



Citi PayAll
Q2 2026 Tax Season Promotion Terms and Conditions
17 April – 31 July 2026

By participating in Citi PayAll Q2 2026 Tax Season Promotion ("**Q2 2026 Promotion**") participants shall be deemed to have read, understood and accepted these Terms and Conditions.

Terms and Conditions

1. Definitions:

- a. "**Citi**" or "**Citibank**" means Citibank Singapore Limited.
- b. "**Citi PayAll**" refers to the Citi PayAll Service and its applicable "Citi PayAll Service Terms and Conditions" apply, detailed copy of terms and conditions can be found [here](#). Unless otherwise defined, all capitalized terms herein bear the same meaning as in the Citi PayAll Service Terms and Conditions.
- c. "**Promotion**" refers to the Citi PayAll Q2 2026 Tax Season Promotion.
- d. "**Promotion Period**" refers to the period commencing from **17 April – 31 July 2026** (both dates inclusive) during which time the Citi PayAll Qualifying Spend and Qualifying Conditions (as defined in Clause 2) must be met.
- e. "**Eligible Card Account**" refers to an account which an Eligible Cardmember maintains with Citibank in respect of the Eligible Card.
- f. "**Eligible Cardmember**" refers to an individual who currently holds an Eligible Card as a main cardholder (i.e., supplementary cardholders are not eligible to participate in this Promotion and any spend by supplementary cardholders will not be considered).
- g. "**Citi PayAll Payment Registration Date**" refers to the date which the Citi PayAll payment is setup. It must fall within the Promotion Period from **17 April – 31 July 2026** to qualify.
- h. "**Citi PayAll Qualifying Spend**" refers to the successful set up and successful charge of a Citi PayAll payment by an Eligible Cardmember using the fee-paying option*, where the Citi PayAll Registration Date of such payment falls within the Promotion Period, and the corresponding charge to the Eligible Card is completed **on or before 06 August 2026**. The Qualifying Spend does not include the Citi PayAll service fee.

**Please note that if an Eligible Cardmember selects the service fee option "Enjoy Citi PayAll with Zero fees (No rewards will be earned for this option)", this payment with zero service fee option will not be considered as Citi PayAll Qualifying Spend.*

The "Enjoy Citi PayAll with Zero fees" service fee option here refers to the use of Citi PayAll service without having the Eligible Cardmember incur Citi PayAll service fee for the payment made. The Eligible Cardmember will only be paying the amount in the payment but will not be receiving any other rewards e.g. Citi ThankYou Points or Cash back.

- i. "**Miles**" refers to Citi Miles that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.

- j. **“Points”, “ThankYou Points” or “TYP”** refers to the Citi ThankYou Points that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.
- k. **“Bonus Cash Rebate”** refers to the additional cash rebate on the transacted fee-paying amount that an **Eligible Cardmember will earn upon meeting the Qualifying Spend conditions** and can be earned on only ONE Eligible Card during the Promotion Period. These Bonus Cash Rebates will be given on top of the Miles/Points each Eligible Cardmember earns on his Eligible card under the Cardmember Agreement.
- l. **“Gift”** refers to the S\$80 eCapitaVoucher code that will be awarded to the Eligible Cardmembers who fulfill the Qualifying Spend Conditions as defined in Clause 2(b).

2. Qualifying Conditions

| Citi PayAll – Q2 2026 Tax Season Promotion Qualifying Conditions | | | | |
|--|--------------------------------|-----------------------------|--|----------------------|
| Promotion Summary Table | | | | |
| Total Minimum Qualifying Spend ¹ | Total Maximum Qualifying Spend | Tax Spend Bonus Cash Rebate | Non-Tax ² Spend Bonus Cash Rebate | Gift ³ |
| S\$6,000 | S\$150,000 | 0.7% | 0.2% | - |
| S\$8,000 | | | | S\$80 eCapitaVoucher |

Note:

¹Minimum qualifying spend will be calculated as a sum of spend across both Tax and/or Non-Tax categories.

²Non-Tax refers to all categories available in Citi PayAll except Tax category.

³Only one Gift (S\$80 eCapitaVoucher) awarded per customer.

2(a). Overall Bonus Cash Rebate Qualifying Spend Conditions

- i. **“Eligible Card”** refers to one of the Credit Cards issued by Citibank as below:
 - Citi ULTIMA Card
 - Citi Prestige Card
 - Citi PremierMiles Card
 - Citi Rewards Card
- ii. Eligible Cardmembers who fulfill all the following Qualifying Conditions in accordance with these terms and charge a minimum of S\$6,000 across any category in Citi PayAll Qualifying Spend on ONE Eligible Card during the Promotion Period will receive the Bonus Cash Rebate:
 - 0.7% rebate per dollar of Tax spend
 - 0.2% rebate per dollar of Non-Tax spend

These Bonus Cash Rebates will be given on top of the Miles/Points each Eligible Cardmember earns on his Eligible card under the Cardmember Agreement. Notwithstanding the number of Eligible Cards that the Eligible Cardmember charges the Citi PayAll Qualifying Spend to, the Bonus Cash Rebate will only be awarded to ONE Eligible Card, capped at the first S\$150,000 charged.

