Citi Cash Back+ Mastercard® – Bonus Cash Back Promotion Frequently Asked Questions

Important Note: Please note that this FAQ should be read together with the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions. All capitalized terms bear the same meaning as in the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions.

1. What are the Qualifying Conditions to earn the Bonus Cash Back on the Citi Cash Back+ Mastercard®?

a) Customer must be a Citi Plus customer who is the Primary Account Holder of a Citi Interest Booster Account; and

b) Customer must be a basic Citi Cash Back+ Mastercard cardholder; and

c) Customer must meet a minimum eligible retail purchase of S$500 in **a calendar month** on customer's Citi Cash Back+ Mastercard, capped at S$2,000 retail purchase (i.e. maximum monthly Bonus Cash Back is S$8).

Illustration:
Statement date: 16 April 2022
Card statement month: 17 March to 16 April 2022
Calendar month: 1 March to 31 March 2022

<table>
<tr><th>Retail Purchases Transaction date</th><th>Retail Purchases Transaction amount</th><th>Retail purchase spend eligible for the 1.6% Cash Back based on 17 March 2022 to 16 April 2022</th><th>Total 1.6% Cash Back earned</th><th>Retail purchase spend eligible for the Bonus Cash Back based on 1 March 2022 to 31 March 2022</th><th>Total Bonus Cash Back earned</th></tr>
<tr><td>3-Mar-22</td><td>S$500</td><td>Not eligible as retail purchases transaction date is not within the statement month</td><td rowspan="4">S$1400 * 1.6% = S$22.40</td><td>S$500</td><td rowspan="4">Entitled to receive Bonus Cash Back as minimum S$500 spent in retail purchases for the calendar month of March 2022.

Bonus Cash Back: S$1600 * 0.4% = S$6.40</td></tr>
<tr><td>18-Mar-22</td><td>S$100</td><td>S$100</td><td>S$100</td></tr>
<tr><td>25-Mar-22</td><td>S$1,000</td><td>S$1,000</td><td>S$1,000</td></tr>
<tr><td>10-Apr-22</td><td>S$300</td><td>S$300</td><td>Not eligible as the retail purchases transaction date is not within the calendar month</td></tr>
</table>

Total Cash Back and Bonus Cash Back earned on 16 April 2022: **S$28.80**

2. With reference to question 1(c) of the FAQ, what are the retail purchases that are eligible for the Bonus Cash Back on the on the Citi Cash Back+ Mastercard®?

Please refer to the definition of retail purchase as set out in the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions.

For easy reference, please note that "retail purchase" means purchases made to the Eligible Card which does not arise from any;

(i) annual fees, interest charges, late payment charges, GST, cash advances, instalment/easy/extended/equal payment plans, preferred payment plans, balance transfers, cash advances, quasi-cash transactions, all fees charged by Citibank or third party, miscellaneous charges imposed by Citibank (unless otherwise stated in writing by Citibank);
(ii) funds transfers using the card as source of funds;
(iii) bill payments (including via Citibank Online or via any other channel or agent);
(iv) payments to educational institutions;
(v) payments to government institutions and services (including but not limited to court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases);
(vi) payments to insurance companies (sales, underwriting, and premiums);
(vii) payments to financial institutions (including banks and brokerages);
(viii) payments to non-profit organizations;
(ix) betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
(x) any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts;
(xi) transit-related transactions; and
(xii) transactions performed at establishments/businesses/ merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank, as set out in www.citibank.com.sg/rwdexcl (you acknowledge that this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and you agree to refer to this list for any updates);

provided always that the bank is entitled, in its reasonable discretion, to take into account or disregard any transaction or charges or retail purchase in the calculation of cash back or to otherwise vary the basis of calculation of cash back. Any cash back earned from any of the above transactions will be debited.

3. What happens if I upgrade to become a Citi Gold/Citi Private customer or close my Citi Interest Booster Account?

Assuming you currently meet the Qualifying Conditions to earn Bonus Cash Back on the Citi Cash Back+ Mastercard® but you subsequently cease to be a Citi Plus customer and/or the Primary Account Holder of Citi Interest Booster Account, you will not earn any Bonus Cash Back in respect of the calendar month that you cease to be a Citi Plus customer and/or the Primary Account Holder of Citi Interest Booster Account.

For example, if you cease to be a Citi Plus customer on 17 April 2022, he/she will not earn Bonus Cash Back on any retail purchases (as defined in the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions) processed in the month of April notwithstanding that you have met the minimum retail purchase spend of S$500.

