



## Citibank Pay with Points Program

### Terms and Conditions

#### 1. Definitions

For the purposes of this Program, the following words are defined as follows:

- (a) "Account Terms and Conditions" are the terms and conditions and/or cardmember agreement that govern your Card Account;
- (b) "Cardholder, You, Your" refers to all principal/primary Cardholders of Citi Cards that is active and in good credit standing;
- (c) "Citi Card" means the Citi Classic, Citi Gold, Citi Visa Platinum, Citi Rewards, Citi PremierMiles Visa/Amex, Citi Prestige, Citi ULTIMA, Citi M1, Citi Lazada and Citi Cash Back+ Cards issued by us or such other cards that we may determine from time to time;
- (d) "Citi, Citibank, We, Our, Us, Bank" means Citibank Singapore Limited;
- (e) "PWP Program or PWP" refers to the Citibank Pay with Points Program which include "Pay with Points SMS", "Pay with Points Online", "Samsung Pay - Citi Pay with Points" and "Pay with Points via Merchants";
- (f) "Points" means the Citi ThankYou Points/ThankYou Points earned on Citi Classic, Citi Gold, Citi Visa Platinum, Citi Rewards, Citi Prestige Cards and Citi ULTIMA Cards; and
- (g) "Miles" means Citi Miles earned on Citi PremierMiles Cards; and
- (h) "Rebates" means Citi M1 Rebates earned on Citi M1 Cards; and
- (i) "Reward Points" means Reward Points earned on Citi Lazada Cards; and
- (j) "Cash Back" means Cash Back Dollars earned on Citi Cash Back+ Cards.

#### 2. Pay with Points SMS

- (a) Pay with Points SMS is a service where you will receive a Pay with Points SMS after you have performed an Eligible PWP SMS Transaction (defined in paragraph 2(b)) with Participating PWP SMS Merchants (defined below), inviting you to pay the transaction amount charged to your Citi Card for the Eligible PWP SMS Transaction in full or in part using the available Points/Miles/Rebates/Reward Points/Cash Back on your Citi Card. The Pay with Points SMS will be sent to your mobile phone number in our records.
- (b) For the purposes of this Pay with Points SMS service, "Eligible PWP SMS Transaction" refers to the charge of Cardholder's purchase at a PWP SMS Merchant to a Citi Card, with a Participating PWP SMS Merchant. "PWP SMS Merchants" refers to the merchants or category of merchants as listed at [citibank.com.sg/pwp](http://citibank.com.sg/pwp). Where a PWP SMS Merchant is determined by a category, Citibank will determine the category by using the Merchant Category Code (MCC) of that merchant. The MCC is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC.
- (c) To effect the redemption (full or partial), you will need to click on the link provided in the Pay with Points SMS received from us within 24 hours of making the Eligible PWP SMS Transaction. By clicking on the link, you will be routed to screens where you:
  - (i) will be informed about your available Points/Miles/Rebates/Reward Points/Cash Back balance on your Citi Card ("Available Points/Miles/Rebates/Reward

- Points/Cash Back Balance”) and the maximum number of Points/Miles/Rebates/Reward Points/Cash Back that will be deducted from your available Points/Miles/Rebates/Reward Points/Cash Back balance if you wish to pay for your Eligible Transaction in full using your Points/Miles/Rebates/Reward Points/Cash Back (“Maximum Points/Miles/Rebates/Reward Points/Cash Back Redemption”); and
- (ii) will be invited to redeem any number of Points/Miles/Rebates/Reward Points/Cash Back, up to the Maximum Points/Miles/Rebates/Reward Points/Cash Back Redemption or your Available Points/Miles/Rebates/Reward Points/Cash Back Balance (whichever is lower), to pay for your Eligible Transaction.
- (d) For foreign currency transactions, the Singapore dollar amount shown on the Pay with Points SMS and the subsequent PWP screens is indicative only and based on our prevailing foreign exchange rate at that time. Such indicative amount may differ from the actual amount in Singapore dollars that is charged to your Citi Card (“posted amount”) as: (i) the posted amount is converted from the foreign currency amount using the foreign exchange rate of the card association or Citibank at the time of such conversion (depending on whether the conversion is done by the card association or Citibank), in accordance with the terms of your Citi Card cardmember agreement; and (ii) there is an administration fee for foreign currency transactions, as set out in your Citi Card cardmember agreement which will be included in the posted amount.

