

Citi Cash Back+ Mastercard® – Bonus Cash Back Promotion Terms and Conditions

1. "Promotion" refers to the Citi Cash Back+ Card – Bonus Cash Back Promotion.
2. "Citi" or "Citibank" refers to Citibank Singapore Limited.
3. "Cash Back" means the 1.6% cash back a cardmember accumulates on the amount of retail purchases spent on the Eligible Card and applied in accordance with the terms of the Citi Cash Back+ Cardmember's Agreement.
4. "Bonus Cash Back" refers to the additional 0.4% cash back a cardmember accumulates on the amount of retail purchases spent on the Eligible Card for the relevant calendar month and upon meeting the Qualifying Condition. Bonus Cash Back is capped at a maximum of S\$8 per calendar month.
5. "Eligible Card" refers to the Citi Cash Back+ Mastercard® issued by Citibank and includes any supplementary Citi Cash Back+ Mastercard® issued under the Eligible Card.
6. "Eligible Cardmember" refers to the basic cardholder of an Eligible Card whose Eligible Card is in good standing, as determined by Citibank in its sole discretion.
7. "Retail purchase" means a purchase of any goods or services by the use of the Eligible Card and may, at our reasonable discretion and with reasonable notice, include or exclude any card transaction as may be determined by us and determining the amount of retail purchases for purposes of calculation of cash back, the following transactions/charges shall not be taken into account and will not earn any Cash Back and/or Bonus Cash Back:
 - (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.

8. “Qualifying Condition”

An Eligible Cardmember who (i) is a Citi Plus customer **and** the Primary Account Holder of a Citi Interest Booster Account **and** (ii) has retail purchases of minimum S\$500 on his/her Eligible Card in a **calendar month**[^] will be entitled to receive the Bonus Cash Back of 0.4%, capped at S\$8 (the “Bonus Cash Back”), in addition to the Cash Back.

[^]If the last day of calendar falls on Sunday or a Public Holiday in Singapore, the month end date will be Saturday or eve of the Public Holiday, respectively.

For the avoidance of doubt, please note that any spend/retail purchases on the Eligible Cardmember’s Citibank debit card will **not** be taken into account in computing an Eligible Cardmember’s Bonus Cash Back.

	Eligibility Criteria	Cash Back
Cash Back	In accordance with the Citi Cash Back+ Card Cardmember’s Agreement, Eligible Cardmembers will earn the Cash Back based on the amount of retail purchases in <u>each card statement month (as opposed to calendar month)</u> with no minimum spend required and no cap on cash back earned.	1.6%
Bonus Cash Back	Eligible Cardmembers who (i) is a Citi Plus customer and the Primary Account Holder of a Citi Interest Booster Account and (ii) who makes retail purchases of minimum S\$500 on his Cash Back+ Mastercard® in a calendar month [^] . The Bonus Cash Back of 0.4% is calculated on the amount of retail purchases in each calendar month with minimum retail purchase amount of S\$500 and is capped at maximum S\$8 Bonus Cash Back per calendar month.	+0.4%

Illustration 1: Where Eligible Cardmember is entitled to receive both the Cash Back and the Bonus Cash Back

Eligible Card Statement month: 17 March 2022 to 16 April 2022

Statement date: 16 April 2022

Retail Purchases Transaction date	Retail Purchases Transaction amount	Retail purchase spend eligible for the 1.6% Cash Back based on 17 March 2022 to 16 April 2022	Total 1.6% Cash Back earned	Retail purchase spend eligible for the Bonus Cash Back based on 1 March 2022 to 31 March 2022	Total Bonus Cash Back earned
3-Mar-22	S\$500	Not eligible as retail purchases transaction date is not within the statement month	S\$1400 * 1.6% = S\$22.40	S\$500	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
18-Mar-22	S\$100	S\$100		S\$100	
25-Mar-22	S\$1,000	S\$1,000		S\$1,000	
10-Apr-22	S\$300	S\$300		Not eligible as the retail purchases transaction date is not within the calendar month	

