



Citi Rewards Card – 10X Rewards Promotion Terms and Conditions

1. “Promotion” refers to the Citi Rewards Card – 10X Rewards Promotion.
2. “Citibank” refers to Citibank Singapore Limited.
3. “Eligible Card” refers to a Citi Rewards Visa Signature Card or Citi Rewards World Mastercard.
4. “Eligible Cardholder” refers to a main or supplementary cardholder of an Eligible Card.
5. “Qualifying Charge” means a charge made to an Eligible Card which **does not arise** from any:
 - (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;
 - (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 (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).
6. “10X Points Eligible Transaction” refers to
 - (i) a Qualifying Charge made at any store that sells shoes and bags and clothes 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 an online retail merchant, **excluding mobile wallet and travel-related transactions***. These refer to Qualifying Charges made via the internet or mobile applications, which is determined by system indicators reflecting that it is an online transaction and which are processed by the respective merchants/acquirers as an online transaction through Visa/Mastercard networks. These indicators are decided by the relevant merchant and/or their acquirer and are not determined by Citibank.

*For clarity, travel-related transactions are determined by the following MCCs (i.e. any transactions at merchants with the following MCCs will **not** be a 10X Points Eligible Transaction):

Excluded 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 4112	Passenger Railways
MCC 4411	Cruise Lines
MCC 4511	Airlines, Air Carriers (Not Elsewhere Classified)
MCC 4722	Travel Agencies and Tour Operators
MCC 5962	Direct Marketing – Travel-Related Arrangement Services
MCC 7011	Lodging – Hotels, Motels, Resorts (Not Elsewhere Classified)
MCC 7512	Car Rental Agencies (Not Elsewhere Classified)

7. Only card transactions made under the 10X Points Eligible Transactions as defined in clause 6 above will qualify for 10X Rewards.
8. 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.
9. "Points" refers to Citi ThankYou Points or ThankYou Points earned on your Citi Rewards Visa Signature Card or Citi Rewards World Mastercard.
10. "Points Validity Period" means a period of 60 months for Eligible Cardholders by reference to which Points are calculated, but so that the first Points Validity Period shall commence on the date when the Eligible Cardholder is entitled to participate in the Program and expire at the end of 60 months thereafter and each subsequent Points Validity Period will commence on the expiry of the previous one.
11. "Reward" means any goods, services, benefits, arrangements or other privileges (including, without limitation, a waiver of annual cardmembership fees or a cash rebate), as may be determined by the Bank in its reasonable discretion, which may be redeemed or obtained by the use of the Points under the Citi ThankYou Rewards Program.

12. Eligible Cardholders will earn 1 Base Point for every S\$1 of Qualifying Charges (which are not 10X Points Eligible Transactions) made to the Eligible Card. Points shall be calculated on the amount of each Qualifying Charge, rounded down to the nearest S\$1.
13. 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.

Illustration:

Transaction	Transaction Category	Points Eligible Transaction	Transaction Amount	Base Points Earned	Bonus Points Earned
#1	Department Stores	10X	S\$800.99	800 * 1 = 800	800 * 9 = 7,200
#2	Shoe Stores	10X	S\$550.24	550 * 1 = 550	550 * 9 = 4,950
Total				1,350	9,000^

^As Bonus Points are capped at 9,000 Bonus Points per statement month, Eligible Cardholder will only be awarded a maximum of 9,000 Bonus Points even though Bonus Points for both transactions amounts to a total of 12,150.

Eligible Cardholder will be awarded a total of 10,350 Points (1,350 Base Points + 9,000 Bonus Points) for the statement month.

14. Points earned within a Points Validity Period must be used within that Points Validity Period and shall not be carried forward to subsequent Points Validity Periods. Any Points which are not used as at the last day of a Points Validity Period shall be available for use for a further 3 months, thereupon such unused Points shall be automatically cancelled and shall not thereafter be available for use by the Eligible Cardholder nor be reinstated.
15. The Points earned cannot be used to offset against the minimum payment due on the Eligible Card account. The Eligible Card account must be in good standing at the time the Points are credited.
16. The use and redemption of Points are subject to the Citi ThankYou Rewards Program terms and conditions which is available at www.citibank.com.sg/citirewards.
17. Citibank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
18. Citibank’s decision on all matters relating to the Promotion, including determination of whether a transaction is a 10X Points Eligible Transaction, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Points already credited at its discretion, exercised reasonably, where there has been a wrongful crediting of Points to

an Eligible Card account. In addition, Points reversal will be applied in the statement cycle when the reversal/refunded transaction is posted which may differ from the statement cycle of corresponding Qualifying Charge (for example: the Qualifying Charge could have been made in January 2020 but the reversal/refund of such transaction, whether wholly or partially, could be in March 2020). Bonus Points (as defined above) will be awarded only if cumulative value of new 10X Points Eligible Transactions in the respective spend category is higher than the value of transactions reversed/refunded.

19. Citibank reserves the right at its reasonable discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.

Dated August 2020