### **3. Pay with Points Online**

- (a) The Pay with Points Online service allows you to redeem your available Points/Miles via Citibank Online or Citi Mobile® App for statement credits to off-set Eligible PWP Online Purchases (defined in paragraph 3(c) below) charged to your Citi Card.
- (b) Pay with Points Online service is available on Citibank Online or Citi Mobile® App and such other channels that may be determined by us.
- (c) For the purposes of this Pay with Points Online service, “Eligible PWP Online Purchases” are retail purchases made using your Citi Card within 60 days of a Points/Miles redemption date. Temporary authorizations are not eligible for redemption under the Pay with Points service. A “retail purchase” means a purchase of any goods or services by the use of the card and may, at our reasonable discretion include or exclude any card transaction as may be determined by us. Retail purchases exclude annual cardmembership fees, interest, late payment charges, GST, cash advances, easy/extended payment plans, income tax payments, bill payments (for example, payments via Citibank Online or via any other channel or agent (such as a third party agent for payment of bills) whether for bill payments or otherwise) and any other form of service / miscellaneous fees and such other transactions excluded from earning Points/Miles as set out in the relevant cardmember’s agreement applicable to your Citi Card.
- (d) For the Pay with Points Online service on Citibank online, only full redemption of the value of an Eligible PWP Online Purchase is allowed unless otherwise notified to you. However, for the Pay with Points Online service on the Citi Mobile® App, we may allow you to use your available Points/Miles to effect a full or partial redemption of the value of an Eligible PWP Online purchase. In the event of a partial redemption, you are still liable to make payment of the remaining value of the relevant Eligible PWP Online purchase.

### **4. Pay with Points via Merchants**

- (a) Pay with Points via Merchants is a service where you will be able to perform an Eligible PWP via Merchants Transaction (defined below) made with Eligible PWP Integrated Merchants (defined below), inviting you to redeem your available Points/Miles which can then be used to off-set, either fully or partially, the transaction amount charged to your Citi Card for the Eligible PWP via Merchants Transaction..
- (b) For the purposes of this Pay with Points via Merchants service, “Eligible PWP via Merchants Transaction” refers to the charge of Cardholder’s purchase at Eligible PWP Integrated Merchants to a Citi Card. “Eligible PWP Integrated Merchants” refer to the merchants listed on [citibank.com.sg/pwp](http://citibank.com.sg/pwp) that have been integrated with Citi’s PWP Program.
- (c) You must enroll for this service via the self-registration process on the relevant Eligible PWP Integrated Merchant’s website/mobile application/portal (as the case may be), as further explained below. In connection with your enrollment, you agree that Citi will provide the relevant Eligible PWP Integrated Merchant with information about your Points/Miles balance.
- (d) During the self-registration process, you will need to enter your Cardholder details on the relevant Eligible PWP Integrated Merchant’s website/mobile application/portal (as the case may be) and you will be prompted to key in a One-Time Password (“OTP”) via your Citi registered mobile number to enter for verification. Thereafter, your Points/Miles balance will be linked to your account with Eligible PWP Integrated Merchants using the Card Account that you have selected. Please note that if you have de-enrolled, you may need to perform a fresh enrollment in order to enjoy the Pay with Points via Merchants service.
- (e) To effect the full or partial redemption of your Points/Miles, you will need to select the Pay with Points option as your preferred payment option found on the checkout page of each Eligible PWP Integrated Merchants. You will be able to view your Available Points/Miles balance on your Citi Card and the number of Points/Miles that will be deducted from your Available Points/Miles balance for you to off-set, either fully or partially, the Eligible PWP via Merchants Transaction amount using your Points/Miles.
- (f) Upon checkout, Citi will deduct from your Points/Miles balance the number of Points or Miles you are redeeming in respect of the Eligible PWP via Merchants Transaction. There is no fee to redeem your Points or Miles through Pay with Points via Merchants. Eligible PWP Integrated Merchants may restrict the use of Points or Miles for purchases of select items. Purchases made with Points or Miles are subject to the return policy and terms and conditions of the relevant Eligible PWP Integrated Merchants, which can be found on their websites.
- (g) All credit card payments for purchases made with Eligible Pay with Points Integrated Partners must be made in SGD (Singapore Dollars). Card Accounts may be charged foreign exchange fees if purchases are made in other foreign currencies, in accordance with the terms of the relevant cardmember’s agreement.
- (h) Your use of the website/mobile application/portal of any Eligible PWP Integrated Merchant is at your own risk. Citibank will not be responsible for any losses caused to you due to any delay or error in the website/mobile application or portal of any Eligible PWP Integrated Merchant.

