

Citibank Credit Cards – “The Perfect Festive Plan Promotion” Terms & Conditions

1. Definitions

- a. “Citibank” refers to Citibank Singapore Limited.
- b. “Promotion” refers to the “Citibank Credit Cards – The Perfect Festive Plan Lucky Draw”, terms and conditions of which are laid out herein.
- c. “Promotion Period” refers to the period between 16 November 2011 – 31 January 2012 (SIN time, both dates inclusive).
- d. “Cardmember(s)” refers to Citibank-branded, Singapore Dollar Personal Credit Cards (Citibank Silver Visa/MasterCard, Citibank Gold Cards Visa/MasterCard, Citibank Platinum Visa/MasterCard, Citibank DIVIDEND Visa/MasterCard, Citibank Rewards Visa/MasterCard, Citibank Clear Visa Card, Citibank Clear Platinum Visa Card, Citibank PremierMiles Visa Signature Card, Citibank Ultima Visa Card, Citibank Business Gold Card Visa/MasterCard (cardmember liability/personal liability), Citibank Corporate Gold Visa/MasterCard (cardmember liability), Citibank CitiBusiness Visa/MasterCard Card accounts are in good standing throughout the Promotion Period. For the purposes of this promotion, each credit card listed above will be referred to as “Card” and collectively as “Cards”).
- e. Supplementary Cardmembers are not eligible to participate in the Promotion.

2. Promotion Mechanics

- a. To qualify for the Promotion, the Cardmembers must register via SMS to 72484 for the Promotion during the Promotion Period by sending an SMS with one of the following text messages:
 - i. **<CitiPFPDine>**
For a chance to win:
An all-expenses paid holiday to a country of customer’s choice. Cardmembers can choose to use the \$50,000 for air-tickets, hotels & dining. If customer chooses to spend it in Singapore, Cardmembers must spend all expenses on dining only.
 - ii. **<CitiPFPShop>**
For a chance to win:
An all paid for shopping spree locally or overseas. Cardmembers can choose to use the \$50,000 for air-tickets, hotels & shopping. If customer chooses to spend it in Singapore, Cardmembers must spend all expenses on shopping only.
 - iii. **<CitiPFPDrive>**
For a chance to win:
\$50,000 for use to upgrade, or add-on to any part of their car (e.g. change of wheels, stereo system, engine) decorative or performance enhancing, subject to the Singapore Land & Transport Authority’s safety requirements.
- b. Cardmembers who charge in excess of S\$1000 to their respective Card(s) during the Promotion Period will be eligible to receive 1 lucky draw chance for every dollar above S\$1,000 charged to their Cards during the Promotion Period (“Eligible Spend”). Customers may accumulate spend across all Cards for this Promotion.

The Eligible Spend shall only consist of local charges made in Singapore Dollars in respect of retail spend only (i.e. any charges in respect of interest charges, fees, balance transfers, equal payment plans, tax payment, cash advance and quick cash are excluded) made from enrolment date or 16th November 2011 whichever is later, based on the transaction posting date.

