

**Citi M1 Card**  
**On-line Product-Led Acquisition Promotion**  
**01 August 2023 – 30 April 2024**  
**S\$300 Cash Back Welcome Offer (“Promotion”)**

1. Definitions:

- 1.1 “Citi” or “Citibank” refers to Citibank Singapore Limited.
- 1.2 “M1” refers to M1 Limited.
- 1.3 “Eligible Card” refers to Citi M1 Platinum Visa basic card only.
- 1.4 “Eligible Cardmember” refers to an individual who:
  - 1.4.1 has applied for the Eligible Card through an on-line acquisition channel; and
  - 1.4.2 does not have an \*existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
  - 1.4.3 does not hold any Eligible Card as a primary Cardmember and did not hold an Eligible Card as a primary Cardmember that was terminated within twelve (12) months prior to his/her application for the Eligible Card; and
  - 1.4.4 has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card; and

\*For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
- 1.5 “Promotion Period” means the period from 01 August 2023 to 30 April 2024 (both dates inclusive).
- 1.6 “New-to-Bank Card Customer” is a new Citibank Credit Card Cardmember who does not hold any primary Citibank Credit Card at point of credit card application and/or must not have closed/terminated any of his/her Citibank Credit Card within twelve (12) months prior to his/her application for the Eligible Card.
- 1.7 “Qualifying Spend” refers to any retail transactions (including internet purchases) which do **NOT** arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded / disputed / unauthorised / fraudulent retail purchases, (iii) Quick Cash and other instalment loans, (iv) Citi PayLite / Citi FlexiBill / cash advance / quasi-cash transactions / balance transfers / annual card membership fees / interest / goods and services taxes, (v) bill payments made using the Eligible Card as a source of funds, (vi) late payment fees, (vii) any other form of service/miscellaneous fees, (viii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.
- 1.8 “Qualifying Period” refers to the period starting from the Eligible Card approval date to the end of that calendar month (“First Month”) and, two full calendar months immediately after the end of that First Month. Example: if the Eligible Card is approved on 12 August 2023, the Qualifying Period will be from 12 August 2023 (i.e. card approval date) to 31 October 2023 (i.e. two full calendar months starting from August 2023), both dates inclusive.
- 1.9 The “spend date” of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

2. Eligible Cardmembers who apply via an on-line channel will qualify to receive cash back set out in the corresponding table below if he/she fulfills all requirements of the Promotion:

- 2.1. applies for an Eligible Card during the Promotion Period via an on-line channel (an online channel is an application made via Citibank's website or a Citibank-owned online application platform) and has his/her application approved and successfully opened within 30 days from the date of application; and
- 2.2. successfully establishes a recurring payment arrangement with Citibank where all/or M1 bill(s) is paid via the Eligible Card for the next consecutive 12 months; and
- 2.3. customers must meet the Qualifying Spend Amount during the Qualifying Period on his/her Eligible Card that he/she holds as a main cardholder as set out in the table below.

	Cash back	Requirements:
<b>New-to-Bank Card Customer</b>	S\$300	<ul style="list-style-type: none"> <li>• Charge M1 recurring bills on Eligible Card; and</li> <li>• Charge S\$800 worth of Qualifying Spends on Eligible Card by Qualifying Period</li> </ul>

3. Fulfillment of Welcome Offer when the Eligible Cardmember fulfills the requirements during the Qualifying Period:
- a) The welcome offer of S\$300 cash back will be credited to the Eligible Card within three calendar months after the month all the conditions in Clause (2) have been satisfied (for example, if the Eligible Cardmember satisfies the requirements in his/her First Month of the Qualifying Period, the Eligible Cardmember will receive his/her Welcome Offer of S\$300 cash back by the end of the Fourth Month of the Qualifying Period.
  - b) The Welcome Offer credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Eligible Card in cash.
  - c) An Eligible Cardmember will not be entitled to receive the Welcome Offer for any of the following reasons:
    - i. the Eligible Cardmember's Card or any of the Eligible Cardmember's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Cardmember is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or the Eligible Cardmember or for any reason whatsoever) at any time during the Promotion Period; or any time after the Promotion Period up to and including the time of fulfillment of the relevant Welcome Offer; or
    - ii. if Citibank is of the opinion that the Eligible Cardmember had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
    - iii. for any reason which Citibank determines in its discretion that the Eligible Cardmember should not be entitled to receive the Welcome Offer, such discretion to be exercised reasonably.
  - d) In the event that the Eligible Cardmember has accumulated the Qualifying Spend Amount on his/her Eligible Card within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed / refunded / rejected, and as a result the Eligible Cardmember no longer meets the Qualifying Spend Amount within the Qualifying Period, Citibank reserves the right to forfeit / clawback the Welcome Offer.
4. By participating in this Promotion, Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her. Eligible Cardmembers also consent to Citi disclosing their data and information (including whether the Eligible Cardmember's application for the Eligible Card has been approved, the approved Eligible Card number, the Eligible Cardmember's NRIC/Passport/FIN number and whether or not the Eligible Cardmember is a New-to-Bank Card Customer or Existing-to-Bank Card Customer) to M1 for the purposes of verifying if the Eligible Cardmember is an

existing M1 customer, establishing the recurring payment of the Eligible Cardmember's M1 charges and crediting of cash back under the Promotion.

5. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
6. Citibank and M1 reserve the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice.
7. Citibank's and M1's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
8. 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. Citibank shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
9. This Promotion is not valid with other promotions unless otherwise expressly stated.

**Updated on January 2024**