## **5. Always Pay with Points**

- (a) Always Pay with Points allows you to redeem your available Points/Miles via Citi Mobile<sup>®</sup> App for statement credits by setting up automatic redemptions to off-set Eligible Always PWP Purchases (defined in paragraph 5(c) below) charged to your Citi Card.

- (b) Always Pay with Points service is available on Citi Mobile® App and such other channels that may be determined by us.
- (c) For the purposes of this Always Pay with Points service, “Eligible Always PWP Purchases” refers to retail purchases made using your Citi Card at the point of authorization with an Eligible Always PWP Merchant. “Eligible Always PWP Merchants” refers to the merchants as listed at [citibank.com.sg/pwp](http://citibank.com.sg/pwp). The list of Eligible Always PWP Merchants will be determined by Citibank at its sole discretion and may be updated from time to time. Citibank has no arrangement or association with these merchants for this service. Accordingly, by determining that a merchant is an Eligible Always PWP Merchant, Citibank does not endorse any of these merchants’ products and/or services.
- (d) For the Always Pay with Points service on the Citi Mobile® App, only full redemption of the value of an Eligible Always PWP Purchase is allowed unless otherwise notified to you.
- (e) To effect the redemption, you will need to go to credit card settings and click on Always Pay with Points. By clicking on Always Pay with Points, you will be routed to screens where:
  - (i) you will be able to select a Participating Always PWP Merchant;
  - (ii) you will be able to select an amount limit where Eligible Always PWP Purchases that are below the selected amount limit which will be automatically redeemed. Eligible Always PWP Purchases that are above the selected amount limit will not be automatically redeemed. For the avoidance of doubt, if you have selected an amount limit of below S\$50, a transaction amount of S\$49.99 and below will be automatically redeemed but a S\$50.00 transaction amount and above will not be automatically redeemed;
  - (iii) you will be able to select a period of time, from the next business day after you have successfully set up Always Pay with Points service, within which your Eligible Always PWP Purchases will be automatically redeemed. Eligible Always PWP Purchases that are after the selected period of time will not be automatically redeemed. If you choose “No End Date”, you will continue to redeem for Eligible Always PWP Purchases as long as you have sufficient Points/Miles to redeem; or
  - (iv) you can login to Citi Mobile® App and deselect the Participating Always PWP Merchant to cancel the Always Pay with Points Service for the relevant Participating Always PWP Merchant.
- (f) In the event that you do not have enough Points/Miles to automatically redeem for the next Eligible Always PWP Purchase, you will not be able to make an automatic redemption for your Eligible Always PWP Purchase until you accumulate enough Points/Miles.

