

Citibank Debit Mastercard 2025 Campaign (“Promotion”) Terms and Conditions [1 Oct – 31 Dec 2025]

1. Definitions

- a. **“Citibank”** means Citibank Singapore Limited.
- b. **“Cardmembers”** refers to cardholders of Citibank, Citi Priority, Citi Plus, Citigold, or Citigold Private Client debit cards that are issued by Mastercard® (**“Eligible Debit Card”**). For the avoidance of doubt, the following cards are not eligible for the Promotion:
 - All Citibank credit cards, Citibank Ready Credit cards, Citibank commercial cards; or
 - Citibank debit cards issued by Visa; or
 - Citibank SMRT debit cards, Citibank ATM cards (issued either by Visa or Mastercard).
- c. **“Eligible Foreign Currency Spend”** refers to successful online payment and point-of-sales transactions in foreign currencies performed and posted in full directly to an Eligible Debit Card within the Promotion Period. A transaction must be minimum S\$1 equivalent to be eligible.
- d. ‘Foreign currencies’ shall be deemed to mean currencies other than the Singapore Dollar (SGD).
- e. For the avoidance of doubt, Eligible Foreign Currency Spend performed via the Eligible Debit Card shall exclude (i) all cash withdrawal transactions made at any ATMs, and (ii) all transactions effected under the Merchant Category Codes (MCCs) and merchant descriptions set out in the Appendix.
- f. **“Promotion Period”** refers to the period from 1 October – 31 December 2025 (both dates inclusive) or such other date(s) as may be determined by Citibank.
- g. **“Promotional Gift”** refers to S\$100 Marina Bay Sands Lifestyle Resort Dollars (**“Resort Dollars”**).
- h. **“Top Spender Gift”** refers to a 3-day, 2-night stay at Marina Bay Sands in a Sands Premier Studio, awarded in the form of Resort Dollars.
- i. **“Marina Bay Sands Pte Ltd”** refers to **“MBS”**.

2. Cardmembers are entitled to the Promotional Gift subject to the following conditions:
 - a. The total Eligible Foreign Currency Spend must be at least S\$3000 equivalent during the Promotion Period.
 - b. Cardmembers whose total Eligible Foreign Currency Spend is at least S\$3000 equivalent during the Promotion Period and who are existing MBS members will also enjoy a complimentary upgrade to Elite member status. Non-MBS members must sign up for MBS membership to receive any Resort Dollars earned and to qualify for the Elite tier member status.
 - c. This Promotion is limited to the first 1,200 Cardmembers who have successfully made the required Eligible Foreign Currency Spend during the Promotion Period, as determined by Citibank, at its sole discretion, based on transaction date.
 - d. Citibank will endeavor to notify eligible Cardmembers by way of an email if he/she has qualified for the Promotional Gift within 12 weeks after the Promotion Period has concluded.
 - e. At the end of the Promotion Period, the top five (5) Cardmembers ("Prize Winners") who achieve the highest cumulative Eligible Foreign Currency Spend on their Eligible Debit Card will be identified for the Top Spender Gift. In the event of a tie, the Cardmember who achieves the cumulative spend earlier (based on transaction date) during the Promotion Period, to be determined by Citibank at its sole discretion, will be ranked higher.
 - f. Citibank will endeavor to notify eligible Cardmembers by way of an email that he/she has qualified for the Top Spender Gift within 12 weeks after the Promotion Period has concluded.
 - g. The Promotional Gift and Top Spender Gift may only be redeemed physically at MBS. The specific redemption process and further details shall be set out in the fulfillment email issued to Eligible cardmembers entitled to the Promotional Gift and Top Spender Gift.
 - h. All Resort Dollars, whether awarded as part of the Top Spender Gift or Promotional Gift, are issued and governed by MBS, and their use is subject to the terms and conditions imposed by MBS, as may be revised from time to time, currently listed on <https://www.marinabaysands.com/sands-lifestyle/terms-and-conditions.html>. The validity of the Elite tier member status is subject to the terms and conditions imposed by MBS.
 - i. Promotional Gift and Top Spender Gift are non-refundable, non-exchangeable and not redeemable for cash.
 - j. The Cardmembers who receive the Promotional Gift or Top Spender Gift shall not be entitled to any compensation, benefits or substitution in any form whatsoever in lieu of the Promotional Gift or Top Spender Gift should the Promotional Gift or Top Spender Gift be forfeited or reclaimed due to any reasonable causes.
3. The following Cardmembers are not eligible to participate in the Promotion:
 - a. Any person who is a United States ("U.S.") Citizen, U.S. Resident or U.S. Green Card holder. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years; or
 - b. Cardmembers whose card account is not of good standing, i.e. blocked, suspended, under investigation or in the process of being closed, cancelled or closed/terminated (whether by the Cardmembers or Citibank) at any time during the Promotion Period.

