

10. Publicity: Except where prohibited, participation in the Promotion constitutes each winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state for advertising, promotional and other purposes, in any manner, in any and all media, now or hereafter devised, worldwide in perpetuity, without further payment or consideration or notification to, or permission from, winner.

11. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Sweepstakes or Instant Win Game, as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right to award any unawarded Sweepstakes prize(s) at random from among the non-suspect, eligible entries received for the applicable Monthly Entry Period(s) and/or award any unclaimed Daily Prize(s) from among the non-suspect, eligible, nonwinning game plays received up to the time of the impairment, or Sponsor may award any unawarded and/or unclaimed prizes as otherwise deemed fair and appropriate by Sponsor. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or Instant Win Game or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner and void all associated registration, entries, game plays and/or prize claims. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes or the Instant Win Game may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages (including attorneys' fees) and other remedies from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

12. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, typographical, printing or other errors or by any of the equipment or programming associated with or utilized in the Promotion; (2) lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or miscommunications or technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Promotion; (4) printing, typographical, technical, computer, network or human error which may occur in the administration of the Promotion, the processing of entries, game plays or prize claims, the functionality of the mobile app, the announcement of the prizes or in any Promotion-related materials; or (5) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use or misuse of any prize. If for any reason an entrant's entry or play is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another Sweepstakes entry or Instant Win Game play, if possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

13. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Southern District of New York or the appropriate New York State Court located in New York County, New York; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, and in no event will entrant be able to obtain attorneys' fees or other legal costs; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

14. Entrant's Personal Information: Information collected from entrants is subject to the Sponsor's Privacy Policy <https://online.citi.com/JRS/portal/template.do?ID=Privacy> and Administrator's Privacy Policy <http://www.helloworld.com/privacy-policy>.

15. Winners List: For a winners list, visit <http://bit.ly/1Ut6wNd>. The winners list will be posted after winner confirmation is complete and will be available through Thursday, December 29, 2016.

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