



Citi PayAll – Spend and Get Service Fee Waiver for New-to-PayAll Customers Promotion
(“Promotion”)

Terms and Conditions

Promotion Period: 4 January 2021 to 30 April 2021

1. Definitions

- a. **“Citi” or “Citibank”** means Citibank Singapore Limited.
- b. **“Eligible Card”** refers to Credit Cards issued by Citibank as below:
 - Citi ULTIMA Card
 - Citi Prestige Card
 - Citi PremierMiles Card
 - Citi Rewards Card
 - Citi Lazada Card
 - Citi Cash Back Card
 - Citi Cash Back+ Card
- c. **“Eligible Cardmember”** refers to an individual who:
 - i. Currently holds an Eligible Card as a main cardholder; and
 - ii. Has held the Eligible Card as a main cardholder during the Promotion Period; and
 - iii. Has never made any Citi PayAll transactions prior to the Promotion Period
 - iv. Did not participate/enroll in the Citi PayAll – Citi Spend and Get Cash Back Promotion and the Citi PayAll – Citi Spend and Get Bonus ThankYou Points or Bonus Miles Promotion
- d. **“Citi PayAll”** refers to the Citi PayAll Service and its applicable “Citi PayAll Service Terms and Conditions” applies, detailed copy of terms and conditions can be found [here](#).
- e. **“Promotion Period”** refers to the period commencing on 4 January 2021 and ending on 30 April 2021 (both dates inclusive). The Citi PayAll Payment Set-up Dates and Payment Charged Dates must both fall within the Promotion Period in order to qualify as Eligible Transactions. For the avoidance of doubt, the Citi PayAll Payment Setup Date is the date on which the payment is set up and the Citi PayAll Payment Charged Date is the date where Citi charges the payment to your Eligible Card which will be later than the date on which the payment is set up.
- f. **“Qualifying Spend”** means payments (excluding any Citi PayAll service fee) made via Citi PayAll with an Eligible Card during the Promotion Period.
- g. "Promotion Criteria" refers to the minimum of 3 Citi PayAll transactions made during the Promotion Period with the Eligible Card.
- h. **“Gift”** refers to the Cash Back equal to the sum of the Citi PayAll service fees that were paid in respect of the 2 Citi PayAll transactions of the lowest Qualifying Spend (**capped at S\$400**), that an Eligible Cardmember will earn upon meeting the relevant Promotion Criteria. Qualifying Spend excludes any Citi PayAll service fee.
- i. For the purposes of these terms and conditions, (i) references to one gender includes all genders and (ii) references to the plural include the singular and vice versa.

2. Campaign Mechanics (“Promotion Criteria”)

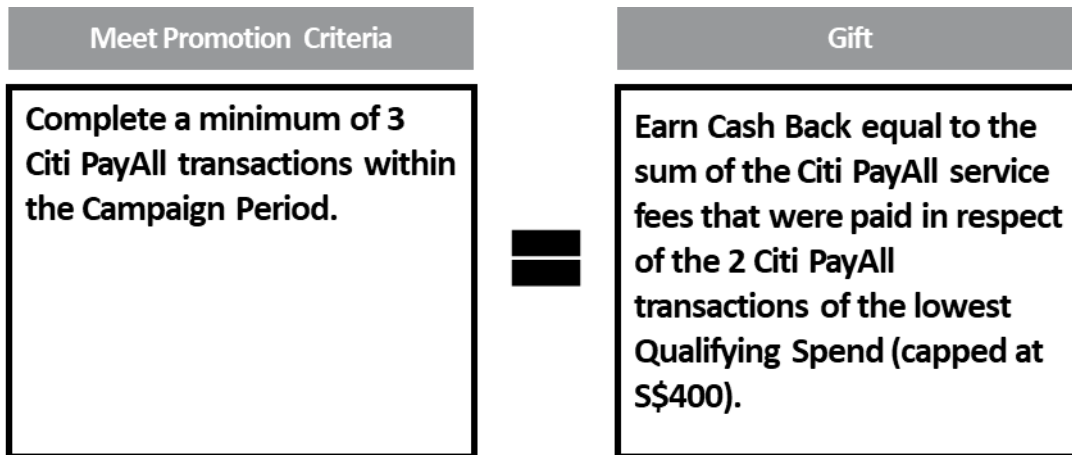


FIGURE 1: Campaign Mechanics for Eligible Cardmembers

An Eligible Cardmember who fulfils the Promotion Criteria will receive Cash Back equal to the sum of the Citi PayAll service fees that were paid in respect of the 2 Citi PayAll transactions of the lowest Qualifying Spend, capped at S\$400.

3. 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.
4. **The maximum Cash Back amount under this Promotion is capped at S\$400.**
5. The Cash Back earned on the Qualifying Spend will be credited to the Eligible Card account within eight (8) weeks from the end of the Promotion Period.
6. The Cash Back amount 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.
7. 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) during the Promotion Period or before the fulfilment of the Gift, will not be entitled to participate in the program and receive the Gift on or after the date on which the Eligible Card is closed/suspended/terminated.
8. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his/her Eligible Card within the Promotion Period, but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the Cash Back amount.
9. This Promotion is not valid in conjunction with other promotions (including the Citi PayAll – Citi Spend and Get 1% Cash Back Promotion, the Citi PayAll – Citi Spend and Get Bonus ThankYou Points or Bonus Miles Promotion and the Citi PayAll – Spend and Get 1% Cash Back for Existing-to-PayAll Customers Promotion), discounts or vouchers.

10. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion and to terminate this Promotion, add, delete or change any of these terms and conditions at any time.
11. Unless otherwise stated, vouchers or other promotional discounts are not valid in conjunction with other tactical promotions or discounts.
12. 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.
13. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction qualifies as Qualifying Spend, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Gift already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed Eligible Transaction or where there has been a wrongful fulfilment of Gift to an Eligible Cardholder, including debiting the value of the Gift from the Eligible Card account
14. 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.
15. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.

Dated December 2020