Citi PayLite/Citi FlexiBill Program – Cash Rebate Promotion ("Promotion") Terms and Conditions

1. Definitions
   1.1 "Promotion Period" means the period commencing on 2 November 2026 to 31 December 2026, both days inclusive.
   1.2 "Citi" or "Citibank" refers to Citibank Singapore Limited.
   1.3 "Program" refers to either Citi PayLite or Citi FlexiBill applied for by the customer.
   Citi PayLite refers to the program under which your unbilled retail transactions are converted into instalments.
   Citi FlexiBill refers to the program under which your statemented retail balances are converted into instalments.
   1.4 "Citi PayLite Bundle Program" refers to the program under which certain of your unbilled Eligible retail transactions are converted by Citi into Citi PayLite instalments.
   1.5 "Fee-based Program" refers to a 0% interest Program.
   1.6 "Interest-based Program" refers to a Program with monthly interest charged.
   1.7 "Cumulative Principal Loan Amount" refers to the combined monthly statemented retail balances and/or transaction purchases, which have been converted into Fee-based Citi FlexiBill and Fee-based Citi PayLite respectively, during the Promotion Period **and excludes the following loan amount(s):**
   a) retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program; and
   b) all Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.
   1.8 "Eligible Customer" refers to an individual who:
   a) is an existing Citi Credit Cardholder; and
   b) has Cumulative Principal Loan Amount of **minimum** S$6,000.

2. An Eligible Customer shall receive the gift corresponding to the "Cumulative Principal Loan Amount" as set out in the table below ("Gift"). Please note that the Cumulative Principal Loan Amount does not include the fee charged.

Cumulative Principal Loan Amount under the Program*	Gift
S$6,000 to <S$12,000	S$38 Cash Rebate
S$12,000 to <S$18,000	S$68 Cash Rebate
S$18,000 to <S$24,000	S$98 Cash Rebate
>=S$24,000	S$168 Cash Rebate

** Please note that the definition of Cumulative Principal Loan Amount excludes (a) retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program; and (b) all Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.*

Important: Please note that the following are for illustrative purposes only. The illustrations are not meant to cater for all scenarios.

Please refer to the table below for illustration of various scenarios on whether customer is eligible for the Gift:

Scenario	Description	Cumulative Principal Loan Amount*	Value of Gift Qualified
A	Customer successfully converted S$2,000 Fee-based Citi PayLite and S$2,000 Fee-based Citi FlexiBill on Citi Credit Cards in December 2026.	S$4,000	No Cash Rebate because minimum Cumulative Principal Loan Amount of S$6,000 not met.
B	Customer successfully converted S$2,500 Fee-based Citi PayLite and S$3,500 Fee-based Citi FlexiBill on Citi Credit Cards in January 2027.	S$0	No Cash Rebate because no Cumulative Principal Loan Amount during the Promotion Period of 2 November 2026 to 31 December 2026.
C	Customer successfully converted S$6,000 Fee-based Citi PayLite and S$6,000 Fee-based Citi FlexiBill on Citi Credit Cards in December 2026.	S$12,000	S$68 Cash Rebate
D	Customer successfully converted S$30,000 Fee-based Citi FlexiBill on Citi Credit Card on 10 November 2026.	S$30,000	S$168 Cash Rebate
E	Customer successfully converted S$2,000 Interest-based Citi PayLite on 18 November 2026 and S$5,000 Interest-based Citi FlexiBill on Citi Credit Cards on 15 December 2026.	S$0	No Cash Rebate as both loan amounts are under Interest-based Programs.
F	Customer successfully converted retail transaction of S$10,000 into Citi PayLite instalment under the Citi PayLite Bundle Program.	S$0	No Cash Rebate as promotion does not include retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program.

G	Customer successfully converted Citi PayAll transactions of S$20,000 into Citi PayLite instalment under Citi PayLite.	S$0	No Cash Rebate as promotion does not include Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.

** Please note that the definition of Cumulative Principal Loan Amount excludes (a) retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program; and (b) all Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.*

3. An Eligible Customer is only entitled to receive one Gift, regardless of the number of Program applications submitted and/or approved during the Promotion Period. For the avoidance of doubt, the maximum value of the Gift for an Eligible Customer is S$168 under this Promotion.
4. An Eligible Customer of this Promotion is not eligible for other Citi promotions relating to or in connection with any application for a Citi PayLite/Citi FlexiBill Program.
5. If the Eligible Customer fulfills the above Clause (2) during the Promotion Period, the following will apply in respect of the Gift:

    a. The Gift will be credited to the Eligible Customer's Citi Credit Card which the relevant Fee-based Citi PayLite/Citi FlexiBill loan under the Program is booked on. In the event that the Eligible Customer has loans booked on two or more Citi Credit Cards, Citibank has the discretion to determine which of the Eligible Customer's Citi Credit Card to credit the Gift to. The Gift will be credited within four (4) calendar months from the "Promotion" end date, provided that Citibank may extend such period with notice. Citibank may, but is not obliged to, send an EDM and/or Push Notification via the Citi Mobile App pertaining to the Promotion to the Eligible Customer. Citibank is not responsible for any non-receipt of EDM and/or Push Notification.

    b. The Cash Rebate credited under this Promotion as a Gift (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card in cash.

    c. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons:

        i. the Eligible Customer's credit card or any of the Eligible Customer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or the Eligible Customer or for any reason whatsoever) at any time during the Promotion Period or any time after the Promotion Period up to and including the time of fulfillment of the Gift; or

        ii. if Citibank is of the opinion that the Eligible Customer had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or

        iii. for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.

    d. If an Eligible Customer cancels the Program within 15 days from the Program approval, the Eligible Customer will not be entitled to the Gift.

6. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion.
7. Citibank shall not be responsible for the warranty, 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.
8. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
9. Citibank's decision on all matters relating to this Promotion will be at its reasonable discretion and will be final and binding.
10. Citibank reserves the right at its reasonable discretion to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time with notice.
11. Citibank's records are conclusive evidence of matters relating to an Eligible Customer, the Program and any notification sent to an Eligible Customer in relation to this Promotion and is binding on the Eligible Customer for all purposes, save for manifest or clerical error, subject to Citibank's right to rectify any error or omission therein and Citibank's right to adduce other evidence.

*Important Notes: Terms and conditions, fees and/or interest apply to the Citi PayLite/Citi FlexiBill Program, visit www.citibank.com.sg for details.