

**Citi SMRT Card  
Online Acquisition Promotion  
1 August 2023 to 30 April 2024  
S\$300 Cash Back Welcome Offer**

**Terms and Conditions**

1. Definitions:
  - a) "Citi" or "Citibank" refers to Citibank Singapore Limited.
  - b) "Eligible Cardmember" refers to an individual who:
    - i. has applied for the Eligible Card through an on-line acquisition channel; and
    - ii. does not have an \*existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
    - iii. prior to being issued the Eligible Card during the Promotion Period, did not previously have a Citi Credit Card (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Card; and
    - iv. has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card.  
\*For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
  - c) "Eligible Card" refers to the **Citi SMRT Card** only.
  - d) "Promotion Period" refers to the period from **1 August 2023 to 30 April 2024** (both dates inclusive).
2. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/disputed/unauthorised/fraudulent retail purchases, (iii) Quick Cash and other instalment loans, (iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes, (v) bill payments made using the Eligible Card as a source of funds, (vi) late payment fees and (vii) any other form of service/ miscellaneous fees (viii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.
3. "Qualifying Period" refers to the period starting from the Eligible Card approval date to the **end of that calendar month** ("First Month") and, **two full calendar months** immediately after the end of that First Month. Example: if the Eligible Card is approved on 15 August 2023, the Qualifying Period will be from 15 August 2023 (i.e. card approval date) to 31 October 2023 (i.e. two full calendar months starting from August 2023), both dates inclusive.
4. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her.
5. An Eligible Cardmember who meets all of the conditions below will qualify to receive **S\$300 Cash Back ("Welcome Gift")** set out below:
  - a. applies for one (1) main Eligible Card within the Promotion Period via Citibank website or Citi Mobile® App; and
  - b. the application for the Eligible Card must be approved and successfully opened within 30 days from the date of application; and
  - c. the Eligible Cardmember must meet at least **S\$800 Qualifying Spend** on his/her Eligible Card that he/she holds as main cardholder during the Qualifying Period.
6. The **Welcome Gift** will be credited to the Eligible Card **within three (3) calendar months** from the end of the Qualifying Period given that all the conditions in Clause (5) have been satisfied provided that Citibank may extend the date of crediting with notice.
7. In the event that the Eligible Cardmember's Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of crediting the **Welcome Gift**, Citibank reserves the right to forfeit the **Welcome Gift**.
8. The **Welcome Gift** credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card account in cash.

9. An Eligible Cardmember will not be entitled to receive the **Welcome Gift** for any of the following reasons:
  - i. the Eligible Cardmember's Card or any of the Eligible Cardmember's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Cardmember is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or the Eligible Cardmember or for any reason whatsoever) at any time during the Promotion Period or any time after the Promotion Period up to and including the time of fulfillment of the **Welcome Gift**; or
  - ii. if Citibank is of the opinion that the Eligible Cardmember had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
  - iii. for any reason which Citibank determines in its discretion that the Eligible Cardmember should not be entitled to receive the **Welcome Gift**, such discretion to be exercised reasonably.
10. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his/her Eligible Card within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the **Welcome Gift**.
11. The "spend date" of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
12. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice.
13. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
14. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
15. This Promotion is not valid with other ongoing acquisition gifts or promotions, including any welcome/acquisition promotions that are offered on SingSaver and Moneysmart websites or any welcome/acquisition promotions held at roadshows. For the avoidance of doubt, a customer may only receive one (1) welcome gift for any application of any Citibank credit card or Citibank Ready Credit account.
16. Citibank reserves the right to offer different promotions/gifts depending on channel or platform.
17. Citibank makes no warranty or representation for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Citibank shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.