



Citi M1 Card - Up to 5% Spend & Get Promotion ("Promotion") Terms and Conditions

1. Definitions

- a. **"Citibank"** refers to Citibank Singapore Limited.
- b. **"Eligible Card"** shall refer to Citi M1 Card only.
- c. **"Eligible Cardmembers"** refer to main cardmembers of Eligible Card. The spend on any supplementary card(s) shall be consolidated under the main Eligible Cardmember's account.
- d. **"Promotion Period"** refers to the period commencing on 8 May 2020 and ending on 30 June 2020 (both dates inclusive).
- e. **"Citi M1 Rebate"** refers to the rewards currency earned on the Eligible Card.
- f. **"Qualifying Charge"** refers to any retail transaction 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 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 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. 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 (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).
- g. **"Eligible Transactions"** refer to Qualifying Charges made online/in-store at any of the following selected retail merchants as determined by the following Merchant Description and/or Merchant Category Code (MCC) below.
- h. **"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. Citibank does not determine the merchant's MCC.



List of Selected Retail Merchants

This Promotion is solely offered and sponsored by Citibank. The selected merchants listed below have no agreement or affiliation with, and have not authorized or endorsed, Citibank in relation to this Promotion. All queries relating to the Promotion should be directed to Citibank.

Merchant Description	Merchant Category Code (MCC)
AMAZON RETAIL SINGAPORE*	MCC 5999 - Miscellaneous and Specialty Retail Stores
AMAZON SG SINGAPORE*	MCC 5399 - Miscellaneous General Merchandise
AMZNPRIME SG SINGAPORE*	MCC 5999 - Miscellaneous and Specialty Retail Stores
COLD STORAGE*	MCC 5411 - Grocery Stores
DELIVEROO*	MCC 5812 - Eating Places and Restaurants or MCC 5814 - Fast Food Restaurants
EAMART*	MCC 5411 - Grocery Stores
FAIRPRICE*	MCC 5411 - Grocery Stores
FOODPANDA SINGAPORE*	MCC 5499 - Convenience Stores and Specialty Markets
GUARDIAN*	MCC 5912 - Drug Stores and Pharmacies
IHERB*	MCC 5499 - Convenience Stores and Specialty Markets
LAZADA REDMART SINGAPORE*	MCC 5411 - Grocery Stores
LAZADA SINGAPORE*	MCC 5311 - Department Stores
NETFLIX*	MCC 4899 - Cable, Satellite and Other Pay Television
NTUC FAIRPRICE*	MCC 5411 - Grocery Stores
NTUC FP*	MCC 5411 - Grocery Stores
QOO10*	MCC 5399 - Miscellaneous General Merchandise or MCC 5411 - Grocery Stores MCC 5699 - Miscellaneous Apparel and Accessory Shops
REDMART SINGAPORE*	MCC 5411 - Grocery Stores
SHOPEE SINGAPORE*	MCC 5262 - Marketplaces or MCC 5331 - Variety Stores
WATSONS ESTORE*	MCC 5912 - Drug Stores and Pharmacies
WHYQ*	MCC 5499 - Convenience Stores and Specialty Markets

2. Participation and Enrollment

- 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.
- Enrollment for this Promotion is subject to a cap of the first 10,000 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 M1 Card	M1SPEND<space>Last 4 digits of your Citi M1 Card number (e.g. M1SPEND 1234)

- 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.



3. Promotion Mechanics

- a. Existing Citi M1 Rebate earn rate equivalent to 0.3% will be awarded for every S\$1 spent on Eligible transactions, which is not subject to a cap or minimum spend. Existing Citi M1 Rebate will be calculated and awarded during statement billing cycle.
- b. Additional Citi M1 Rebate earn rate equivalent to 4.7% will be awarded for every S\$1 spent on Eligible Transactions, **capped at a maximum of S\$500** accumulated spend per Eligible Card during the Promotion Period. Additional Citi M1 Rebate will be calculated and awarded within two (2) months from the end of the Promotion Period.
- c. This Promotion will not be applicable with any existing accelerated rewards programs, any other promotion or discount/rebate arrangements.

Eligible Card	Existing Citi M1 Rebate Earn Rate for Eligible Transactions	Additional Citi M1 Rebate Earn Rate for Eligible Transactions	Total Citi M1 Rebate Earned
Citi M1 Card	0.3%	4.7%	5% <i>Please note that the additional Citi M1 Rebate of 4.7% will only be awarded on the first S\$500 spend on Eligible Transactions. Any subsequent spend on Eligible Transactions will only be accorded the regular Citi M1 Rebate earn rate of 0.3%.</i>

- d. For clarity, the “spend date” of any Eligible Transaction will be determined by transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
- e. The additional Citi M1 Rebate will be credited into the relevant account of the Eligible Cardmembers’ Eligible Card within two (2) months from the end of the Promotion Period. For the avoidance of doubt, fulfillment of additional Citi M1 Rebate will take place by August 2020.
- f. 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 fulfillment of the additional Citi M1 Rebate will not be entitled to receive the additional Citi M1 Rebate on or after the date on which the Eligible Card is closed/suspended/terminated.

4. General Terms and Conditions

- a. Citibank has the right to debit from the Eligible Cardmember’s account, any Citi M1 Rebate already credited to such card account in respect of any refunded, cancelled or disputed Eligible Transactions.
- b. Citibank 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.
- 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 shall not be liable in any way to any Eligible Cardmember 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.
- e. Citibank'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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