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

Illustration 2: Where Eligible Cardmember is only entitled to receive the Cash Back and not the Bonus Cash Back

Eligible Card Statement month: 17 March to 16 April 2022

Eligible Card Statement date: 16 April 2022

Retail Purchase Transaction date	Retail Purchase Transaction amount	Retail purchase spend eligible for the 1.6% Cash Back based on 17 March to 16 April 2022	Total 1.6% Cash Back earned	Retail purchase spend eligible for the Bonus Cash Back based on 1 March to 31 March 2022	Total Bonus Cash Back earned
3-Mar-22	S\$300	Not eligible as retail purchases transaction date is not within the statement month	S\$2150 * 1.6% = S\$34.40	S\$300	Not entitled to receive Bonus Cash Back as total retail purchases did not meet minimum retail purchases of S\$500 for the month of March 2022.
18-Mar-22	S\$100	S\$100		S\$100	
25-Mar-22	S\$50	S\$50		S\$50	
10-Apr-22	S\$2,000	S\$2,000		Not eligible as retail purchase transaction date is not within the calendar month	

Total Cash Back earned on 16 April 2022: **S\$34.40**

Illustration 3: Where Eligible Cardmember is entitled to receive both the Cash Back and the Bonus Cash Back (and the cap of S\$8 applies)

Eligible Card Statement month: 17 March 2022 to 16 April 2022

Eligible Card Statement date: 16 April 2022

Retail Purchase Transaction date	Retail Purchase Transaction amount	Retail purchase spend eligible for the 1.6% Cash Back based on 17 March 2022 to 16 April 2022	Total 1.6% Cash Back earned	Retail purchase spend eligible for the Bonus Cash Back based on 1 March to 31 March 2022	Total Bonus Cash Back earned
3-Mar-22	S\$3,000	Not eligible as retail purchases transaction date is not within the statement month	S\$450 * 1.6% = S\$7.20	S\$3,000	S\$2000 * 0.4% = S\$8 (Bonus Cash Back is capped at S\$8)
18-Mar-22	S\$300	S\$300		S\$300	
25-Mar-22	S\$100	S\$100		S\$100	
10-Apr-22	S\$50	S\$50		Not eligible as retail purchases transaction date is not within the calendar month	

Total Cash Back and Bonus Cash Back earned on 16 April 2022: **S\$15.20**

9. Eligible Cardmembers who cease to be a Citi Plus customer and/or the Primary Account Holder of Citi Interest Booster Account, will not earn any Bonus Cash Back in respect of the calendar month that the Eligible Cardmember ceases to be a Citi Plus customer and/or the Primary Account Holder of Citi Interest Booster Account. For example, if an Eligible Cardmember ceases to be a Citi Plus customer on 17 April 2022, he/she will not earn Bonus Cash Back on any retail purchases processed in the month of April notwithstanding that the Eligible Cardmember has 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

10. Bonus Cash Back will be calculated on the amount of each retail purchases transaction, rounded to the nearest 2 decimal places. The accumulation of cash back shall be specified in the cardmember's monthly statement of account. Any refunded retail purchases will not be accredited cash back.
11. The Bonus Cash Back earned does not expire.
12. The Bank will determine the retail purchase date on an Eligible Card 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 the cardholder to be charged to the Eligible Card (“transaction date”). For example, if the retail purchase on the Eligible Card had a transaction date of 29 March 2022 but the transaction is only posted by the Bank to the Eligible Card account on 1 April 2022, then the Bank will determine the retail purchase date as 1 April 2022 and not 29 March 2022.

