



Citi PayAll – Citi Spend and Get Bonus ThankYou Points or Bonus Miles Promotion (“Promotion”)
Terms and Conditions

Promotion Period: 26 August 2020 to 28 February 2021

1. **Definitions**

- a. **“Citi” or “Citibank”** means Citibank Singapore Limited.
- b. **“Eligible Card”** refers to Credit Cards issued by Citibank as below:
 - Citi ULTIMA Card
 - Citi Prestige Card
 - Citi PremierMiles Visa
- c. **“Eligible Cardmember”** refers to an individual who:
 - i. Currently holds an Eligible Card as a main cardholder; and
 - ii. Has held the Eligible Card as a main cardholder during the Promotion Period; and
 - iii. Receives an invitation directly from Citibank via an SMS, eDM and/or other official Citi communications for participation in this Promotion.
- d. **“Citi PayAll”** refers to the Citi PayAll Service and its applicable “Citi PayAll Service Terms and Conditions” applies, detailed copy of terms and conditions can be found [here](#).
- e. **“Promotion Period”** refers to the period commencing on 26 August 2020 and ending on 28 February 2021 (both dates inclusive). The Citi PayAll Payment Set-up Dates and Payment Charged Dates must both fall within the Promotion Period in order to qualify as Eligible Transaction. For the avoidance of doubt, the Citi PayAll Payment Setup Date is the date on which the payment is set up and the Citi PayAll Payment Charged Date is the date where Citi charges the payment to your Eligible Card which will be later than the date on which the payment is set up.
- f. **“Qualifying Spend”** means a scheduled payments (excluding any Citi PayAll service fee) via Citi PayAll on the Eligible Card for the purpose of paying rent, education expenses, tax (excluding Citi PremierMiles Card*) electricity bills, condominium management fees, insurance, membership, miscellaneous (payment for goods and services, donation or charity payment, parking, storage, utilities and transport fee) only with an Eligible Card during the Promotion Period.

Exclusion: Payment on any Citi PremierMiles Card made via Citi PayAll for the purpose of Tax payment to the Inland Revenue Authority of Singapore (“IRAS”) up to 31st August is excluded from qualifying spend.
- g. **“Miles”** refers to Citi Miles that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.
- h. **“ThankYou Points” or “TYP”** refers to the ThankYou points that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.
- i. **“Minimum Spend”** refers to the minimum amount of S\$3000 in Qualifying Spend per calendar month.
- j. **“Minimum Period”** refers to any 4 months during the Promotion Period. The 4 months do not have to be consecutive calendar months.
- k. **“Gift” or “Bonus ThankYou Points” or “Bonus TYP” or “Bonus Miles”** refers to the additional Citi ThankYou Points or Citi Miles that an Eligible Cardmember will earn upon meeting the relevant Promotion Qualifying Conditions.

- I. **"Miles"** are calculated based on a conversion rate of 2.5 ThankYou Points equals to 1 mile.
- m. For the purposes of these terms and conditions, (i) references to one gender includes all genders and (ii) references to the plural include the singular and vice versa.

2. 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.

SMS to 72484:

CPABM<space>Last 4 digits of your Citi Credit Card (main card) number
(E.g CPABM 1234)

- b. By enrolling for the Promotion and sending the SMS in the aforementioned format, an Eligible Cardmember:
 - i. Confirms his decision to participate in this Promotion;
 - ii. Acknowledges that he will not qualify for the Citi PayAll - Citi Spend and Get up to \$250 CapitaLand Vouchers Promotion
 - iii. Confirms that he has read, accepted and agreed to be bound by the Promotion terms and conditions;
 - iv. Authorizes Citibank to credit the corresponding Bonus ThankYou Points or Bonus Miles to the same Eligible Cardmember upon the Eligible Cardmember having satisfied the Promotion Qualifying Conditions; and
 - v. Consents to Citibank sending SMS and EDM notifications to and calling the Eligible Cardmember pertaining to the Promotion

