

Citi Quick Cash Program – Citi Mobile® App Cash Rebate Promotion (“Promotion”)
Terms and Conditions

1. Definitions
 - 1.1 “Promotion Period” means the period commencing on 1 April 2026 to 31 May 2026, both days inclusive.
 - 1.2 “Citibank” refers to Citibank Singapore Limited.
 - 1.3 “Program” refers to Citi Quick Cash Program (QC), an instalment loan drawn on the available credit limit of an Eligible Customer’s Citi Credit Card or Citibank Ready Credit Account, as the case may be.
 - 1.4 “Eligible Customer” refers to an individual who:
 - a. is an existing Citi Credit Cardholder or Citibank Ready Credit account holder; and
2. An Eligible Customer who successfully applies for the Program **via Citi Mobile® App** during the Promotion Period shall receive (as set out in the table below) the gift set out in the “Gift” column corresponding to the “Principal amount of the Program applied for”:

Principal amount of the Program applied for via Citi Mobile® App	Gift
Minimum cumulative principal amount of S\$15,000	S\$50 Cash Rebate
Minimum cumulative principal amount of S\$50,000	S\$250 Cash Rebate
Minimum cumulative principal amount of S\$100,000	S\$600 Cash Rebate

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\$600 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 Quick Cash 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 or Citibank Ready Credit Account which the loan under the Program is booked on. If the Eligible Customer has loans booked on both Citi Credit Card and Citibank Ready Credit Accounts, the Gift will be credited to the Citi Credit Card. 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/Citibank Ready Credit Account 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 (referred to in Clause (2)) 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 Citibank Quick Cash Program, visit www.citibank.com.sg for details.