

**Citi Lazada Visa Signature Card (“Citi Lazada Credit Card”)**  
**Frequently Asked Questions**

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**1. Acquisition Offer**

**Q: Am I allowed to apply for the Citi Lazada Credit Card to receive the acquisition offer even though I currently hold another Citi Credit Card?**

A: No, you cannot hold any primary Citi Credit Card at the point of application to qualify for the acquisition offer.

**Q. Am I allowed to enjoy the Citi Lazada Credit Card Acquisition Offer if I only hold a Citi supplementary card but would like to apply for the Citi Lazada Credit Card?**

A: Yes, the Citi Lazada Card Acquisition Offer is extended to Citi supplementary cardmembers, who do not hold any card as a main credit card with Citi or have closed any in past 12 months.

**Q. When is the qualifying spend period?**

A: Your qualifying spend period refers to the period starting from the Eligible Card approval date to the end of that calendar month (“First Month”) and, one full calendar month immediately after the end of that First Month. Example: if the Eligible Card is approved on 27 February 2021, the Qualifying Period will be from 27 February 2021 (i.e. card approval date) to 31 March 2021 (i.e. one full calendar month starting from 27 February 2021), both dates inclusive.

**Q: How will the S\$250 Lazada and RedMart vouchers be fulfilled?**

A: If you are eligible, you will be notified on the redemption of the S\$250 Lazada vouchers via SMS within 2 calendar months from which the promotion eligibility criteria have been satisfied.

**Q: What denominations are the Lazada and RedMart vouchers in?**

A: 3 X S\$50 Lazada vouchers and 4 X S\$25 RedMart vouchers.

**Q: Can multiple Lazada and RedMart vouchers be used at the same time?**

A: No. Only 1 voucher can be applied per transaction. Voucher is applicable for single use only. More details here: <https://www.lazada.sg/helpcenter/how-do-i-use-my-voucher-codes.html?spm=a2o42.helpcenter.top-articles.6.744a455fKEf77T>

**Q: Will I get a cash/voucher refund if I utilize the Lazada or RedMart vouchers for something lesser in value?**

A: No cash/voucher refunds will be provided if the purchase amount is lower than the value of the Lazada or RedMart voucher. If full value of a voucher is not used, the unused balance will not be refunded.

**Q: Do I need to use the Citi Lazada Credit Card to make payment, if I utilize the Lazada or RedMart vouchers for something higher in value?**

A: Yes, you need to.

**Q: Can the Lazada voucher be used for RedMart purchases or Taobao Collections within the Lazada App?**

A: Yes, the use of the Lazada voucher is applicable storewide, except the following categories: digital goods, gold/jewelry, toddler formula (0-12 months) and over the counter (OTC) medicine.

**Q: Can the RedMart voucher be used for Lazada or Taobao Collections within the Lazada App?**

A: No, the use of the RedMart Voucher is applicable on RedMart orders only, excluding toddler formula (0-12 months).

**Q: Does the use of the Lazada and RedMart vouchers require a minimum spend?**

A: The S\$50 Lazada voucher does not require a minimum spend. For avoidance of doubt, each S\$25 RedMart voucher is valid only with min. spend S\$80.

**Q: What is the validity of the Lazada and RedMart vouchers and can the validity of the Lazada and RedMart vouchers be extended?**

A: The Lazada and RedMart vouchers will be valid for 6 months from date of issue, and cannot be extended.

**Q: Where can I learn more about the full Terms & Conditions on the use of Lazada and RedMart vouchers?**

A: Full Terms & Conditions on the use of Lazada vouchers:

[https://www.citibank.com.sg/global\\_docs/pdf/Lazada\\_Voucher\\_Terms-and-Conditions.pdf](https://www.citibank.com.sg/global_docs/pdf/Lazada_Voucher_Terms-and-Conditions.pdf).

