Citi Quick Cash Program – Citi Mobile® App GrabGifts voucher Promotion ("Promotion") Terms and Conditions

1. Definitions
   1.1 "Promotion Period" means the period commencing on 1 October 2026 to 30 November 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 Citibank Ready Credit or Citi Credit Card Account, as the case may be.
   1.4 "Eligible Customer" refers to an individual who:
      a. is an existing Citibank Credit Cardholder or Citibank Ready Credit account holder; and
      b. has an valid Grab account.
   1.5 "GrabGifts digital voucher" refers to one (1) digital voucher issued in the form of a promo code which can be used on the Grab mobile app on only ONE (1) of the following categories as selected by the Eligible Customer (1) category - GrabMart, GrabFood, GrabRide or GrabExpress. This GrabGifts digital voucher is subject to the terms and conditions governing GrabGifts digital vouchers available for viewing at citi.asia/redeem. Refer to clause (6) for usage details.

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	Gift Voucher Denomination
Minimum cumulative principal amount of S$15,000	GrabGifts digital voucher worth S$50	1 GrabGifts digital voucher x S$50
Minimum cumulative principal amount of S$50,000	GrabGifts digital voucher worth S$250	1 GrabGifts digital voucher x S$250
Minimum cumulative principal amount of S$100,000	GrabGifts digital voucher worth S$600	2 GrabGifts digital voucher x S$300

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 promo code in respect of the Gift will be available for redemption by the Eligible Customer within four (4) calendar months from the "Promotion" end date via Citibank Online, provided that Citibank may extend such period with notice. For details on how to redeem via Citibank Online, Eligible Customer may refer to citi.asia/redeem. Citibank may, but is not obliged to, send an EDM and/or Push Notification via the Citi Mobile App containing redemption details of the Gift to the Eligible Customer. Citibank is not responsible for any non-receipt of EDM and/or Push Notification. Eligible Customer may log in to Citibank Online to view the Gift during the period specified above.

   b. 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 relevant Welcome 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.

   c. 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.

d. The Gift will be subject to additional terms and conditions set out by Grab at citi.asia/redeem.

6. The Gift is a GrabGifts digital voucher (amount to be determined based on the table in clause 2 above) and issued in the form of a promo code via Citibank Online. The Eligible Customer who has redeemed the promo code for the Gift may use the Gift by accessing the Grab mobile app and selecting which category (i.e. GrabMart, GrabFood, GrabRide or GrabExpress) to apply the Gift. Once the Eligible Customer has selected which category to apply the Gift on the Grab mobile app, no changes can be made to switch categories and/or denomination. When using the GrabGifts digital voucher, if the purchase is less than the value of voucher, no refunds of the unutilized portion of the GrabGifts digital voucher will be refunded to the Eligible Customer. Likewise, if the purchase when using the GrabGifts digital voucher is above the value of voucher, the cost of the purchase in excess will be borne by the Eligible Customer. The Gift is non-exchangeable, non-transferable, not redeemable for cash, and cannot be combined with other promo codes. The Gift is subject to the terms and conditions governing GrabGifts digital vouchers available for viewing at Citi.asia/redeem.
7. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion.
8. 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, including that redeemed by using the Gift. 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.
9. All queries relating to the use of the Gift on the Grab mobile app should be made to Grab directly as Citibank does not control and has no access to the Eligible Customer's activity on the Grab mobile app.
10. 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.
11. Citibank's decision on all matters relating to this Promotion will be at its reasonable discretion and will be final and binding.
12. 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.
13. 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.