2(b). Gift (“S\$80 eCapitaVoucher”) Qualifying Spend Conditions

- i. All Eligible Cardmembers can qualify for a Gift. One Gift awarded per customer.
- ii. Charges a minimum of S\$8,000 across any category available in Citi PayAll.
- iii. Qualifying spend will be counted on only ONE Eligible Card during the Promotion Period.

You may refer to Illustration 1 and Illustration 2 below.

Illustration 1: Bonus Cash Rebate & Gift Eligibility

This table seeks to clarify on some scenarios for clarity:

| Scenarios and Qualifying Spend details | Bonus Cash Rebate Calculation | Total Customer will receive |
|--|--|-----------------------------------|
| 1. Spend less than Minimum Qualifying Spend <ul style="list-style-type: none"> Non-Tax: S\$4,000 Tax: S\$1,000 | Does not meet S\$6,000 minimum for Bonus Cash Rebate. | No Bonus Cash Rebate or Gift |
| 2. Spend on multiple categories <ul style="list-style-type: none"> Tax: S\$20,000 Non-Tax: S\$30,000 | Tax: S\$20,000 x 0.7% Non-Tax: S\$30,000 x 0.2% | S\$200 Bonus Cash Rebate + Gift |
| 3. Spend on multiple cards <ul style="list-style-type: none"> Card A - Tax: S\$10,000 Card B – Tax: S\$8,000 | Card A (highest spend) Tax: S\$10,000 x 0.7% | S\$70 Bonus Cash Rebate + Gift |
| 4. Spend exceeds bonus cash rebate cap <ul style="list-style-type: none"> Tax: S\$200,000 | Tax: S\$150,000 x 0.7% (Cap is S\$150,000 spend) | S\$1,050 Bonus Cash Rebate + Gift |
| 5. Equal spend on multiple cards <ul style="list-style-type: none"> Card A (ULTIMA) – Non-Tax: S\$15,000 Card B (Rewards) – Non-Tax: S\$15,000 | Only Card A (higher priority card^) S\$15,000 x 0.2% = S\$30 | S\$30 Bonus Cash Rebate + Gift |

^Priority of fulfilment based on the Card Types when there is equal amount spend (in descending order):

- Citi ULTIMA Card
- Citi Prestige Card
- Citi PremierMiles Card
- Citi Rewards Card

Qualifying Payment Setup Date(s) and Charged Date(s) on Eligible Card

Please note that to qualify for the Promotion, the Citi PayAll Payment Setup Date(s) and Payment Charged Date(s) must both fall within the Promotion Period.

The Citi PayAll Payment Setup Date is the date on which the payment is setup, and the Payment Charged Date is the date where charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be on or before 06 August 2026.

For the avoidance of doubt, if the Eligible Cardmember cancels the Citi PayAll Payment Setup(s) prior to the completion of the respective payments and/or if the Citi PayAll Payment Setup(s) made during the Promotion Period are reversed/refunded/rejected, Citibank reserves the right to forfeit/claw back the Bonus Cash Rebate and/or debit the value of the Gift from the Eligible Card account.

Illustration 2: Payment Setup Date Scenarios

| Citi PayAll Payment Setup Date | Date that Citi PayAll payment is charged to the Eligible Card | Is this a Citi PayAll Promotion Qualifying Spend? |
|--------------------------------|---|--|
| 17 April 2026 | 30 April 2026 | Yes |
| 31 July 2026 | 10 August 2026 | No, because the Citi PayAll payment was not charged to the Eligible Card on or before 06 August 2026 |
| 2 August 2026 | 15 August 2026 | No, because the Citi PayAll Payment Setup date did not fall within the Promotion Period 17 April – 31 July 2026 |

3. Bonus Cash Rebate and/or Gift Fulfilment

Fulfilment Timelines

- i. The Bonus Cash Rebate will be credited to the Eligible Card **within ten (10) weeks** from the end of the Promotion Period if the Qualifying Criteria in respect of the Bonus Cash Rebate has been satisfied, provided that Citibank may extend the date of crediting with notice.
- ii. The Gift (“S\$80 eCapitaVoucher”) will be sent to Eligible Cardmember via Push Notification and/or SMS containing redemption details of the Gift **within ten (10) weeks** from the end of the Promotion Period if the Qualifying Criteria in respect of the Gift has been satisfied, provided that Citibank may extend the date of crediting with notice.