- c. Any Cardmember whose Eligible Debit Card account is suspended, cancelled or closed/terminated (whether by the Cardmembers or Citibank) before crediting of Promotional Gift will be disqualified and the Promotional Gift shall be forfeited.
- 4. To participate in the Promotion, Cardmembers must activate their Citibank Global Wallet before or during the Promotion Period. Eligible Foreign Currency Spend must be successfully carried out and captured/posted to the Cardmembers' Debit Card Account on or before the last day of the Promotional Period (i.e. 31 December 2025, 23:59:00 SGT).
- 5. Any Cardmember whose Citibank Global Wallet is deactivated / turned off before crediting of Promotional Gift will be disqualified and the Promotional Gift shall be forfeited.
- 6. 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 and 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. All disputes about quality or performance of the products and/or services shall be resolved directly with the supplier of the products and/or services.
- 7. The information provided on this document does not constitute the marketing or offering of any products or services to individuals resident as stated in Privacy Disclosure Statement. Please refer to the Citibank Singapore Website (Website Footer > Privacy > Privacy Disclosure Statement) which may be updated by us from time to time.
- 8. Citibank reserves the right to revise the fulfilment period/mode of communication channel at its reasonable discretion with reasonable notice.
- 9. Citibank full disclaimers, terms and conditions apply to individual products and banking services.
- 10. Citibank reserves the right to substitute the Promotional Gift with items of similar value at its discretion without notice.
- 11. Decisions relating to this Promotion by Citibank are final and binding on Cardmembers who participate in this Promotion.
- 12. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
- 13. Citibank reserves the right at its discretion to suspend or terminate the Promotion or vary, delete or add to any of these terms and conditions at its discretion with reasonable notice.
- 14. Citibank's decision on all matters relating to the Promotion will be at its reasonable discretion and will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.



APPENDIX

Citibank Debit Mastercard Exclusion Terms and Conditions

1. Definitions

- a. "Citibank" means Citibank Singapore Limited.

2. All Debit Cardmembers issued by Citibank as listed below (which may be amended by Citibank from time to time at any time at its discretion) will be included in the Exclusion for transactions listed in Paragraph 3 below:

- a. Citibank Debit Mastercard
- b. Citi Priority Debit Mastercard
- c. CitiPlus Debit Mastercard
- d. Citigold Debit Mastercard
- e. Citigold Private Client World Elite Debit Mastercard

3. Transactions effected under the cards listed above, and made under the following Merchant Category Codes ("MCC") shall not be considered Eligible Foreign Currency Spends:

| | | |
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| Quasi Cash / Financial Services | MCC 4829 | Wire Transfer Money Orders (WTMOs) |
| | MCC 4900 | Utilities – Electric, Gas, Water, and Sanitary |
| | MCC 5199 | Nondurable Goods (Not Elsewhere Classified) |
| | MCC 5960 | Direct Marketing – Insurance Services |
| | MCC 6010-6540 | Quasi Cash / Financial Services |
| Gambling | MCC 7800 | Government-Owned Lotteries (US Region only) |
| | MCC 7801 | Government-Licensed Casinos (Online or Internet Gambling) |
| | MCC 7802 | Government-Licensed Horse/Dog Racing |
| | MCC 7995 | Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks |
| Professional Services and Membership Organisations | MCC 8000 - 8999 | Professional Services and Membership Organisations |
| Government Services | MCC 9000-9999 | Government Services |
| Others Miscellaneous, such as but not limited to: | MCC 4829 | Wire Transfer Money Orders (WTMOs) |
| | MCC 5199 | Nondurable Goods (Not Elsewhere Classified) |
| | MCC 5960 | Direct Marketing – Insurance Services |
| | MCC 5993 | Cigar Stores and Stands |
| | MCC 7349 | Cleaning and Maintenance, Janitorial Services |
| | MCC 7511 | Quasi Cash – Truck Stop Transactions |
| | MCC 7523 | Parking Lots, Parking Meters and Garages |

4. In addition, transactions with the following merchants¹ and/or bearing the following merchant descriptions² will not be considered Eligible Foreign Currency Spends, including but not limited to:
- i. AXS
 - ii. BANC DE BINARY
 - iii. EZ-Link
 - iv. EZL AUTO TOPUP
 - v. MB * MONEYBOOKERS.COM
 - vi. OANDA ASIA PAC
 - vii. PAYPAL * PLUS500
 - viii. PAYPAL * OANDAASIAPA
 - ix. PAYPAL * BIZCONSULTA
 - x. PAYPAL * CAPITALROYA
 - xi. SAM
 - xii. Saxo Cap Mkts Pte Ltd
 - xiii. SKR*SKRILL.COM
 - xiv. SKR*xglobalmarkets.com
 - xv. SKYFX.COM
 - xvi. TL-ABT
 - xvii. Transit
 - xviii. Transit Link
 - xix. Youtrip Singapore SG
 - xx. IPAYMY
 - xxi. RWS-LEVY
 - xxii. SMOOVE PAY
 - xxiii. SINGPOST
 - xxiv. SAM
 - xxv. RAZER
 - xxvi. CARDUP
 - xxvii. AMAZE TRANSIT
 - xxviii. SIMPLYGO*
 - xxix. SPL AUTO*
 - xxx. SPL ATU*
 - xxxi. SPL ONLINE*

¹ Transactions made at the abovementioned merchants will be, regardless of how the merchant is described in your statement.

² Further, transactions bearing any of the above mentioned merchant descriptions including any combination, permutation or derivation of the abovementioned merchant descriptions, whether in whole or in part, will be excluded (for example, transactions bearing the merchant description of “[Company Name]*AXS”, “[Company Name]*BUS”, “[Company Name]*MRT”, “[Company Name]*EZ-link” and “[Company Name]*TRANSIT”, where [Company Name] could refer to any entity will be excluded from cashback earn). Citibank’s decision on this is final.

5. Please note that the above excluded Merchant Category Codes (“MCC”) and the above excluded merchant list is not exhaustive and may be updated from time to time at any time at our discretion. Cardmembers are advised to check this list regularly for updates.
6. A 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 debit 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.
7. Citibank may at any time vary, modify or amend these terms and conditions as it may, in its reasonable discretion, think fit, and the Cardmember shall be bound by such variations and amendments provided such variations and amendments are communicated to the Cardmember.