



Frequently Asked Questions (FAQs) on Cash Back earned

1. How do I earn cash back?

Simply spend a minimum of S\$800 qualifying retail spend on your card based on posted transactions per statement month to earn the below cash back:

Categories	Until 31 March 2024			Effective from 1 April 2024		
	Bonus Cash Back %	Base Cash Back %	Total Cash Back %	Bonus Cash Back %	Base Cash Back* %	Total Cash Back^ %
Private Commute (NEW)	Nil	0.25%	0.25%	7.8%	0.2%	8%
Petrol	7.75%		8%	7.8%		8%
Dining	5.75%		6%	5.8%		6%
Groceries	7.75%		8%	5.8%		6%
Other qualifying retail spend	Nil		0.25%	Nil		0.2%

If you spend less than S\$800, you will still earn 0.2% cash back on your qualifying retail spend.

The total cash back you can earn is capped at S\$80 combined across all qualifying retail spend per statement month.

**Retail transactions posted up to 31 March 2024 will earn base cash back rate of 0.25% and retail transactions posted after 31 March 2024 will earn base cash back rate of 0.2%*

^Private commute, petrol, dining and groceries transactions will earn the revised bonus cash back rates if your statement date falls after 31 March 2024 as bonus cash back is computed on your statement end date based on your total spend amount.

Example:

Statement date: 6 April

Transaction posting date	Base cash back rates	Bonus cash back rates
From 7 March to 31 March	0.25%	Computed with the revised bonus cash back rates based on total spend amount
From 1 April to 6 April	0.20%	

2. Where can I earn my cash back for Dining, Grocery, Petrol and Private Commute transactions?

In order to earn the cash back for Dining, Grocery, Petrol and Private Commute transactions, you must spend at merchant establishments which have their credit card terminal set up with Merchant Category Codes (MCCs) and Transaction Descriptions (if applicable) that are classified as dining, grocery, petrol or private commute activities.

The following are identified MCCs and Transaction Description (if applicable).

Categories	Merchant Category Code (MCC)	Transaction Description [#]
Dining	<ul style="list-style-type: none"> MCC 5811 (Caterers) MCC 5812 (Eating Places, Restaurants) MCC 5814 (Fast Food Restaurants) 	Not required
Groceries	<ul style="list-style-type: none"> MCC 5411 (Grocery Stores, Supermarkets) 	
Petrol	<ul style="list-style-type: none"> MCC 5541 (Service Stations) MCC 5542 (Automated Fuel Dispensers) 	
Private Commute	<ul style="list-style-type: none"> MCC 4121 (Taxicabs and Limousines) 	<ul style="list-style-type: none"> GRAB COMFORT/CITYCAB GOJEK CABCHARGE ASIA TADA RYDE TRANSCAB PREMIER TAXIS STRIDES TAXI

[#]Transaction descriptions starting with abovementioned merchant names and with MCC 4121 are deemed as private commute transactions.

For more information on MCCs, please refer to Paragraph 5 below.

3. What is excluded from the computation of the minimum spend of S\$800 per statement month?

The following transactions are excluded without limitation:

- 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 Citi PayAll 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; and

- xii. 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

4. What is the difference between transaction date and posting date?

Transaction date refers to the date when a purchase is made.

Posting date refers to the date the transaction is received by the card issuer. Merchants may make a settlement a few days after the transaction has been made so posting date may be a few days later than the transaction date. As such, the bank has no control over when the merchant records the transaction.

The cash back computation is based on the posting date of the transactions.

5. What is a Merchant Category Code (MCC) and who determines the classification?

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's activity. Unless Citibank is the merchant acquiring bank, Citibank does not determine the merchant's MCC. Only card transactions which are classified under the MCCs as highlighted under Paragraph 2 will qualify for cash back under the relevant categories.

Dated 04/2024