Illustration:

Retail Purchases Transaction date	Retail Purchases Transaction amount	Earns Bonus Cash Back capped at S$8
3-Mar-22	S$500	Yes
25-Mar-22	S$1,000	Yes
10-Apr-22	S$1,000	No
15-Apr-22	S$300	No
25-Apr-22	S$500	No

4. I am a secondary account holder of Citi Interest Booster / I am a supplementary cardholder of Citi Cash Back+ Mastercard®. Can I earn the Bonus Cash Back on my Citi Cash Back+ Mastercard®?

You must be a Primary Account Holder of a Citi Interest Booster Account and a Primary Cardholder of Citi Cash Back+ Mastercard® to earn the Bonus Cash Back. Supplementary cardmembers are not entitled to the Bonus Cash Back although retail purchases (as defined in the Citi Cash Back+ Mastercard Bonus Cash Back Promotion Terms and Conditions) on the supplementary Citi Cash Back+ Mastercard® can be taken into account in determining whether the basic cardmember is entitled to receive the Bonus Cash Back, in accordance with the terms of the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions.

Citi Interest Booster Account	Citi Cash Back+ Mastercard	**Ability to earn Bonus Cash Back on Citi Cash Back+ Mastercard**
Primary account holder of Citi Interest Booster Account	Primary Cardholder	**Yes**
	Supplementary Cardholder	**No**
Secondary account holder of Citi Interest Booster Account	Primary Cardholder	**No**
	Supplementary Cardholder	**No**

5. I am a Citi Cash Back+ Visa cardholder. Can I earn the Bonus Cash Back? How can I earn the Bonus Cash Back?

No. The Bonus Cash Back is only accorded to Citi Cash Back+ Mastercard holders. Citi Cash Back+ Visa cardholders can apply for a Citi Cash Back+ Mastercard if they wish and they can maintain both the Citi Cash Back+ Visa card and the Citi Cash Back+ Mastercard.

6. I am a Citi Plus customer and the Primary Account Holder of a Citi Interest Booster Account. I hold both a Citi Cash Back+ Mastercard and a Citi Debit Mastercard. Can I earn the Bonus Cash Back on Citi Cash Back+ Mastercard if I spend minimum S$500 on Citi Debit Mastercard?

No. The minimum retail purchase of S$500 must be made only on the Citi Cash Back+ Mastercard to earn the Bonus Cash Back on Citi Cash Back+ Mastercard, in accordance with the terms of the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions

7. I am an existing basic Citi Cash Back+ Mastercard holder who subsequently applied for a Citi Interest Booster Account. If my application for Citi Interest Booster Account is approved, when can I start earning the Bonus Cash Back on my Citi Cash Back+ Mastercard?

Once your Citi Interest Booster Account is approved, your retail purchases which are posted to your Citi Cash Back+ Mastercard after the approval date of the Citi Interest Booster Account will be taken into account in determining whether you have met the minimum retail purchase amount of S$500 to earn the Bonus Cash Back, in accordance with the terms of the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions . Please note that the Qualifying Conditions must be met.

8. Where can I see the total Bonus Cash Back accumulated in my statement?

Assuming you currently meet the Qualifying Conditions to earn Bonus Cash Back on the Citi Cash Back+ Mastercard®, you may refer to "YOUR CASH BACK SUMMARY" in your Statement of Account for your Citi Cash Back+ Mastercard® to see if you have earned any Bonus Cash Back. "Bonus CASH BACK earned this month" refers to the Bonus Cash Back of 0.4% earned based on the amount of retail purchases in a calendar month with minimum S$500 spend, capped at $2,000 spend (i.e. maximum monthly Bonus Cash Back is S$8).

9. If I made a retail purchase of S$500 on 29 March 2022, will the Bank determine the retail purchase date as 29 March 2022 for purposes of computing the Bonus Cash Back?

For purposes of computing the Bonus Cash Back, the Bank will determine the retail purchase date for your Citi Cash Back+ Mastercard® by the date that the relevant purchase transaction is posted by the Bank to the Eligible Card account, which is typically a few days after the date that the relevant retail purchase is authorized by you to be charged to your Citi Cash Back+ Mastercard® ("transaction date"). For example, if the retail purchase for your Citi Cash Back+ Mastercard® had a transaction date of 29 March 2022 but the transaction is only posted by the Bank to your Citi Cash Back+ Mastercard® on 1 April 2022, then the Bank will determine the retail purchase date as 1 April 2022 and not 29 March 2022.

10. If I made total retail purchases of S$3,000 in a month of April, will I earn the 0.4% Bonus Cash Back on the total spend of S$3,000?

No. Assuming you currently meet the Qualifying Conditions to earn Bonus Cash Back on the Citi Cash Back+ Mastercard®, the Bonus Cash Back is capped at S$2,000 in retail purchases in a calendar month. This means that the maximum Bonus Cash Back you can receive is S$8 in a calendar month.