

**Citi Credit Card On-line Acquisition Promotion
July 2017- June 2018 ("Promotion") Terms and Conditions**

1. Definitions:
 - a) "Citi" or "Citibank" refers to Citibank Singapore Limited.
 - b) "Eligible Cardmember" refers to an individual who:
 - i. does not have an *existing Citibank Credit Card (as a main cardmember) at the time of his application for the Eligible Card and
 - ii. did not previously have a Citibank Credit Card (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his application for the Eligible Card and
 - iii. has not already submitted an application for a Citibank Credit Card as a main cardmember, which is pending approval, at the time of his application for the Eligible Card; and
 - iv. is not an employee of Citibank and its affiliates; and
 - v. is not a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
 - * For clarity, an existing Citibank Credit Card account includes an application to upgrade an existing Citibank Credit Card as well as an application for a Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
 - c) "Eligible Card" refers to the Citi PremierMiles Visa, Citi Cash Back Visa Signature (previously known as Citi DIVIDEND Visa Signature), Citi Cash Back World MasterCard (previously known as Citi DIVIDEND World MasterCard), Citi Rewards Visa, Citi Rewards World MasterCard, Citi SMRT Platinum Visa Card and Citi M1 Platinum Visa Card only.
 - d) "Promotion Period" refers to the period from 1st July 2017 to 30th June 2018 (both dates inclusive).
 - e) "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/ disputed/ unauthorised/ fraudulent retail purchases, (iii) Quick Cash/Ready Credit PayLite and other instalment loans, (iv) Paywise/ cash advance/ quasi-cash transactions/ balance transfers/ annual card membership fees/interest/goods and services taxes, (v) bill payments made using the Eligible Card as a source of funds, (vi) late payment fees and (vii) any other form of service/ miscellaneous fees.
 - f) "Qualifying Spend Period" refers to the 6 continuous calendar months commencing on the first day of the calendar month after the open date of the Eligible Cardmember's Eligible Card applied for.
2. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her.
3. An Eligible Cardmember who meets all of the conditions below will qualify to receive \$20 cash back per calendar month during the Qualifying Spend Period as set out in the table below (Welcome Offer - Cash Back)
 - a) Applies for one (1) main Eligible Card within the Promotion Period via an online application (an online application is an application made via Citibank's online application platform or such other online platforms through which an application may be made);
 - b) the application for the Eligible Card(s) must be approved within 30 days from the date of application; and
 - c) the Eligible Cardmember must meet the Qualifying Spend amount on his Eligible Card approved or any other Citi Credit Cards that he holds as main cardholder during the Qualifying Spend Period.

Qualifying Spend	Qualifying Spend Period	Welcome Offer Cash back
S\$200 and above	1st calendar month of the Qualifying Spend Period. Refer to Clause 1(f) for when the Qualifying Spend Period commences.	S\$20
S\$200 and above	2nd calendar month of the Qualifying Spend Period	S\$20
S\$200 and above	3rd calendar month of the Qualifying Spend Period	S\$20
S\$200 and above	4th calendar month of the Qualifying Spend Period	S\$20
S\$200 and above	5th calendar month of the Qualifying Spend Period	S\$20
S\$200 and above	6th calendar month of the Qualifying Spend Period	S\$20

4. Fulfillment of welcome offer when the Eligible Cardmember fulfills the Qualifying Spend during the Qualifying Spend Period;
 - a) The welcome offer of \$20 cash back will be credited to the Eligible Cardmember's Citi Credit Card with the highest Qualifying Spend by the end of the calendar month after the month in which the Qualifying Spend has been satisfied (for example, if the Eligible Cardmember satisfies the Qualifying Spend criteria in the 1st calendar month of the Qualifying Spend Period, the Eligible Cardmember will receive his welcome offer of \$20 cash back by the end of the 2nd calendar month of the Qualifying Spend Period). In the event that the Eligible Cardmember has accumulated the same spend on two Citi Credit Cards, the welcome offer will be credited to the Eligible Cardmember's Citi Credit Card at Citibank's sole discretion.
 - b) The cash back credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card account in cash.
 - c) For the avoidance of doubt, an Eligible Cardmember who fails to satisfy the Qualifying Spend criteria in one calendar month of the Qualifying Spend Period may still satisfy the Qualifying Spend criteria in another calendar month of the Qualifying Spend Period and hence receive the welcome offer of \$20 cashback for that calendar month.
 - d) An Eligible Cardmember whose Eligible Card is not in good standing or is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) at any time before the fulfilment of the Welcome Offer will not be entitled to receive any Welcome Offer on or after the date on which the Eligible Card is closed/suspended/terminated.
5. The "spend date" of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
6. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice.
7. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all customers.
8. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.