



Citi Rewards Card – 10X Rewards Promotion Frequently Asked Questions

1. What are the transactions eligible for 10X Rewards?

The eligible transactions that are eligible for 10X Points:

(i) a Qualifying Charge made at any department store, or retail store worldwide, or shopping website that sells clothes, shoes and bags as its main business activity, determined by the following Merchant Category Codes (MCC), or:

Merchant Category Code (MCC)	Description
MCC 5311	Department Stores
MCC 5611	Men's and Boy's Clothing and Accessories Stores
MCC 5621	Women's Ready to Wear Stores
MCC 5631	Women's Accessory and Specialty Stores
MCC 5641	Children's and Infant's Wear Stores
MCC 5651	Family Clothing Stores
MCC 5655	Sports and Riding Apparel Stores
MCC 5661	Shoe Stores
MCC 5691	Men's and Women's Clothing Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops
MCC 5948	Luggage and Leather Goods Stores

(ii) a Qualifying Charge made at any online retail merchants, **excluding mobile wallet and travel-related transactions***:

*For clarity, travel-related transactions refer to transactions which are either wholly or partially related to any form of travel, whether local or overseas **and** include but are not limited to transactions that fall within the following MCCs (i.e. any transactions at merchants with the following MCCs will not be a Qualifying Charge):

Merchant Category Code (MCC)	Description
MCC 3000 to 3350	Airlines, Air Carriers
MCC 3351 to 3500	Car Rental Agencies
MCC 3501 to 3999	Lodging – Hotels, Motels, Resorts
MCC 4111, 4112 and 4789	Passenger Transport and Railways
MCC 4411	Cruise Lines
MCC 4511	Airlines, Air Carriers (Not Elsewhere Classified)
MCC 4722 to 4723	Travel Agencies and Tour Operators
MCC 5962	Direct Marketing – Travel-Related Arrangement Services
MCC 7011 to 7012	Lodging – Hotels, Motels, Resorts (Not Elsewhere Classified)
MCC 7512	Car Rental Agencies (Not Elsewhere Classified)

2. How do I know what Merchant Category Code (MCC) the merchant I want to spend at, falls under?

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. You may want to check with the merchant on the MCC they are assigned to.

3: What are the types of transactions that are not eligible for Rewards?

- For transactions that are not eligible for 10X Rewards, please refer to FAQ Point (1) above.
- For transactions that are not eligible for 1X Reward, please refer to the following:
 - (i) "Qualifying Charge" means a charge made to an Eligible Card which **does not arise** from any 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;
 - (xii) quasi-cash transactions. This refers to transactions representing a purchase of foreign currency or items (including but not limited to, gaming chips, money orders, lottery tickets, traveler's cheques and precious metals) which may be convertible to cash; and
 - (xiii) 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 (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardholders shall refer to this list for any updates).

4. What is the maximum amount of rewards that I can earn on 10X Rewards merchants/transactions?.

For every 10X Points Eligible Transaction charged to the Eligible Card, an Eligible Cardholder will be awarded:

- (i) 1 Base Point for every S\$1 of a 10X Points Eligible Transaction ("Base Points"); and
- (ii) 9 Bonus Points for every S\$1 of a 10X Points Eligible Transaction ("Bonus Points").

Points shall be calculated on the amount of each 10X Points Eligible Transaction, rounded down to the nearest S\$1. Base Points are not subject to any cap. However, Bonus Points are subject to a cap of 9,000 Bonus Points per statement month.