Full Terms & Conditions on the use of RedMart vouchers: [https://www.citibank.com.sg/global\\_docs/pdf/Citi-Lazada-Card-RedMart-Acquisition-Vouchers-Terms-and-Conditions.pdf](https://www.citibank.com.sg/global_docs/pdf/Citi-Lazada-Card-RedMart-Acquisition-Vouchers-Terms-and-Conditions.pdf)

## 2. 10X Reward Points / 5X Reward Points

**Q: What are the list of transactions that are eligible for 10X Reward Points and 5X Reward Points?**

A: The list of transactions that are eligible for 10X Reward Points and 5X Reward Points are described as follows:

- 10X Reward Points: Eligible charges made at Lazada (excluding RedMart purchases), as determined by the following Merchant Description **and** 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

- 5X Reward Points: Eligible charges 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> <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>

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.

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

A: 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.

**Q: What are the types of transactions that are not eligible for Reward Points?**

A: The following charges are not eligible for Reward Points:

- (i) 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](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 Cardmembers shall refer to this list for any updates).

**Q. What is the maximum amount of reward points that I can earn on 10X Reward Points and 5X Reward Points merchants/transactions?**

A: Eligible cardmembers will earn up to a cap of 9,000 Reward Points per statement month on 10X Reward Points and 5X Reward Points merchant/transactions. Reward Points are calculated on the amount of each 10X Reward Points Eligible Transaction and 5X Reward Points Eligible Transaction, rounded down to the nearest S\$1.

After the cap of 9,000 Reward Points per statement month is reached, eligible cardmembers will continue to earn 1X Reward Point for every S\$1 charged. There is no cap on 1X Reward Point that an eligible cardmember can earn.

**Q. How are 10X Reward Points, 5X Reward Points and 1X Reward Point calculated?**

A: Reward Points shall be calculated on the amount of each 10X Reward Points Eligible Transaction, 5X Reward Points Eligible Transaction and Qualifying Charge (other than 10X Reward Points Eligible Transaction and 5X Reward Points Eligible Transaction), rounded down to the nearest S\$1.

**Q. How long will my reward points be valid for?**

A: Reward Points earned will be valid for a period of 36 months from your account opening date.

Example:

<b>Account Opening Date</b>	<b>Current Reward Points Validity Period</b>	<b>Subsequent Reward Points Validity Period</b>
31 March 2021	31 March 2021 to 30 March 2024	31 March 2024 to 30 March 2027
1 April 2022	1 April 2022 to 31 March 2025	1 April 2025 to 31 March 2028

### **3. Shipping Rebates**

**Q: Does this mean that I do not need to pay for shipping on Lazada?**

A: No, you will still need to pay for shipping on your Lazada purchases. To be eligible for a shipping rebate (which is in the form of S\$1.99 cashback), a final check-out amount of at least S\$50 on purchase(s) at Lazada (with the exception of Redmart purchases) must be charged to the Citi Lazada Card (including supplementary card(s), if any). The main cardmember of the Citi Lazada Card is entitled to no more than 4 Shipping Rebates (worth S\$7.96) per calendar month. The Shipping Rebate(s) will be credited into the main cardmember's Citi Lazada Card within 2 months from the calendar month in which the transaction has been posted.

**Q: How many shipping rebates am I eligible for a month?**

A: The shipping rebate is capped at 4 shipping rebates (worth S\$7.96) per calendar month.

**Q: I am a Citi Lazada Credit Card supplementary card customer. Am I eligible for the shipping rebate?**

A: Qualifying charges which you make to your supplementary card will be included when determining your main cardmember's eligibility for shipping rebates. However, shipping rebates will only be credited to the main cardmember's Citi Lazada Card and the number of shipping rebates is capped at 4 shipping rebates (worth S\$7.96) per calendar month.

**Q: Where can I view the full Shipping Rebates Terms & Conditions?**

A: Citi Lazada Credit Card full Shipping Rebates Terms & Conditions:  
[www.citibank.com.sg/global\\_docs/pdf/citi\\_lazada\\_shipping\\_tnc.pdf](http://www.citibank.com.sg/global_docs/pdf/citi_lazada_shipping_tnc.pdf)