#### **6. Samsung Pay - Citi Pay with Points**

- (a) Samsung Pay - Citi Pay with Points is service where you will receive a notification from Samsung Pay after you have performed the Eligible Samsung Pay PWP Transaction (defined below) made with Samsung Pay for Participating Samsung Pay PWP Merchants (defined below), inviting you to pay the transaction amount charged to your Citi Card for the Samsung Pay - Citi Pay with Points Transaction in full using the available Points/Miles on your Citi Card.
- (b) For the purposes of this Samsung Pay - Citi Pay with Points service, “Eligible Samsung Pay PWP Transaction” refers to the charge of Cardholder’s purchase at Participating Merchants to a Citi Card, where the transaction is made with Samsung Pay and you have

the required Points/Miles for redemption. "Participating Samsung Pay PWP Merchants" refer to the merchants that accept Samsung Pay as a form of payment.

- (c) To effect the full redemption, you will need to click on the notification received from Samsung Pay or the latest ten (10) Eligible Samsung Pay PWP Transactions which you can view on the Card Details screen on your Samsung Pay App.
- (d) By clicking on "Redeem Now", you will be routed to screens where you will be informed about your Available Points/Miles balance on your Citi Card and the number of Points/Miles that will be deducted from your Available Points/Miles balance for you to pay for your Eligible Samsung Pay PWP Transaction in full using your Points/Miles.

## Terms Generally applicable to PWP Program

7. If the Points/Miles/Rebates/Reward Points/Cash Back redemption is successful, the amount of Points/Miles/Rebates/Reward Points/Cash Back required for the redemption will be deducted from your Citi Card account's Available Points/Miles/Rebates/Reward Points/Cash Back balance. Your relevant Citi Card account will be credited accordingly within 3-5 working days of redemption. Please note that where such successful redemption is within 3-5 working days prior to the date of issuance of your statement for the relevant Citi Card account, such credit to your relevant Citi Card account will only be reflected in your statement of account for the following month. Accordingly, you will have to continue to make payment of the amounts as stated in your statement of account.
8. Once the redemption request has been submitted, you cannot reverse, cancel or change the redemption and the Points/Miles/Rebates/Reward Points/Cash Back used in the redemption cannot be transferred back to your Available Points/Miles/Rebates/Reward Points/Cash Back Balance subject to the right of the Bank to reverse or cancel the Points/Miles/Rebates/Reward Points/Cash Back redemption at its discretion exercised reasonably (including where there has been a wrongful crediting of Points/Miles/Rebates/Reward Points/Cash Back to your relevant Citi Card account or where the redemption has been approved or processed in error).
9. Points/Miles/Rebates/Reward Points/Cash Back redeemed and statement credits credited to your Citi Card account is not considered a payment to your Citi Card account, cannot be encashed and cannot be used to offset the minimum amount due, total amount due or any amount in between that is due on your Citi Card account statement. You are required to settle at least the minimum amount due to avoid late charges from being billed to your Citi Card account.
10. In the event that you have a dispute with any merchant, and in the event that a transaction where you have made a redemption under the PWP Program is reversed by a merchant, the dollar transaction amount of the transaction, and not the Points/Miles/Rebates/Reward Points/Cash Back used to pay for such transaction, will be credited back to your statement of account.
11. Any disputes or queries with regards to the goods and/or services purchased or redeemed under the PWP Program shall be directed to the respective merchant.
12. 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.
13. Citibank shall not be responsible of costs incurred in connection with the PWP Program. In particular, you agree that you shall bear any costs of mobile data or SMS costs incurred when you send or receive such mobile data or SMS from us in connection with the PWP Program.
14. Citibank reserves the right to charge a fee for using the PWP Program provided that such fees will be disclosed on the relevant PWP Program channels where applicable.

15. Citibank may set minimum and/or maximum Points/Miles/Rebates/Reward Points/Cash Back, partial or full redemption requirements for the PWP Program at any time at our reasonable discretion.
16. Citibank has the right to change the Point to Singapore Dollar or Mile to Singapore Dollar conversion rates under the PWP Program at any time at our reasonable discretion.
17. The PWP Program may be modified or terminated at any time at our reasonable discretion.
18. Additional Citi ThankYou<sup>SM</sup> Rewards terms and conditions apply and are available at [citibank.com.sg/thankyou](http://citibank.com.sg/thankyou).

**Dated 02/2020**