



Citi Lazada Card – Additional 5X Reward Points Promotion 2023 Terms and Conditions
1 June 2023 – 31 August 2023

1. Definitions:

- a) "Citi" refers to Citibank Singapore Limited.
- b) "Eligible Card" refers to a Citi Lazada Visa Signature Card.
- c) "Eligible Cardholder" refers to a main Cardmember of the Eligible Card. The spend on any supplementary card(s) shall be consolidated under the Eligible Cardholder's account.
- d) "Promotion" refers to the Citi Lazada Card – Additional 5X Reward Points Promotion.
- e) "Promotion Period" refers to the period commencing on 1 June 2023 and ending on 31 August 2023 (both dates inclusive).
- f) "Reward Points" refers to the rewards points earned on the Eligible Cardholder's Citi Lazada Visa Signature Card.
- g) "Qualifying Charge" means a charge made to an Eligible Card which **does not arise** from any:
- 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 Citi or third party, miscellaneous charges imposed by Citi (unless otherwise stated in writing by Citi);
 - ii. funds transfers using the card as source of funds;
 - iii. bill payments (including via Citi 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. Citi Payall transactions;
 - 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 sent out in 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 Cardholders shall refer to this list for any updates).
- h) "Additional 5X Reward Points Eligible Transaction" refers to a Qualifying Charge with any of the following Merchant Description and/or any of the following Merchant Category Code (MCC):

Commute	Merchant Description AND Merchant Category Code	<ul style="list-style-type: none">• GRAB*• COMFORT/CITYCAB*• GOJEK*• CABCHARGE ASIA* (effective 21 September 2021) MCC 4121 – Taxicabs and Limousines (For the avoidance of doubt, the Qualifying Charge must have one of the above-mentioned Merchant Description and MCC 4121 – Taxicabs and Limousines.)
Dining	Merchant Category Code	<ul style="list-style-type: none">• MCC 5811 – Caterers• MCC 5812 – Eating Places and Restaurants• MCC 5813 – Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques• MCC 5814 – Fast Food Restaurants

Entertainment	Merchant Description	<ul style="list-style-type: none"> • NETFLIX* • SPOTIFY*
	Merchant Category Code	<ul style="list-style-type: none"> • MCC 7832 – Motion Picture Theatres • MCC 7922 – Theatrical Producers (Except Motion Pictures), Ticket Agencies

- i) 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. Citi does not determine the merchant's MCC.
- j) Only Additional 5X Reward Points Eligible Transactions, as defined in clause 1(h) above, which are charged to an Eligible Card during the Promotion Period will be considered for this Promotion.

2. Promotion Mechanics

- a) An Eligible Cardholder will be awarded additional 5X Reward Points for every S\$1 spent on any Additional 5X Reward Points Eligible Transaction charged to their Eligible Card within the Promotion Period.
- b) This Promotion is in conjunction with the existing "Up to 10X Reward Points Promotion" (<https://www.citibank.com.sg/credit-cards/rewards/citi-rewards-card/pdf/10x-rewards-promotion-terms-and-conditions-2020.pdf>) where 'Additional 5X Reward Points Eligible Transactions' will be awarded:
 - i. 1 Base Reward Point for every S\$1 of a 5X Reward Points Eligible Transaction ("Base Reward Points") under the "Up to 10X Rewards Points Promotion"; and
 - ii. 4 Bonus Reward Points for every S\$1 of a 5X Reward Points Eligible Transaction or 9 Bonus Rewards Points for every S\$1 of a 9X Rewards Points Eligible Transaction("Bonus Reward Points") under the "Up to 10X Rewards Points Promotion"; and
 - iii. 5 Additional Reward Points for every S\$1 of a 5X Additional Reward Points Eligible Transaction ("Additional 5X Reward Points").

Illustration:

Example 1: Spends on all eligible categories

		Under existing “Up to 10X Reward Points Promotion” where “5X Reward Points Eligible Transactions” will earn:		Under this Promotion “Citi Lazada Card – Additional 5X Reward Points Promotion” where “Additional 5X Reward Points Eligible Transaction” will earn:	
Purchases	Your Spend	Base Reward Points (1X)	Bonus Reward points (4X or 9X depending on the type of purchase)	Additional 5X Reward Points*	Total Points
Dining <ul style="list-style-type: none"> • MCC5811 - Caterers • MCC 5812 – Eating Places and Restaurants • MCC 5813 – Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques • MCC 5814 – Fast Food Restaurants 	S\$250	250	1000	1250	2500
Travel	S\$500	500	2000	NA	2500
Commute <ul style="list-style-type: none"> • GRAB* • COMFORT/CITYCAB* • GOJEK* • CABCHARGE ASIA* (effective 21 September 2021) MCC 4121 – Taxicabs and Limousines (For the avoidance of doubt, the Qualifying Charge must have one of the above-mentioned Merchant Description and MCC 4121 – Taxicabs and Limousines.)	S\$300	300	1200	1500	3000
Lazada	S\$100	100	900	NA	1000
Total	S\$1150	1150	5100	2750	9000

c) Reward Points shall be calculated on the amount of each Additional 5X Reward Points Eligible Transaction, **rounded down** to the nearest S\$1. Base Reward Points are not subject to any cap. However, the total number of **Bonus Reward Points, together with Additional 5X Reward Points (“Bonus Reward Points plus Additional 5X Reward Points”)** are subject to a cap of 9,000 Reward Points per statement month. This means that an Eligible Cardholder will only be awarded a maximum of 9,000 (Bonus Reward Points plus Additional 5X Reward Points) per statement month. Please refer to example 2 below.

