

Terms and Conditions

“**Promotion**” refers to the “Citibank Singapore Credit Cards- Kaligo Promotion”.

“**Miles**” refer to Citi Miles earned on the Citi PremierMiles Visa or Citi PremierMiles American Express Credit Card account.

“**Points**” refer to Citi ThankYouSM Points earned on the Citi Prestige Card account or Citi ULTIMA Credit Card account.

1. The qualifying period for this Promotion is from 1 January to 31 December 2019, midnight to midnight, both days inclusive ("Qualifying Period").
2. This Promotion is valid only for all Citi ULTIMA, Citi Prestige, Citi PremierMiles Visa and Citi PremierMiles American Express credit cards issued in Singapore.
3. Customers will earn 25 Points for every S\$1 spend with their Citi Prestige or Citi ULTIMA credit card(s) including supplementary cards or 10 Citi Miles for every S\$1 spend with their Citi PremierMiles Visa and Citi PremierMiles American Express credit card(s) including supplementary cards for all qualifying charges made at Kaligo.
4. Qualifying Charges are charges made at Kaligo from any Citi ULTIMA, Citi Prestige, Citi PremierMiles Visa or Citi PremierMiles American Express Credit Card account (unless excluded by Citibank in its absolute discretion) which do not arise from any Equal Payment Plan purchases, refunded, disputed, unauthorized or fraudulent retail purchases, Quick Cash transactions, balance transfers, annual card membership fees, interest, goods and services taxes, late payment fees and any other form of service / miscellaneous fees.
5. 25 Points at Kaligo constitutes
 - a. the regular 3.25 Points for every S\$1 spend locally on qualifying charges made with the Citi Prestige Card and additional 21.75 Points for every S\$1 spend locally on qualifying charges made with the Citi Prestige Card AND/OR the regular 5 Points for every S\$1 of qualifying charges made in a foreign currency with the Citi Prestige Card and additional 20 Points for every S\$1 of qualifying charges made in a foreign currency with the Citi Prestige Card.
 - b. the regular 4 Points for every S\$1 spend locally on qualifying charges made with the Citi ULTIMA Card and additional 21 Points for every S\$1 spend locally on qualifying charges made with the Citi ULTIMA Card AND/OR the regular 5 Points for every S\$1 of qualifying charges made in a foreign currency with the Citi ULTIMA Card and additional 20 Points for every S\$1 of qualifying charges made in a foreign currency with the Citi ULTIMA Card.
6. 10 Citi Miles at Kaligo constitutes
 - a. the regular 1.2 Miles for every S\$1 spend locally on qualifying charges made with the Citi PremierMiles VISA Card and additional 8.8 Miles for every S\$1 spend locally on qualifying charges made with the Citi PremierMiles VISA Card AND/OR the regular 2 Miles for every S\$1 of qualifying charges made in a foreign currency

- with the Citi PremierMiles VISA Card and additional 8 Miles for every S\$1 of qualifying charges made in a foreign currency with the Citi PremierMiles VISA Card.
- b. the regular 1.3 Miles for every S\$1 spend locally on qualifying charges made with the Citi PremierMiles American Express® Card and additional 8.7 Miles for every S\$1 spend locally on qualifying charges made with the Citi PremierMiles American Express Card® AND/OR the regular 2 Miles for every S\$1 of qualifying charges made in a foreign currency with the Citi PremierMiles American Express® Card and additional 8 Miles for every S\$1 of qualifying charges made in a foreign currency with the Citi PremierMiles American Express® Card.
7. The issuance and redemption of the Rewards Points for Citi Prestige and Citi ULTIMA Credit Cards are subject to the Citi Rewards terms and conditions which is available at www.citibank.com.sg/citirewards
 8. The issuance and redemption of the Citi Miles for Citi PremierMiles VISA Credit Cards and Citi PremierMiles American Express Credit Cards are subject to applicable terms and conditions which are available at <http://www.citibank.com.sg/pmvisa> and <http://www.citibank.com.sg/pmamex> respectively.
 9. Citibank is not a supplier of the product/service purchased and will not accept any liability in relation thereto.
 10. Citibank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
 11. Citibank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants.
 12. Citibank reserves the right to vary, delete or add to any of these terms and conditions from time to time at its discretion. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Citibank Singapore Credit Cards- Kaligo Promotion.
 13. "Citibank" means Citibank Singapore Limited
 14. General Kaligo Terms and Conditions apply.
 15. Bookings made as part of this Promotion will not qualify for Kaligo Affiliate Program commissions or Kaligo referral bonuses.

December 2018