

Citi Credit Card Spend and Get – 1st October to 30th November 2026 Promotion ("Promotion") Terms and Conditions

1. Definitions

- a) "Citi" or "Citibank" means Citibank Singapore Limited.
- b) "Promotion Period" means the period from 1st October to 30th November 2026 both dates inclusive.
- c) "Eligible Cardmembers" refers to the main cardmembers of the Eligible Card and who:
 - i. directly received an invitation or notification from Citibank regarding this Promotion or to participate in this Promotion; and
 - ii. have access to Citibank Online and/or Citi Mobile® App, or will be able to register for access.
- d) "Eligible Card" refers to any Citi Credit Card held as a main cardmember other than a Citi Ultima Card and Citi USD Card.
- e) "Qualifying Criteria" refers to a total Foreign Currency "Qualifying Spend" of at least S\$6,888, comprising of transactions made in foreign currency (converted to Singapore Dollars) and charged to all eligible card accounts during the promotion period, as further defined in point (f).
- f) "Qualifying Spend" refers to any Foreign Currency retail transaction, charged to the Eligible Card (including supplementary card(s), if any) during the Promotion Period but does **not** include:
 - i. any Equal Payment Plan (EPP) purchase;
 - ii. Quick Cash Program or other similar monthly instalment programs/loans drawn down on the available credit limit of the Eligible Card;
 - iii. refunded, disputed, unauthorized, or fraudulent retail purchases;
 - iv. Citi FlexiBill, cash advance, quasi-cash transactions, balance transfers, payment of annual card membership fees, interest, goods and services taxes;
 - v. fund transfers using the Eligible Card(s) as a source of funds (for example, payments made via Citibank Online and/or Citi Mobile®, or any other channel or agent (such as a third party agent for payment of bills),
 - vi. late payment fees;
 - vii. any other form of service or miscellaneous fees;
 - viii. Citi PayAll transactions;
 - ix. transactions charged to the Excluded MCCs; and
 - x. any other transactions determined by Citibank from time to time.

"Excluded MCCs" refer to the following:<u>MCC Codes</u>	<u>Description</u>
MCC 4829	Wire Transfer Money Orders (V, D, G, X), Money Transfer (M)
MCC 4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water
MCC 5199	Non-Durable Goods Not Elsewhere Classified
MCC 5960	Direct Marketing Insurance Services
MCC 5993	Cigar Stores and Stands
MCC 6012	Member Financial Institution—Merchandise And Services
MCC 6050	Quasi Cash—Member Financial Institution
MCC 6051	Quasi Cash—Merchant
MCC 6211	Securities—Brokers and Dealers
MCC 6300	Insurance Sales, Underwriting and Premiums
MCC 6513	Real Estate Agents and Managers—Rentals
MCC 6529	Remote Stored Value Load — Member Financial Institution
MCC 6530	Remove Stored Value Load — Merchant

MCC 6534	Quasi Cash – Money Transfer – Member Financial Institution
MCC 6540	POI (Point of Interaction) Funding Transactions (Excluding MoneySend)
MCC 7349	Cleaning and Maintenance, Janitorial Services
MCC 7511	Quasi Cash – Truck Stop Transactions
MCC 7523	Automobile Parking Lots and Garages
MCC 7800	Government Owned Lottery
MCC 7995	Gambling Transactions Betting (Sportsbook, fantasy, social gaming; when regulated and not covered by other)
MCC 8211	Schools, Elementary and Secondary
MCC 8220	Colleges, Universities, Professional Schools and Junior Colleges
MCC 8241	Schools, Correspondence
MCC 8244	Schools, Business and Secretarial
MCC 8249	Schools, Trade and Vocational
MCC 8299	Schools And Educational Services–Not Elsewhere Classified
MCC 8398	Organizations, Charitable and Social Service
MCC 8651	Organizations, Political
MCC 8661	Organizations, Religious
MCC 9211	Court Costs Including Alimony and Child Support
MCC 9222	Fines
MCC 9223	Bail and Bond Payments
MCC 9311	Tax Payments
MCC 9399	Government Services–Not Elsewhere Classified
MCC 9402	Postal Services–Government Only
MCC 9405	Intra-Government Purchases–Government Only
MCC 9754	Gambling-Horse, Dog Racing, State Lottery

“Merchant Category Code (MCC)” is a four digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant’s MCC.

- g) Eligible Cardmembers’ Foreign Currency Qualifying Spend from 1st October 2026 will be considered for the Promotion regardless of the date of the enrolment. Eligible Cardmembers who meet the “Qualifying Criteria” of at least S\$6,888 during the Promotion Period will qualify to earn the Gift.

“Gift” refers to S\$288 cash rebate to be awarded to the Eligible Cardholder who meets the Qualifying Criteria. The Gift will be credited to any Citi card account that is in good standing as determined by Citibank.

- h) The date of the Foreign Currency Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

- i) The Gift will be credited by 31st March 2027. Citibank may extend such period with notice. Citibank may, but is not obliged, to send communication on the Gift redemption via Citi Mobile app push notification and/or SMS. Citibank will not be responsible for non-receipt of communication and the communication cannot be resent.

Each Eligible Cardmember is only entitled to one Gift per promotion, regardless of the number of Eligible Cards and enrolment channels that meet the Qualifying Criteria. The Eligible Card account(s) must be valid and in good standing at the time the Gift is sent.

- 2. To participate in this Promotion, Eligible Cardmembers will have to enroll by:
 - a) the Citi Mobile® App. Only selected Eligible Cardmembers would be able to view the promotion on the Citi Mobile® App and will have to tap on the banner to enroll.
 - b) This promotion is by invitation only.
- 3. Eligible Cardmembers may not be entitled to receive any of the Gift for any of the following reasons:
 - (i) the Eligible Cardmember's Card or any of the Eligible Cardmember's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Cardmember 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 Cardmember 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 Gift or before or at the time of the fulfilment of the relevant Gift; or
 - (ii) if Citibank is of the opinion that the Eligible Cardmember 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 Cardmember should not be entitled to receive the relevant Gift, such discretion to be exercised reasonably.
- 4. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion including varying any part or all of the Gift or offering a replacement of a similar value at any time. Further, Citibank reserves the right to reverse/revoke any Gift awarded or debit the value of the Gift awarded from the Eligible Cardmember's Eligible Card account if Citibank determines that there has been any error in the awarding of the Gift.
- 5. 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.
- 6. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all customers.
- 7. The use of the Gift may be subject to additional terms and conditions imposed by a third-party vendor/merchant. 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. 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.