13. The Eligible Cardmember is responsible for any taxes that may be due on the Singapore dollar amount of Bonus Cash Back redeemed to his/her Eligible Card account. Bonus Cash Back has no cash value until such time the S\$ amount of Bonus Cash Back is redeemed to the Eligible Card account and shall have no property rights or other legal interest in the Bonus Cash Back. The Eligible Cardmember may not assign, transfer or pledge his Bonus Cash Back.
14. An Eligible Cardmember whose Eligible Card is closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) before the fulfilment of the Bonus Cash Back will not be entitled to receive any Bonus Cash Back on or after the date on which the Eligible Card is closed/suspended/terminated, and all Bonus Cash Back accumulated shall automatically be forfeited.
15. Supplementary cardmembers of the Eligible Card are not entitled to the Bonus Cash Back although retail purchases on the supplementary Citi Cash Back+ Mastercard® can be taken into account in determining whether the Eligible Cardmember is entitled to receive the Bonus Cash Back. However, if the supplementary Citi Cash Back+ Mastercard® is terminated, the retail purchases that have been made on the supplementary Citi Cash Back+ Mastercard® in respect of the month in which the supplementary Citi Cash Back+ Mastercard® was terminated, will not be taken into account.
16. The Eligible Cardmember is responsible for any taxes that may be due on the S\$ amount of Bonus Cash Back redeemed to his/her Eligible Card account. Bonus Cash Back has no cash value until such time the S\$ amount of Bonus Cash Back is redeemed to the Eligible Card account and shall have no property rights or other legal interest in the Bonus Cash Back. The Eligible Cardmember may not assign, transfer or pledge his Bonus Cash Back.
17. Bonus Cash Back earned on the Citi Cash Back+ Mastercard Credit Card cannot be transferred or combined with cash back earned on the Citi Cash Back+ Visa Credit Card or any other card, and vice versa under any circumstances.
18. Eligible Cardmembers will earn the Bonus Cash Back, in accordance with these terms, only if he/she holds a Citi Cash Back+ Mastercard®. Citi Cash Back+ Visa cardholders are not Eligible Cardmembers but may choose to also apply for a Citi Cash Back+ Mastercard®.

Redemption of Bonus Cash Back

19. The terms governing the redemption of Bonus Cash Back will be the same as the terms governing the redemption of Cash Back as set out in clause 4 “Redemption of Cash Back” in the Citi Cash Back+ Card Program information section of the Citi Cash Back+ Visa/Mastercard

Cardmember's Agreement. All references to "cash back" in the aforementioned clause 4 will include "Bonus Cash Back", where the context applies.

General

20. Citibank may at any time vary, modify or amend these terms and conditions as it may, in its reasonable discretion, think fit, and the Eligible Cardmember shall be bound by such variations and amendments provided such variations and amendments are communicated to the cardmember.
21. Any abuse or fraud in respect of the issuance of Bonus Cash Back or redemption of the S\$ amount of Bonus Cash Back to the Eligible Card account may result in the cancellation of accumulated Bonus Cash Back and/or reversal of S\$ amount of Bonus Cash Back redeemed to the Eligible Card account.
22. Without prejudice to any of Citibank's rights and remedies, Citibank is entitled, at any time, in its reasonable discretion with reasonable notice, to terminate the Promotion or withdraw, cancel or invalidate any Bonus Cash Back already earned or issued.
23. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of Citibank or its servants or agents.
24. Citibank shall not be responsible for any delay in the transmission to it of evidence of retail purchases.
25. Citibank's records of all matters relating to the Promotion are conclusive and binding on the cardmember save in the case of Citibank's manifest or clerical error. Citibank is entitled, for any reason and at any time, with reasonable notice, to suspend the calculation or accumulation of cash back, to rectify any errors in the calculation, or otherwise adjust such calculation.
26. Citibank's decision on all matters relating to the Promotion is final and binding on the Eligible Cardmember and his/her supplementary cardmembers.
27. The Promotion is subject to the above terms and conditions, the Citi Cash Back+ Visa/Mastercard Cardmember's Agreement and such other terms and conditions which Citibank may impose from time to time.

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