Citi Mortgage – Digital Promotion ("Promotion") Terms & Conditions

1.1 "Citibank" means Citibank Singapore Limited.

1.2 "New Housing Loan" refers to:

a. a credit facility to finance the purchase of Residential Property; or
b. a credit facility to refinance an existing loan obtained from another financial institution for the purchase of Residential Property; or
c. a credit facility otherwise secured by Residential Property; or
d. a credit facility to refinance an existing credit facility obtained from another financial institution otherwise secured by Residential Property.

1.3 "Residential Property" means a residential property located or situated in Singapore, and which has been issued with a temporary occupation permit.

2. Eligibility

2. An applicant must fulfill all these conditions to be eligible to participate in the Digital Promotion (an "Eligible Customer"):

i. submit his/her contact details through a Citibank-designated online channel and successfully apply for a New Housing Loan of at least S$1,000,000 between 1 September 2026 and 15 December 2026 (both dates inclusive);
ii. be the **first 100 successful applicants** to accept Citibank's formal letter of offer ("Letter of Offer") and its terms for a New Housing Loan of at least S$1,000,000 on or before 31 December 2026; and
iii. (due to tax reporting issues) an applicant should not be a United States ("U.S.") Citizens, U.S. Residents, U.S. Green Card holders or clients domiciled in U.S.

For the purposes of this Digital Promotion, "Citibank-designated online channel" refers to any website, webpage or online application link designated by Citibank for the submission of housing loan enquiries or applications.

3. Promotional Details – Shopping Vouchers

3.1 Subject to clauses 2 and 3.2, the value of eCapitaVoucher ("Voucher Gift") will depend on the criteria as set out below:

Criteria	**Value of Voucher Gift**
Minimum loan amount of S$1,000,000 and without a qualified Citigold or Citigold Private Client relationship	S$500 worth of Voucher Gift
Minimum loan amount of S$1,000,000 **AND** with either a qualified Citigold relationship with a minimum of S$250,000 Asset Under Management ("AUM")	S$800 worth of Voucher Gift

or a qualified Citigold Private Client relationship with a minimum of S$1.5MM AUM	

"Asset Under Management" refers to the aggregate of (i) combined balances held in the Borrower's primary account with the Bank including balances from checking and savings account (except cash management account), time deposits and investments and (ii) premium amount(s) paid by the Borrower as policy owner on life insurance policies distributed by the Bank and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

As the Voucher Gift has the effect of reducing the true purchase price of the Residential Property, Citibank will, where the New Housing Loan is a credit facility to finance the purchase of completed Residential Property, deduct the value of the Voucher Gift (along with such other deductions as are required to be made under the relevant property regulations) from the purchase price of the Residential Property to compute the adjusted purchase price of the Residential Property. For the purposes of this Promotion, the New Housing Loan Amount refers to the credit facility amount following such adjustment. Please note that Citibank will deduct the value of the Voucher Gift from the purchase price of the Residential Property to compute the adjusted purchase price of the Residential Property notwithstanding that a customer may not be eligible to receive the Voucher Gift.

For the avoidance of doubt, only one Voucher Gift will be given for each New Housing Loan accepted in accordance with the terms and conditions of this Promotion.

3.2 In the event that an Eligible Customer requests a further revision to the New Housing Loan Amount or Citibank further adjusts the New Housing Loan Amount (the "Adjusted New Housing Loan Amount") in the Letter of Offer, resulting in the Adjusted New Housing Loan Amount being less than S$1,000,000, the Eligible Customer will not be entitled to the Voucher Gift.

3.3 Upon receipt of an individual's contact details via Citibank Online URL link, a mortgage specialist will contact the individual to assist the individual with his/her loan application under this digital promotion.

3.4 The e-redemption letter for the Voucher Gift will be emailed to the Eligible Customer's email address on record with Citibank within 3 months from 31 December 2026. The redemption of the Voucher Gift is subject to the terms and conditions as set out in the e-redemption letter and any additional terms and conditions as may be imposed by CapitaLand Voucher Pte Ltd. The e-redemption letter and the Voucher Gift are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part.

3.5 Citibank reserves the right, at its discretion, to replace the Voucher Gift with any other item Citibank considers to be of similar value.

3.6 Citibank assumes no liability or responsibility for any failure or delay in the Eligible Customer(s)' receipt of the e-redemption letter or for any e-redemption letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. No payment or compensation whether in cash, credit or any kind shall be made for any e-redemption letter which has expired or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged or for any Voucher Gift which is not collected within the required time frame.

4. General

4.1 Citibank's decision on all matters relating to this Promotion (including but not limited to the eligibility of any individual and the value of the Voucher Gift awarded) is final and binding and Citibank is not obliged to give any reason or be liable to any person whatsoever. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, these terms and conditions will prevail insofar as it relates to this Promotion. Citibank shall not be liable to indemnify the Eligible Customer or any third party for any loss or damage (direct or indirect) arising from any delay or failure to receive the Voucher Gift for any reason whatsoever, and such delay or failure shall not affect Citibank's rights hereunder.

4.2 The Digital Campaign is not available to Eligible Customers who were referred to Citibank by third party referrals and is not valid with other rewards/ promotions unless otherwise stated. No fees will be paid by Citibank to any referral in connection with this Digital Campaign.

4.3 Participation in this Promotion is subject to these terms and conditions. Citibank reserves the right to vary, delete or add to any of these terms and conditions, and to suspend or terminate the Promotion at any time by giving notice.

4.4 The promotions, products and services mentioned in the referenced document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

4.5 By submitting his/her contact details via Citibank Online URL link, such individual consents under the Personal Data Protection Act 2012 to the collection, use and disclosure of his/her personal data by/to Citibank and such other third party that Citibank may reasonably consider necessary for the purpose of contacting such individual about mortgage-related products and services offered by Citibank, and confirm that the individual agrees to be bound by the terms of the Citi Privacy Circular, which can be found on our privacy page at www.citibank.com.sg/privacy (or available at Citibank website (Footer)>Privacy>Personal Data Protection and You>Privacy Circular). Further, if the individual is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by us (whether now or in the future) to address applicable data privacy requirements, the individual acknowledges that he/she agrees to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by us from time to time.