



Citibank Debit Mastercard 2026 Campaign ("Promotion") Terms and Conditions [1 Oct – 31 Dec 2026]

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 2026 (both dates inclusive) or such other date(s) as may be determined by Citibank.
- g. **"Promotional Gift"** refers to a S\$150 Trip.com promo code redeemable on Trip.com for hotel bookings.
- h. **"Top Spender Gift"** refers to a S\$3,000 Trip.com promo code redeemable on Trip.com for flight bookings.



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\$3,500 equivalent during the Promotion Period.
 - b. This Promotion is limited to the first 1,000 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.
 - c. 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.
 - d. At the end of the Promotion Period, the top ten (10) 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.
 - e. 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.
 - f. The Promotional Gift and Top Spender Gift may only be redeemed digitally on Trip.com App, by entering the promo code on the checkout page and using an Eligible Debit Card for payment. 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.
 - g. Flight bookings: Discount is applicable on ticket fare inclusive of taxes but does not include miscellaneous expenses such as additional baggage or insurance. Not applicable on China domestic flights. Hotel bookings: Discount is applicable on room price after existing platform discounts. Not applicable on room types that are provided by partners and Pay-at-Hotel orders.
 - h. The Promotional Gift and Top Spender Gift promo codes can only be applied to eligible hotel and flights respectively, hotel and flight booking must be paid in SGD. To check if the promo code is applicable, enter promo code on the checkout page before final payment to verify.
 - i. The Promotional Gift and Top Spender Gift promo codes cannot be used in conjunction with any other promo codes or third-party cashback app.
 - j. The Promotional Gift and Top Spender Gift must be redeemed from date of issuance and by 30 September 2027 (inclusive).
 - k. The Promotional Gift and Top Spender Gift are non-refundable, non-exchangeable and not redeemable for cash.
 - l. 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 2026, 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:

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. EZLAUTO 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.