

**Citigold® Private Client World Elite Debit Mastercard® Activation Campaign (“Promotion”) Terms and Conditions**

**1. Definitions**

a. **"Citibank"** means Citibank Singapore Limited.

**"Cardmembers"** refers to cardmembers of International Personal Bank (“IPB”) Citigold Private Client World Elite Debit Mastercard issued by Mastercard (**"CPC Debit Card"**).

b. **"Eligible CPC Debit Card"** refers to IPB Citigold Private Client World Elite Debit Mastercard issued to Cardmembers between period 7 November 2024 – 28 February 2025 while **"Eligible Cardmembers"** refers to Cardmembers holding the Eligible CPC Debit Card.

c. To qualify for the Promotion, Eligible Cardmembers must meet the Qualifying Criteria during the period of 7 November 2024 to 31 March 2025 (both dates inclusive) or such other date(s) as may be determined by Citibank (**"Promotion Period"**).

S/N	Qualifying Criteria	Promotional Gift
1.	Activate physical CPC Debit Card <u>ONLY</u>	1 x US\$10 Amazon Gift Card
2.	Activate physical CPC Debit Card <u>AND</u> spend at least US\$200 on CPC Debit Card	1 x US\$30 Amazon Gift Card

a. **"Promotional Gift"** refers to the Amazon Gift Card(s) that the Cardmember will receive under this Promotion, as described in clause 1c above. **Amazon Gift Cards can only be redeemed at [www.amazon.com](http://www.amazon.com).**

b. **"Qualifying Spend"** refers to retail transactions made posted to your Eligible CPC Debit Card during the Promotion Period, and shall exclude the following:

- cash withdrawal transactions made at any ATMs; or
- interest, finance charges, fund transfer transactions and all fees charged by Citi; or
- transactions made via SAM and AXS; or
- transactions made to insurance companies, government institutions and services, financial institutions, non-profit organizations, hospitals and professional service providers; or
- transactions made via telephone or mail order; or
- transactions or top-up of funds made to prepaid accounts (e.g. EZ-Link, TransitLink, Singtel Dash, GrabPay), wallets and merchants who are categorized as "payment service providers"; or
- Quasi cash transactions (including but not limited to transactions relating to money orders, traveller's checks, gaming/gambling related transactions, lottery tickets); or
- transactions made via online banking; or
- any transaction charged to the Eligible CPC Debit Card during the Promotion Period that is subsequently refunded (whether in part or in full) or cancelled.

2. Cardmember whose Eligible CPC Debit Card account is suspended, cancelled or closed/terminated (whether by the Cardmember or Citibank) at any time during the Promotion Period, is not eligible to participate in the Promotion.

3. Qualifying Spend must be successfully carried out and captured/posted to the Cardmember's Eligible CPC Debit Card Account on or before the last day of the Promotion Period (i.e. 31 March 2025, 23:59:00 SGT).

4. To receive the Promotional Gift, the Cardmember must fulfil the Eligibility criteria, as described in clause 1c during the Promotion Period.

5. The Eligible Cardmember will receive the following Promotional Gift:
  - 1 x US\$10 Amazon Gift Card or US\$30 Amazon Gift Card
  - The maximum amount of Promotional Gift that each Cardmember is eligible to receive under this Promotion is capped at 1 x US\$30 Amazon Gift Card.
6. Qualified Cardmembers will be notified by way of eDM or Push Notification and/or banner in the Citi Mobile® App ("**Customer Notification**") that he/she has qualified for the Promotional Gift within 8 weeks after the Promotion Period is concluded.
7. Promotional Gift will be issued to Qualified Cardmembers in the form of an Amazon Gift Card Code in the Customer Notification
8. Customer Notification shall contain the following information:
  - a. Amazon Gift Card Code
  - b. Amazon Gift Card amount
  - c. Eligible clients have to redeem the Amazon Gift Card Code at [www./ amazon .com](http://www.amazon.com). There is no expiry to the Amazon Gift Card.
  - d. Terms and conditions
    - Amazon.com Gift Card can only be used to purchase eligible goods and services on [www./ amazon .com](http://www.amazon.com) and certain related sites as provided in the Amazon.com Gift Card Terms and Conditions. Link: [https ://www./ amazon .com/gp/help/customer/display.html?nodeId=GNG9PXYZUMQT72QK](https://www.amazon.com/gp/help/customer/display.html?nodeId=GNG9PXYZUMQT72QK)
    - Please do not share the Customer Notification with anyone as the Amazon Gift Card Code is valid for a one-time redemption only. Once a redemption has been made, the Amazon Gift Card code will become invalid.
    - Amazon Gift Card is non-transferable, non-replaceable and non-exchangeable for another item or returned for cash, credit and any other item in whole or in part, and if lost or stolen.
    - If you encounter any issues with the Amazon Gift Card, please reach out to your relationship manager, log in to the Citi Mobile® App to send us a message or contact our CitiPhone hotline from 8am and 8pm daily.
9. Any Cardmember whose Eligible CPC Debit Card account is suspended, cancelled or closed/terminated (whether by the Cardmember or Citibank) before the issuance of Promotional Gift will be disqualified and the Promotional Gift shall be forfeited.
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 and 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. All disputes about quality or performance of the products and/or services shall be resolved directly with the supplier of the products and/or services.
11. The use of the Promotional Gift is subject to the terms of the relevant International Personal Bank Terms and Conditions.

## **General Terms and Conditions**

1. This promotion may not be available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
2. Promotion is not available to U.S. Citizens, U.S. Residents, or Green Card holders. A person is a "U.S. Resident" if he is present in the United States 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 two (2) preceding calendar years.
3. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regards to their banking activities with Citibank. Citibank shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
4. Citibank has carefully chosen the respective business partner(s) for the Promotion. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Promotion. The eligible client should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
5. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.
6. Without prejudice to any of Citibank's rights and remedies, Citibank may with prior notice, terminate or extend or withdraw, modify or amend, cancel or invalidate or substitute any terms and conditions / promotional rates / products / Reward Points or gifts with another of a similar value.
7. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
8. The eligible client will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
9. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
10. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
11. Information collected through this Promotion may be used in the operation and marketing of Citibank's products and services. Participants may receive, via email, promotional news, service updates and other information about Citibank's products and services. Participants may choose, at any point, to unsubscribe from these emails.

12. Citibank's decision on all matters relating to this Promotion will be at its sole and absolute discretion and will be final and binding on all participants.
13. Citibank full disclaimers, terms and conditions apply to individual products and banking services.
14. The products and services mentioned in this document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

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