

**Citi Lazada Visa Signature Credit Card  
Festive Spend and Get Usage Promotion  
20 November 2020 – 31 December 2020 (“Promotion”)  
S\$50 Lazada Voucher Offer**

**Terms and Conditions**

**1. Definitions:**

- a) “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b) “Eligible Cardmember” refers to the main Cardmember of the Eligible Card. The spend on any supplementary card(s) shall be consolidated under the Eligible Cardmember’s account.
- c) “Eligible Card” refers to the Citi Lazada Visa Signature Credit Card.
- d) “Gift” refers to S\$50 Lazada Voucher.
- e) “Lazada” means Lazada Singapore Private Limited.
- f) “Promotion Period” refers to the period from 20 November 2020 to 31 December 2020 (both dates inclusive).
- g) “Qualifying Spend” refers to a minimum charge of S\$500 made to the Eligible Card 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 and (vii) any other form of service/ miscellaneous fees, and as determined by the following Merchant Description **and/or** Merchant Category Code (MCC), during the Promotion Period:

<b>Dining</b>	<b>Merchant Category Code</b>	<ul style="list-style-type: none"> <li>• MCC 5811 – Caterers</li> <li>• MCC 5812 – Eating Places and Restaurants</li> <li>• MCC 5813 – Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques</li> <li>• MCC 5814 – Fast Food Restaurants</li> </ul>
<b>Entertainment</b>	<b>Merchant Description</b>	<ul style="list-style-type: none"> <li>• NETFLIX*</li> <li>• SPOTIFY*</li> </ul>
	<b>Merchant Category Code</b>	<ul style="list-style-type: none"> <li>• MCC 7832 – Motion Picture Theatres</li> <li>• MCC 7922 – Theatrical Producers (Except Motion Pictures), Ticket Agencies</li> </ul>
<b>Travel</b>	<b>Merchant Category Code</b>	<ul style="list-style-type: none"> <li>• MCC 3000 to 3350 – Airlines, Air Carriers</li> <li>• MCC 3351 to 3500 – Car Rental Agencies</li> <li>• MCC 3501 to 3999 – Lodging (Hotels, Motels, Resorts)</li> <li>• MCC 4112 – Passenger Railways</li> <li>• MCC 4411 – Cruise Lines</li> <li>• MCC 4511 – Airlines, Air Carriers (Not Elsewhere Classified)</li> <li>• MCC 4722 – Travel Agencies and Tour Operators</li> <li>• MCC 5962 – Direct Marketing (Travel-Related Arrangement Services)</li> <li>• MCC 7011 – Lodging (Hotels, Motels, Resorts – Not Elsewhere Classified)</li> <li>• MCC 7512 – Car Rental Agencies (Not Elsewhere Classified)</li> </ul>

For clarity, \* denotes mandatory description that must be present in transaction description when transaction is posted in order to be considered as a Qualifying Charge.

The “spend date” of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00), and has to be posted by the merchant no later than 31 December 2020 in order to be included as Qualifying Spend. Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

2. To qualify to receive the Gift, an Eligible Cardmember must:
  - a) meet the Qualifying Spend; AND
  - b) successfully enroll to the Promotion via SMS during the Promotion Period.

### 3. Participation and Enrollment

- a) To participate in this Promotion, Eligible Cardmembers need to enroll by sending a Short Message Service (“SMS”) in the format specified below from his/her registered mobile number in Citi’s records within the Promotion Period.
- b) Enrollment for this Promotion is subject to a cap of the first 1,000 Eligible Cardmembers. An Eligible Cardmember is only successfully enrolled if he/she receives an SMS from Citibank confirming that his/her enrollment request has been received.

Eligible Card	SMS in the prescribed format below to 72484
Citi Lazada Visa Signature Card	LZDFSG<space>Last 4 digits of your Citi Lazada Card number (e.g. LZDFSG 1234)

- c) By enrolling for the Promotion and sending the SMS in the aforementioned format, an Eligible Cardmember consents to Citibank sending SMS notifications pertaining to the Promotion to him/her.
4. Notification on the Gift redemption will be sent to the Eligible Cardmember via SMS within two (2) calendar months from the date all the conditions in Clause (2) have been satisfied. The redemption of the Gift is subject to additional terms and conditions as may be imposed by Lazada, please visit [www.citibank.com.sg/LZDSG50](http://www.citibank.com.sg/LZDSG50). The Gift is neither transferable nor exchangeable for cash, credit or other gifts, in full or in part.
  5. In the event that the Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of notification on the Gift redemption, Citibank reserves the right to forfeit the Gift.
  6. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his/her Eligible Card within the Promotion Period, but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected, and as a result the Eligible Cardmember no longer meets the Qualifying Spend within the Promotion Period, Citibank reserves the right to forfeit the Gift.
  7. Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
  8. An Eligible Cardmember whose Eligible Card is not in good standing or is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) at any time before the date of notification on the Gift redemption will not be entitled to receive the Gift.
  9. Citibank reserves 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.
  10. Citibank makes no warranty or representation 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.

11. 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.
12. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.

**Updated as of November 2020**