Illustration:

Example 2: Spends on all eligible categories

		Under existing Up to 10X Reward Points Promotion where '5X Reward Points Eligible Transactions' will earn:		Under this Promotion "Citi Lazada Card – Additional 5X Reward Points Promotion" where "Additional 5X Reward Points Eligible Transaction" will earn:	
Purchases	Your Spend	Base Reward Points (1X)	Bonus Reward Points (4X or 9X)	Additional Reward Points (5X)*	Total Points
Dining <ul style="list-style-type: none"> MC5811 - Caterers MCC 5812 – Eating Places and Restaurants MCC 5813 – Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques MCC 5814 – Fast Food Restaurants 	S\$350	350	1400	1750	3500
Travel	S\$500	500	2000	NA	2500
Commute <ul style="list-style-type: none"> GRAB* COMFORT/CITYCAB* GOJEK* CABCHARGE ASIA* (effective 21 September 2021) MCC 4121 – Taxicabs and Limousines <p>(For the avoidance of doubt, the Qualifying Charge must have one of the above-mentioned Merchant Description and MCC 4121 – Taxicabs and Limousines.)</p>	S\$300	300	1200	1500	3000
Lazada	S\$300	300	2700	NA	3000
Total	S\$1450	1450	7300	3250 – (However, due to the cap of 9000 on Bonus Points plus Additional 5X Reward Points, we will only be awarding 1700 instead)	10450 (1450 + 7300 + 1700*)

*There is a **cap of 9,000 on the total Bonus Reward Points plus Additional 5X Reward Points per statement month on Qualifying Charges** (i.e., the maximum amount of Bonus Reward Points plus Additional Reward Points that an Eligible Cardholder can receive is 9,000).

In example 2, Eligible Cardholder will only be awarded a total of 9,000 Bonus Reward Points plus Additional 5X Reward Points (consisting of 7300 Bonus Reward Points and 1700 Additional 5X Reward Points) due to the monthly cap on the total Bonus Reward Points plus Additional 5X Reward Points of 9,000.

d) Subject to the monthly statement bonus cap and clause 2f below, Additional 5X Reward Points will be credited into the Eligible Cardholders' Eligible Card account by the end of the statement month.

- e) An Eligible Cardholder whose Eligible Card is not in good standing or is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardholder or Citi or for any reason whatsoever) at any time before the fulfillment of the Bonus Reward Points will not be entitled to receive the Bonus Reward Points on or after the date on which the Eligible Card is closed/suspended/terminated.
- f) The Reward Points earned cannot be used to offset against the minimum payment due on the Eligible Card account. The Eligible Card account must be in good standing at the time the Reward Points are credited.
- g) The use and redemption of Reward Points are subject to the Citi ThankYou Rewards Program terms and conditions which is available at www.citibank.com.sg/citirewards
- h) Citi's decision on all matters relating to the Promotion, including determination of whether a transaction is an Additional 5X Reward Points Eligible Transaction, will be at its discretion and will be final. Accordingly, Citi reserves the right to reverse or cancel any Reward Points already credited at its discretion, exercised reasonably, where there has been a wrongful crediting of Reward Points to an Eligible Card account. In addition, Reward Points reversal will be applied in the statement cycle when the reversal/refunded transaction is posted which may differ from the statement cycle of corresponding Qualifying Charge (for example: the Qualifying Charge could have been made in June 2023 but the reversal/refund of such transaction, whether wholly or partially, could be in August 2023). Additional 5X Reward Points and Bonus Reward Points (as defined above) will be awarded only if cumulative value of both 5X Reward Points Eligible Transaction and Additional 5X Reward Points Eligible Transaction in the respective spend category is higher than the value of transactions reversed/refunded.
- i) This Promotion offer shall not be transferrable to any other Citi Cardholders during said promotion period.

3. General Terms and Conditions

- a) Citi reserves the right at its reasonable discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time, without having to give prior notice or reason.
- b) Citi 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, Citi 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.
- c) Citi has the right to debit from the Eligible Cardholder's account, even if such debiting will cause the Eligible Cardholder's account to go into a negative rewards balance, any Reward Points already credited to such card account in respect of any refunded, cancelled or disputed Eligible Transactions or in the event that Citi had erroneously credited these into the Eligible Cardholder's account.
- d) Strictly no gaming of this promotion is allowed (for example if the transactions are not genuine transactions and conducted for the main purpose of gaining Reward Points) and Citi's decision/determination on whether gaming of this promotion has occurred is final and binding.
- e) Citi shall not be liable in any way to any Eligible Cardholder for any loss or damage or expense arising out of or in connection with the Promotion, including without limitation, from any late or non-receipt of SMS notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- f) Citi's decision on all matters relating to the Promotion will be at its reasonable discretion and 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 material relating to the Promotion, these terms and conditions will prevail.

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