

**Citi Lazada Visa Signature Card**  
**Up to 10X Reward Points Promotion (“Promotion”) Terms and Conditions**

1. “Citibank” means Citibank Singapore Limited.
2. “Eligible Card” refers to the Citi Lazada Visa Signature Card.
3. “Eligible Cardholder” refers to a main or supplementary cardholder of the Eligible Card.
4. “10X Reward Points Eligible Transactions” means a Qualifying Charge made at Lazada, as determined by the following Merchant Description **and** any one of the following Merchant Category Code (MCC):

<b>Merchant Description</b>	LAZADA SINGAPORE*
<b>Merchant Category Code</b>	MCC 5311 - Department Stores MCC 5399 - Miscellaneous General Merchandise Stores

5. “5X Reward Points Eligible Transactions” means a Qualifying Charge made at the respective categories below, as determined by the following Merchant Description **and/or** Merchant Category Code (MCC), where applicable:

<b>Commute</b>	<b>Merchant Description</b>	<ul style="list-style-type: none"> <li>• GRAB*</li> <li>• COMFORT/CITYCAB*</li> <li>• GOJEK*</li> </ul>
	<b>Merchant Category Code</b>	<p style="text-align: center;"><b>and</b></p> <ul style="list-style-type: none"> <li>• MCC 4111 – Local/Suburban Commuter Passenger Transportation – Railroads, Ferries, Local Water Transportation</li> <li>• MCC 4121 – Taxicabs and Limousines</li> </ul>
<b>Dining</b>	<b>Merchant Category Code</b>	<ul style="list-style-type: none"> <li>• MCC 5811 – Caterers</li> <li>• MCC 5812 – Eating Places and Restaurants</li> <li>• MCC 5813 – Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques</li> <li>• MCC 5814 – Fast Food Restaurants</li> </ul>
<b>Entertainment</b>	<b>Merchant Description</b>	<ul style="list-style-type: none"> <li>• NETFLIX*</li> <li>• SPOTIFY*</li> </ul>
	<b>Merchant Category Code</b>	<ul style="list-style-type: none"> <li>• MCC 7832 – Motion Picture Theatres</li> <li>• MCC 7922 – Theatrical Producers (Except Motion Pictures), Ticket Agencies</li> </ul>
<b>Travel</b>	<b>Merchant Category Code</b>	<ul style="list-style-type: none"> <li>• MCC 3000 to 3350 – Airlines, Air Carriers</li> <li>• MCC 3351 to 3500 – Car Rental Agencies</li> <li>• MCC 3501 to 3999 – Lodging (Hotels, Motels, Resorts)</li> <li>• MCC 4112 – Passenger Railways</li> <li>• MCC 4411 – Cruise Lines</li> <li>• MCC 4511 – Airlines, Air Carriers (Not Elsewhere Classified)</li> <li>• MCC 4722 – Travel Agencies and Tour Operators</li> </ul>

		<ul style="list-style-type: none"> <li>• MCC 5962 – Direct Marketing (Travel-Related Arrangement Services)</li> <li>• MCC 7011 – Lodging (Hotels, Motels, Resorts – Not Elsewhere Classified)</li> <li>• MCC 7512 – Car Rental Agencies (Not Elsewhere Classified)</li> </ul>
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For clarity, \* denotes mandatory description that must be present in transaction description when transaction is posted in order to be considered as a Qualifying Charge for 10X Reward Points Eligible Transactions or 5X Reward Points Eligible Transactions respectively.

6. “Qualifying Charge” means a charge made to the 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) 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](http://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).
7. 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 as the issuing bank does not determine the merchant’s MCC. Only card transactions made under the 10X Reward Points Eligible Transactions and 5X Reward Points Eligible Transactions listed above will qualify for 10X Reward Points and 5X Reward Points, respectively.

8. "Reward Points" refers to the rewards points earned on your Citi Lazada Visa Signature Card.
9. "Reward Points Validity Period" means a period of 36 months, by reference to which Reward Points are calculated, so that the first Reward Points Validity Period shall commence on the date when the Citi Lazada Visa Signature Cardmember is entitled to participate in the Citi Lazada Visa Signature Card Rewards Program and expire at the end of the 36 months thereafter and each subsequent Reward Points Validity Period will commence on the expiry of the previous one.
10. Eligible Cardholders will earn 1 Reward Point for every S\$1 of Qualifying Charges (which are neither 10X Reward Points Eligible Transactions nor 5X Reward Points Eligible Transactions) made to the Eligible Card. Reward Points shall be calculated on the amount of each retail purchase transaction, rounded down to the nearest S\$1.
11. For every 5X Reward Points Eligible Transaction and 10X Reward Points Eligible Transaction charged to the Eligible Card, an Eligible Cardholder will be awarded:
  - (i) 1 Base Reward Point for every S\$1 of a 5X Reward Points Eligible Transaction and 1 Base Reward Point for every S\$1 of a 10X Reward Points Eligible Transaction ("Base Reward Points"); and
  - (ii) 4 Bonus Reward Points for every S\$1 of a 5X Reward Points Eligible Transaction and 9 Bonus Reward Points for every S\$1 of a 10X Reward Points Eligible Transaction ("Bonus Reward Points").

Reward Points shall be calculated on the amount of each 5X Reward Points Eligible Transaction and 10X Reward Points Eligible Transaction, rounded down to the nearest S\$1. Base Reward Points are not subject to any cap. However, Bonus Reward Points are subject to a cap of 9,000 Bonus Reward Points per statement month.

Illustration:

Transaction	Transaction Category	Reward Points Eligible Transaction	Transaction Amount	Base Reward Points Earned	Bonus Reward Points Earned
#1	Lazada	10X	S\$800.99	800 * 1 = 800	800 * 9 = 7,200
#2	Dining	5X	S\$250.24	250 * 1 = 250	250 * 4 = 1,000
#3	Commute	5X	S\$100.11	100 * 1 = 100	100 * 4 = 400
#4	Entertainment	5X	S\$200.79	200 * 1 = 200	200 * 4 = 800
Total			S\$1,352.13	1,350	9,400^

^As Bonus Reward Points are capped at 9,000 Bonus Reward Points per statement month, Eligible Cardholder will only be awarded a maximum of 9,000 Bonus Reward Points.

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

12. Reward Points earned within a Reward Points Validity Period must be used within that Reward Points Validity Period and shall not be carried forward to subsequent Reward Points Validity Periods. Any Reward Points which are not used as at the last day of a Reward Points Validity Period shall be

available for use for a further 3 months, thereupon such unused Reward Points shall be automatically cancelled and shall not thereafter be available for use by the Eligible Cardholder nor be reinstated.

13. The Reward 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 Reward Points are credited and redeemed.
14. The use and redemption of Reward Points are subject to the Citi Lazada Visa Signature Card Rewards Program terms and conditions which is found in the Citi Lazada Visa Signature Cardmember's Agreement available at [www.citibank.com.sg/lazadacard](http://www.citibank.com.sg/lazadacard).
15. 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.
16. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction is a 10X Reward Points Eligible Transaction or 5X Reward Points Eligible Transaction, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Reward Points already credited at its discretion, exercised reasonably, where there has been a wrongful crediting of Reward Points to an Eligible Card account. In addition, Reward 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 Reward Points (as defined above) will be awarded only if cumulative value of new 10X/5X Points Eligible Transactions in the respective spend category is higher than the value of transactions reversed/refunded.
17. 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.

**Updated September 2020**