- c. For customers who apply for a new Card (card type(s) as set out in paragraph 1d. above), they will be entitled to 100 chances in the Draw (as defined in paragraph 2e. below) if they apply through our physical application form provided that the credit card(s) (as defined in paragraph 1d. above) account is established by 31 January 2012.
- d. The lucky draw will be conducted at Citibank Singapore Limited, #11-00 Millenia Tower on February 16 2012 at 3pm ("Draw").
- e. There will be 3 prizes as set out in paragraph 2a. above.
- j. Draw winners will be announced on Today Paper within seven (7) days from the Draw. Winners will also be notified by post and phone. Citibank will meet with each winner to discuss the terms and use of the prize.
- k. A Cardmember is only entitled to one (1) prize under the Draw. Each prize is not exchangeable for cash or kind and must be utilized in a manner as set out in paragraph 2a. above.
- l. Citibank reserves the right to refuse awarding any of the prizes to Cardmembers who do not comply with the way such prize should be utilized as in paragraph 2a.
- m. Prior to the utilization of such prize, the winning Cardmember will be required to meet with Citibank's staff in charge of this Promotion to discuss the manner in which the prize will be utilized. The winning Cardmember will be required to sign to the terms of the use of the prize.
- n. Any Cardmember who does not meet with Citibank to discuss the use of the prizes and if the prize remains unclaimed for two (2) months after the date which Citibank sends notification to the winner(s), it will be forfeited and the equivalent in cash will be donated to a charity of Citibank Singapore's choice. The winner(s) whose prize has been forfeited shall not be entitled to any compensation notwithstanding non-receipt of the notification.
- o. If the amount incurred by the winning Cardmember pursuant to the terms of the prize is less than S\$50,000, Citibank will not be required to provide the Cardmember with the difference in amount.
- p. In addition to 2b. above, the first 50,000 enrolled Cardmembers who charge in excess of S\$6000 to their Cards (accumulative) during the Promotion Period will be eligible to receive 50% more rewards (either in Citi Dollars/Citi Miles/Cash Back) in the currency awarded for the specific Citibank Credit Card up to the first \$10,000 provided that such charges are in respect of retail spend only (i.e. any charges in respect of interest charges, fees, balance transfers, equal payment plans, cash advance and quick cash are excluded) ("Qualifying Charges").

Qualifying Charges will only include local transactions made in Singapore Dollars from date of enrolment or 16th November, whichever is later, that have been carried out within the Promotion Period, based on the transaction posting date.

All rewards will be accorded for a customer spend of up to S\$10,000 across all Cards. The rewards will be credited to the Cardmember's Card account(s) by 30 April 2012. Citibank will credit such rewards to the respective Card(s) that customer charge their purchases to. Spend of S\$10,000 will be capped at the first S\$10,000 spend by transaction posting date across all Cards.

- q. The winners may be required to take part in a video/photo shoot that documents them receiving and utilizing the prize. If requested, the winners will sign documentation that may be required by Citibank in respect of such winners' participation in publicity.

- r. Cardmembers who participate in this Promotion will be not eligible to participate in any other promotion conducted by Citibank during the same Promotion Period.
- s. Registration is only applicable when Cardmembers register using their Citibank registered mobile numbers for enrolment.
- t. Cardmembers will not be allowed to change their choice of lucky draw category pursuant to paragraph 2a. above after they have registered during the Promotion Period.
- u. Any subsequent registration (after the first registered) is not valid. Citibank Singapore will only consider the first registration and render the subsequent registrations void.
- v. Cardmembers can SMS to qualify for the Promotion throughout the Promotion Period. The calculation of the spend pursuant to the Promotion will only commence on the date the Cardmember's SMS is received by the Bank.
- w. SMS entries received after the Promotion Period will not be eligible for the Program and will be considered invalid and void. Any other method of registration will not be accepted.

3. Liability

- a. Citibank reserves the right to withdraw the prize from a cardmember who is subsequently found to be ineligible and/or disqualified from the Promotion.
- b. Citibank assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected mail, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled, or delayed electronic transmission which may limit a participant's ability to take part in the Promotion.
- c. 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.
- d. Citibank reserves the rights to amend the prizes or offer a replacement of similar value.
- e. Citibank reserves the right at its absolute discretion to terminate the Promotion, or vary, delete or add to any of these terms and conditions from time to time without notice.
- f. All prizes are non-transferable and are not exchangeable for cash.
- g. Cardmembers participating in this Promotion will continue to be bound by the relevant Cardmember's Agreement.
- h. Citibank's decision on all matters relating to the Promotion will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Draws, these terms and conditions will prevail in so far as it relates to the Promotion.
- i. "Citibank" refers to Citibank Singapore Limited.