



## **Citibank Ready Acquisition Campaign 8 August to 7 November 2019 ("Promotion") Terms and Conditions**

### 1. Definitions:

- a. "Citi" or "Citibank" means Citibank Singapore Limited.
- b. "Promotion Period" means the period from 8 August to 7 November 2019, both dates inclusive.
- c. "Eligible Accountholder" refers to an individual who:
  - i. does not have an existing Citibank Ready Credit ("CRC") account at the time of his/her application; and
  - ii. did not previously have a CRC account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for a CRC account; and
  - iii. has not already submitted an application for a CRC account, which is pending approval, at the time of his/her application for a CRC account; and
  - iv. is not an employee of Citibank and its affiliates; and
  - v. is not a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.

### d. "Gift" refers to the:

S\$100 cash rebate if Eligible Accountholder takes up a Citi Quick Cash loan on his CRC account of at least S\$6,000 within 30 days from such CRC account open date

### 2. An Eligible Accountholder who meets all of the conditions below will qualify to receive the Gift:

- a. successfully opens a CRC account during the Promotion Period; and
- b. successfully books a Citi Quick Cash loan on his CRC account of at least S\$6,000 within 30 days from the CRC account open date

### 3. The Gift will be credited to customer's CRC account within two (2) months from the end of the Promotion Period. The CRC account must not be closed and must be in good standing. An Eligible Accountholder whose CRC account is closed, terminated, cancelled and/or suspended or is not in good standing on or before the fulfilment of the Gift, will not be entitled to receive the Gift.

### 4. The Gift can only be used to offset against future retail spend to the CRC account and for avoidance of doubt, the Gift (i) cannot be used to offset against any Citi Quick Cash loan, including the one applied for under the Promotion; (ii) cannot be used to offset any minimum payment due or any fees, interest or charges and (iii) cannot be withdrawn from the CRC account in cash.

### 5. Each Eligible Account holder is only entitled to receive one Gift, regardless of the number of applications submitted and/or approved and regardless of the quantum of the Citi Quick Cash amount approved during the Promotion Period.

### 6. 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.

### 7. Citibank'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 reserves the right, at its reasonable discretion, to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion including varying any part or all of the Gift or offering a replacement of a similar value.



Important Notes:

Terms and conditions, fees and/or interests apply to the Citibank Quick Cash, visit [www.citibank.com.sg](http://www.citibank.com.sg) for details.

Please visit [www.citibank.com.sg/readycredit](http://www.citibank.com.sg/readycredit) for the Citibank Ready Credit Customer's Agreement.