



Citi and SMRT renew 20-year partnership to enhance value for Singapore commuters and consumers

Singapore, 1 September 2025 – Citi and SMRT are pleased to announce an extension of their partnership to celebrate the start of their 20th year of co-operation, reaffirming a shared commitment to delivering smarter, more rewarding daily journeys for Singapore's commuters.

First introduced in 2006, the Citi SMRT Credit Card was Singapore's pioneering 2-in-1 solution integrating transit fare payments with credit card benefits. Since then, the card has evolved into a staple in the wallets of consumers, offering generous cashback on transport, groceries, and online shopping.

Ngien Hoon Ping, Group CEO, SMRT Corporation said: "Our partnership with Citi began 20 years ago with a shared vision — to transform how people experience their daily commute. We wanted travel on our public transport system to be more than just moving from point A to point B, but part of a vibrant lifestyle. Together, SMRT and Citi introduced a unique credit card that enables seamless rides, via the MRT and buses, from home to anywhere - whether for work or social activities - while also enabling fuss-free online shopping, right from the comfort of home. Over the years, while the way Singaporeans commute and shop have transformed, SMRT's mission of 'Moving People, Enhancing Lifestyle' remains ever relevant."

Yeo Wenxian, CEO of Citibank Singapore, said: "This partnership is driven by Citi's strong commitment to Singapore, to bring value to commuters and cardmembers here in their daily life. Citi and SMRT share this common vision and over the last two decades, we have embedded convenience and connectivity into the commuter journey, while remaining relevant to evolving macro trends and changing lifestyles."

Over the past 20 years, Singapore has seen a steady rise in public transport commuters using credit cards — including Citi Credit Cards — as a convenient alternative to stored-value cards. This trend reflects how Singaporeans are embracing digital payment options that deliver both speed and rewards.

As commuter habits shift towards digital payments, Citi SMRT Cardmembers have been at the forefront. Between 2019 and 2024, transactions made through digital wallets linked to the Citi SMRT Card grew sevenfold, underscoring its continued relevance for commuters who expect seamless, tap-and-go experiences.

Beyond transport, active Citi SMRT Cardmembers have also expanded their usage into everyday spending. From 2021 to 2024, these cardmembers made an average of 60% more transactions across popular categories such as groceries, transport, and online shopping, reinforcing the card's role as an all-in-one companion for daily life.

The Citi SMRT Card has also become increasingly attractive to a younger generation of consumers who see value in combining transport convenience with lifestyle rewards. Over the last three years, new applications from customers under the age of 30 grew by 70%. This growth underscores how the card continues to resonate with digital-savvy millennials and Gen Z consumers who are shaping Singapore's payment trends.



New Benefits for Consumers

With this renewal, Citi and SMRT are introducing fresh benefits to ensure the Citi SMRT Card remains relevant to evolving consumer needs:

- New to Citi Cardmembers can receive a limited time offer of upsized S\$400 cash back with S\$800 qualifying spend in the first 2 months
- 5% savings on Malaysian Ringgit spend, giving cardmembers cross-border value for everyday retail and online purchases in Malaysia from 1 September 2025 until 28 February 2026.

To celebrate the partnership renewal, Citi SMRT Cardmembers can look forward to 20-cent treats from popular F&B brands for four weeks starting September 19.

From September 4, a mobile game open to the public called Rush Hour Run - Presented by Citi SMRT Card will be launched. This game can be played multiple times to win vouchers from Lazada, ZALORA and more.

Those keen can find out more and sign up for the Citi SMRT Card at www.citibank.com.sg/smrt, to enjoy a smarter, more rewarding savings journey with 5% savings on everyday categories like groceries, online purchases and transport.

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About Citi

Citi is a preeminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in more than 180 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

Additional information may be found at www.citigroup.com | X: [@Citi](https://twitter.com/Citi) |

LinkedIn: www.linkedin.com/company/citi |

YouTube: www.youtube.com/citi | Facebook: www.facebook.com/citi

About Stellar Lifestyle

Stellar Lifestyle, a business arm of SMRT Corporation Limited, transforms spaces in and around MRT stations into vibrant lifestyle destinations, enhancing the daily journey for commuters. We innovate to benefit the community by reimagining the use of existing spaces and leveraging the extensive train network to introduce new business models and foster community engagement. As the largest managing agent of retail and advertising spaces in Singapore's rail network, we bring expertise in property and retail management, media, and digital advertising solutions.

Additional information may be found at www.stellarlifestyle.com.sg



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