Activation and Usage of Gift

- a. The Gift (“S\$80 eCapitaVoucher”) will be the form of a digital voucher code. Eligible Cardmembers who receive the Gift are to activate the code and redeem it on the CapitaStar App. The Gift is subjected to additional terms and conditions of the supplier.
 - Digital CapitaVoucher code has to be activated within 80 calendar days from the date of Citi’s communication of the Gift fulfilment.
 - Each Digital CapitaVoucher is valid for one year from the date of its activation.

Do note that Supplier’s terms and conditions may be subjected to changes at any point in time. For the full terms & conditions, please visit: <https://www.capitastar.com/sg/en/capitavoucher/terms---conditions.html>

- b. Any failure to redeem the Gift by the time period specified by Citibank will lead to forfeiture of the Gift and no extensions will be entertained.
 - c. The Gift is non-exchangeable and not redeemable for cash.
 - d. Denomination of the Gift will be subject to Citibank’s discretion.
 - e. Citibank will not be responsible for the non-receipt of Push Notification and/or SMS. Any Push Notification and/or SMS that are not received or have been deleted by the Eligible Cardmember cannot be resent.
 - f. Eligible Cardmember are required to have access to their Citi Mobile® App and have both in-app and device level Push Notifications enabled to redeem the Gift. Citibank will not be responsible for any non-receipt of such Push Notifications if the Eligible Cardmember has not enabled their Push Notifications on his/her Citi Mobile® App.
 - g. Eligible Cardmember may refer to <https://www.citibank.com.sg/MOB> for details on downloading and navigating the Citi Mobile® App.
- iii. An Eligible Cardmember will not be entitled to receive the fulfilment of Bonus Cash Rebate and/or Gift for any of the following reasons:

- a. 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, Qualifying Period or before or at the time of the fulfilment of the Bonus Cash Rebate and/or Gift; or any time after the Promotion Period up to and including the time of fulfilment of the relevant Bonus Cash Rebate and/or Gift; or
 - b. 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
 - c. for any reason which Citibank determines in its discretion that the Eligible Cardmember should not be entitled to receive the Bonus Cash Rebate and/or Gift, such discretion to be exercised reasonably.
- iv. This Promotion offer shall not be transferrable to any other Citi customers during said Promotion Period.
 - v. In the event that the Eligible Cardmember has made a payment to Citi PayAll on his/her Eligible Card within the Promotion Period but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected/unsuccessful for whatsoever reason, Citibank reserves the right to forfeit/clawback, whether fully or partially, the Bonus Cash Rebate, and/or debit the value of the Gift from the Eligible Card account earned under this Promotion.
 - vi. For the use of a digital credit card, there are limitations to the number of payments an Eligible Cardmember can charge to his/her Citibank digital credit card as well as the amount per payment prior to activation of the physical credit card. Due to the limitations in the number of payments and amount per payment, Citi PayAll payments may be rejected in such circumstances. In the event, if his/her Citi PayAll payment on the digital card is rejected/unsuccessful, they will not be considered as part of the Citi PayAll Qualifying Spend.
 - vii. 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. 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.
 - viii. The use and redemption of Citi ThankYou Points is governed by the Citibank ULTIMA Cardmember's Agreement (for Citi ULTIMA Card), the Citibank Prestige Cardmember's Agreement (for Citi Prestige Card), the Citi Rewards Card Cardmember's Agreement (for Citi Rewards Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
 - ix. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Card) which is available at www.citibank.com.sg.
 - x. Citibank has the right to debit from the Eligible Cardmember's account, even if such debiting will cause the Eligible Cardmember's account to go into a negative balance, any Bonus Cash Rebate already credited and/or the value of the Gift, in respect of any refunded, cancelled or disputed eligible payments or in the event that Citibank had erroneously credited these into the Eligible Cardmember's account.

- xi. Strictly no gaming of this Promotion is allowed (for example if the payments are not genuine payments and conducted for the main purpose of gaining Cash Rebate, Gift, Citi Miles or Citi ThankYou Points) and Citibank's decision/determination on whether gaming of this Promotion has occurred is final and binding.
- xii. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion and to terminate this Promotion, add, delete or change any of these terms and conditions at any time.
- xiii. Citibank shall not be liable in any way to any Eligible Cardmember for any loss or damage or expense arising out of or in connection with the Promotion, including without limitation, from any late or non-receipt of SMS, Push Notification or other form of communication, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- xiv. Citibank's decision on all matters relating to the Promotion, including determination of whether a payment qualifies as a Citi PayAll Qualifying Spend, is final and at its reasonable discretion. Accordingly, Citibank reserves the right to reverse or cancel any credited Bonus Cash Rebate and/or Gift already sent at its reasonable discretion for any refunded, cancelled, disputed Citi PayAll Qualifying Spend, or for wrongful fulfilment of Bonus Cash Rebate and/or Gift to an Eligible Cardmember. This includes debiting the Bonus Cash Rebate and the value of the Gift from the Eligible Card account.
- xv. 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.
- xvi. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.