



ThankYou Points / Citi Miles / Cash Back / SMRT\$ / Citi M1 Rebate / Reward Points / Cash Rebate Issuance Exclusion Terms and Conditions

1. All Principal and Supplementary Cardmembers of Visa/Mastercard Credit and/or Charge Cards issued by Citibank Singapore Ltd ("Citibank") as listed below (which may be amended by Citibank from time to time at any time at its discretion) will be excluded from ThankYou Points / Citi Miles / Cash Back / SMRT\$ / Citi M1 Rebate / Reward Points / Cash Rebate Issuance Exclusion for transactions listed in Paragraph 2 below:
 - a. Citi ULTIMA Card
 - b. Citi Prestige Card
 - c. Citi PremierMiles Card
 - d. Citi Cash Back+ Card
 - e. Citi Cash Back Card
 - f. Citi Rewards Card
 - g. Citi Classic / Gold / Platinum Card
 - h. Citi Clear Classic / Platinum Card
 - i. Citi Clear Card
 - j. Citi M1 Card
 - k. Citi SMRT Card
 - l. Citi Lazada Card
 - m. Citi Business Card
 - n. Citi Corporate Card (Personal Liability / Joint & Several / Cardmember Liability / Sole Corporate Liability)
 - o. Citi Purchasing Card
 - p. Citi Travel Account Card

Such Cards as Citibank may exclude from time to time at any time at its sole and absolute discretion without prior notice.

2. ThankYou Points / Citi Miles / Cash Back / SMRT\$ / Citi M1 Rebate / Reward Points / Cash Rebate will not be awarded to the above Cards with transactions made in the following Merchant Category Codes ("MCC"):

Quasi Cash / Financial Services (MCC 6529-6540), such as but not limited to:	MCC 6529	Quasi Cash – Remote Stored Value Load – Financial Institute
	MCC 6530	Quasi Cash – Remote Stored Value Load – Merchant
	MCC 6534	Quasi Cash – Money Transfer – Member Financial Institution
	MCC 6540	Non-Financial Institutions – Stored Value Card Purchase/Load
	MCC 7349	Cleaning and Maintenance, Janitorial Services
	MCC 7511	Quasi Cash – Truck Stop Transactions
	MCC 7523	Parking Lots, Parking Meters and Garages
	MCC 7800	Government-Owned Lotteries (US Region only)
	MCC 7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
	MCC 4829	Wire Transfer Money Orders (WTMOs)



	MCC 4900*	Utilities – Electric, Gas, Water, and Sanitary
	MCC 5199	Nondurable Goods (Not Elsewhere Classified)
	MCC 5960	Direct Marketing – Insurance Services
	MCC 6012	Financial Institutions – Merchandise, Services, and Debt Repayment
	MCC 6050	Quasi Cash – Financial institutions, Merchandise, Services
	MCC 6051	Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfer), Stored Value Card/Load, Travelers Cheques, and Debt Repayment
	MCC 6211	Securities – Brokers and Dealers
	MCC 6300	Insurance Sales, Underwriting and Premiums
	MCC 6513	Real Estate Agents and Managers – Rentals
Education Institutions (MCC 8211-8299), such as but not limited to:	MCC 8211	Elementary and Secondary Schools
	MCC 8220	Colleges, Junior Colleges, Universities, and Professional Schools
	MCC 8241	Correspondence Schools
	MCC 8244	Business and Secretarial Schools
	MCC 8249	Vocational and Trade Schools
	MCC 8299	Schools and Educational Services (Not Elsewhere Classified)
	MCC 8398	Charitable and Social Service Organizations
Professional Services and Membership Organizations (MCC 8651-8661), such as but not limited to:	MCC 8651	Political Organizations
	MCC 8661	Religious Organizations
Government Services (MCC 9000-9999), such as but not limited to:	MCC 9211	Court Costs Including Alimony and Child Support
	MCC 9222	Fines
	MCC 9223	Bail and Bond Payments
	MCC 9311	Tax Payments
	MCC 9399	Government Services (Not Elsewhere Classified)
	MCC 9402	Postal Services – Government Only
	MCC 9405	U.S. Federal Government Agencies or Departments
	MCC 9754	Quasi Cash – Gambling – Horse Racing, Dog Racing, State Lotteries
Other Miscellaneous, such as but not limited to:	MCC 5993	Cigar Stores and Stands

*Not applicable for Citi Business Card / Citi Corporate Card, Citi Purchasing Card, Citi Travel Account Card



3. In addition, transactions with the following merchants¹ and/or bearing the following merchant descriptions² will not earn ThankYou Points / Citi Miles / Cash Back / SMRT\$ / Citi M1 Rebate / Reward Points / Cash Rebate, including but not limited to:

- i. AXS;
- ii. AMAZE* AXS;
- iii. BANC DE BINARY;
- iv. BUS/MRT^;
- v. AMAZE* BUS/MRT;
- vi. EZ-link;
- vii. AMAZE* EZ-link
- viii. OANDA ASIA PAC;
- ix. SAM;
- x. Saxo Cap Mkts Pte Ltd;
- xi. SKYFX.COM;
- xii. TL-ABT
- xiii. TRANSIT;
- xiv. AMAZE* TRANSIT
- xv. Transit Link;
- xvi. Youtrip Singapore SG;

¹Transactions made at the abovementioned merchants will be excluded from rewards earn, regardless of how the merchant is described in your credit card statement.

²Further, transactions bearing any of the abovementioned merchant descriptions including any combination, permutation or derivation of the abovementioned merchant descriptions, whether in whole or in part, will be excluded from rewards earn (for example, transactions bearing the merchant description of “[Company Name]*AXS”, “[Company Name]*BUS”, “[Company Name]*MRT”, “[Company Name]*EZ-link” and “[Company Name]*TRANSIT”, where [Company Name] could refer to any entity will be excluded from rewards earn). The Bank’s decision on this is final.

^Please note that Citi SMRT Cardholders can earn SMRT\$ for transactions with the merchant description of BUS/MRT and Merchant Category Code 4111 (i.e. SimplyGo transactions) charged to the Citi SMRT Card, subject to the terms of the Citi SMRT\$ Rewards Program.

4. Please note that the above excluded Merchant Category Codes (“MCC”) and the above excluded merchant list is not exhaustive and may be updated from time to time at any time at our discretion. Cardmembers are advised to check this list regularly for updates.
5. A Merchant Category Code (“MCC”) is a four-digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant’s MCC.



6. Citibank may at any time vary, modify or amend these terms and conditions as it may, in its reasonable discretion, think fit, and the Cardmember shall be bound by such variations and amendments provided such variations and amendments are communicated to the Cardmember.