



## CITI REWARDS SMS CASH REBATE REDEMPTION FREQUENTLY ASKED QUESTIONS

**Q: What is Citi Rewards SMS Cash Rebate?**

A: It is a new service that allows you to redeem cash rebate in blocks of \$10, \$20 or \$50 using your Citi Dollars and Citi Miles. Upon successful redemption, the cash rebate will be credited to your credit card account immediately.

**Q: What are the cards eligible for this SMS redemption?**

A: This service is available to all Credit cards earning Citi Dollars and Citi Miles – such as Citibank Classic, Gold, Platinum, Ultima, Prestige, Business Gold Visa, Clear Visa, Clear Platinum, Citi Rewards Visa Signature, World Mastercard, Citi PremierMiles Visa. The program does not apply to Citi Cash Back and Citibank Co-branded cards.

**Q: Can supplementary cardmembers perform the SMS redemption?**

A: This service is not applicable for supplementary cardholders.

**Q: What are the available cash rebate amounts?**

A: Cash rebate is available in blocks of \$10 for 4,200 Citi Dollars/ 1,400 Citi Miles, \$20 for 8,400 Citi Dollars/ 2,800 Citi Miles and \$50 for 21,000 Citi Dollars/ 7,000 Citi Miles.

**Q: How much can I redeem?**

A: There is no limit to the amount you can redeem. The amount of cash rebate you can redeem is based on the available Citi Dollars or Citi Miles that you have accumulated on your credit card account.

**Q: Is the Cash Rebate transferrable to another card account?**

A: No. Cash Rebate is not transferrable and will be credited to the credit card that you redeemed from.

**Q: How do I redeem beyond the available cash rebate amount of \$10, \$20 and \$50?**

A: You may do so by sending multiple SMS. For example, to redeem a \$60 cash rebate, you may do so by sending two SMS (\$50 cash rebate and \$10 cash rebate) or three \$20 cash rebate requests. For example: • RWDS<space>Last 4 digits of cardnumber<space>CASH50 • RWDS<space>Last 4 digits of cardnumber<space>CASH10

**Q: Are there charges to use this service?**

A: This service is currently offered free of charge but you may incur SMS charges from your mobile operators.

**Q: How can I confirm if my request was successful?**

A: An SMS reply will be sent to you upon the successful redemption. Your credit card available balance will be adjusted accordingly to the amount you have redeemed for immediately, and you can view the statement entry reflected in your account, two days after the SMS redemption is made. Please login to Citibank Online to view or you may call in to the 24 hour Citiphone banking to enquire.

**Q: I've received an error/rejection message for the SMS redemption.**

A: You may receive an error or rejection SMS due to one of the following scenarios:

a) Insufficient available Citi Dollars in your credit card account.

- To enquire, SMS to 72484: RWDSBAL<space>Last 4 Digits Of Your Cardnumber e.g. RWDSBAL 1234

b) Incorrect SMS format:

- Please ensure that your SMS follows the format below: RWDS<Space>Last 4 Digits of Your Card Number<Space> CASH10 e.g. RWDS 1234 CASH10

c) Your mobile number may not be registered with the bank.

- Please call our 24 hour CitiPhone hotline at 6225 5225 to update your mobile number.

**Q: I am currently located overseas and would like to perform an SMS cash rebate, am I still eligible?**

A: Yes, you can make SMS redemption while overseas. Please send the SMS from your mobile phone number registered in Citibank's records. Do note that you may incur overseas SMS charges, please check with your mobile operator for more information.

- For Rewards Points balance enquiry SMS to +65 9657 2484: RWDSBAL<space>Last 4 digit of cardnumber
- For Cash Rebate Redemption SMS to +65 9657 2484: RWDS<space>Last 4 digits of cardnumber<space>CASH10