



Terms and Conditions for Citi ThankYouSM Rewards Pay with Points (PWP) Travel Redemption Promotion 2026 (“Promotion”):

1. “PWP Program or PWP” refers to the Citi Pay with Points Program which includes “Pay with Points Online”.
2. Offer is valid from 19 March 2026 to 31 March 2027 (“Promotion Period”), both dates inclusive.
3. Only principal/primary Cardholders of the following Citi Credit Cards (“Eligible Cardholders”) will be eligible to participate in this Promotion: Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business and Citi Corporate Cards (each an “Eligible Card”). The discounted rate off Points/Miles will depend on the Eligible Card type.
4. “Points” refer to the Citi ThankYouSM Points earned on Citi ULTIMA, Citi Prestige, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business and Citi Corporate Cards.
5. “Miles” refer to the Citi Miles earned on Citi PremierMiles Card.
6. Eligible Cardholders will enjoy 25% off Points/Miles, for transactions of Merchant Category Codes (“MCC”) listed in Table 1 (“Eligible Transactions”) made via Citi Mobile[®] App during the Promotion Period. For clarity, under this Promotion, Eligible Cardholders of Citi ULTIMA and Citi Prestige Cards and all other cards will enjoy 25% off Points equivalent to the conversion rate of 330 Points per S\$1 redeemed, Citi PremierMiles Cards will enjoy 25% off Miles equivalent to the conversion rate of 123 Miles per S\$1 redeemed instead of usual 440 Points or 165 Miles per S\$1 redeemed through PWP redemptions for Eligible Travel Transactions.

Eligible Travel Transactions

Merchant Category Code (MCC)	Description
3005, 3007, 3012, 3034, 3047, 3075, 3077, 3084, 3099, 3136, 3025, 3026, 3078, 3082, 3206	Airlines
3503, 3504, 3509, 3512, 3513	Lodging
4722	Travel Services

7. No limit to the number of Pay with Points/Miles redemptions made during the Promotion Period and multiple Pay with Points/Miles redemptions are allowed.
8. Citi 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.
9. Citi is not a supplier of the product/service purchased and will not accept any liability in relation thereto.
10. Citi is not an agent of the merchants and makes no representation as to the quality of goods and services provided.
11. All disputes about quality or performance of the product and/or services should be resolved directly with the merchant.

12. Notwithstanding anything herein, Citi 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. Citi and the respective merchant(s) reserve the right, at their reasonable discretion, to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time. Additional Citi ThankYou Rewards terms and conditions apply and are available on Citi Mobile® App.
14. Additional Citi ThankYouSM Rewards terms and conditions apply and are available at www.citibank.com.sg/pdf/0424/citi-thankyou-rewards-terms-and-conditions.pdf
15. "Citi" means Citibank Singapore Limited.