3. Campaign Mechanics (“Promotion Qualifying Conditions”)

Campaign Mechanics for Citi ULTIMA Cardmembers

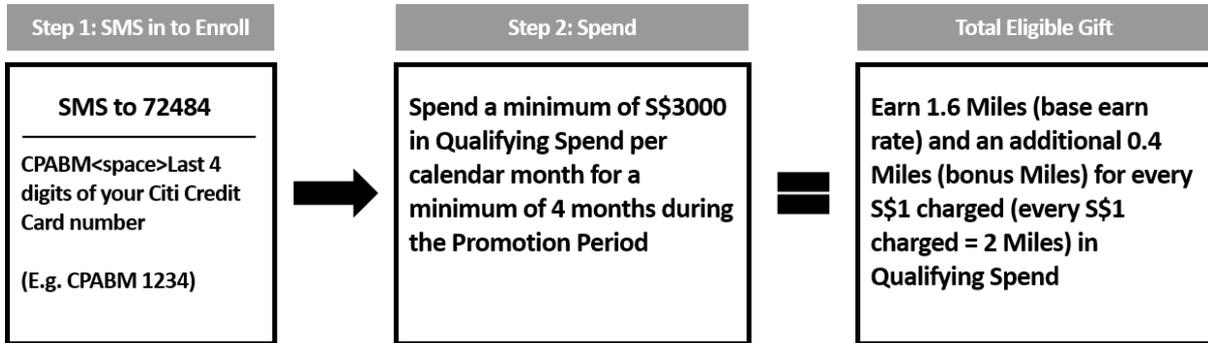


FIGURE 1: Campaign Mechanics for Eligible Cardmembers (Citi ULTIMA Card)

An Eligible Cardmember (Citi ULTIMA Card) who fulfils the Minimum Spend of at least S\$3,000 in Qualifying Spend per calendar month for the Minimum Period of at least 4 months during the Promotion Period will receive 5 ThankYou Points (equivalent to 2 Miles) for every S\$1 charged in Qualifying Spend during the Promotion Period. Upon SMS enrollment in the aforementioned specified format, the Cardmember will receive an automatic reply SMS acknowledging receipt of their SMS. The additional 1 ThankYou Point earned on the Qualifying Spend will be credited to the Eligible Card account within eight (8) weeks from the end of the Promotion Period.

Campaign Mechanics for Citi Prestige Cardmembers

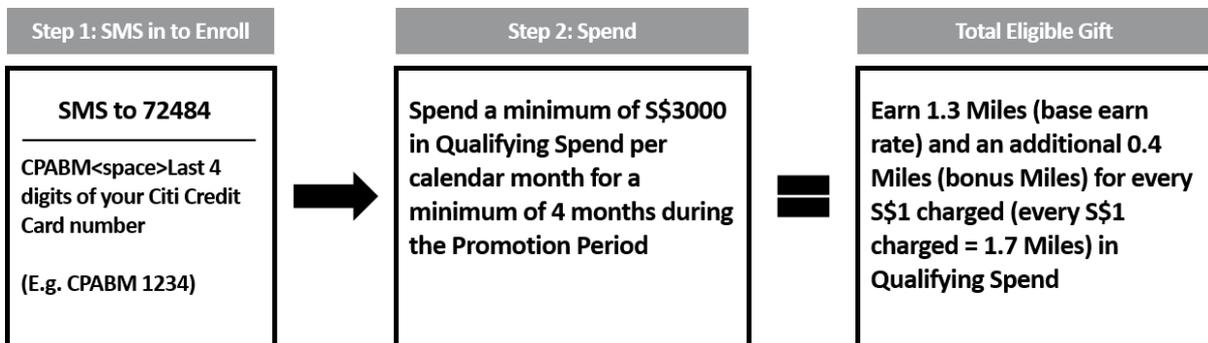


FIGURE 2: Campaign Mechanics for Eligible Cardmembers (Citi Prestige Card)

An Eligible Cardmember (Citi Prestige Card) who fulfils the Minimum Spend of at least S\$3,000 in Qualifying Spend per calendar month for the Minimum Period of at least 4 months during the Promotion Period will receive 4.25 ThankYou Points (equivalent to 1.7 Miles) for every S\$1 charged in Qualifying Spend during the Promotion Period. Upon SMS enrollment in the aforementioned specified format, the Cardmember will receive an automatic reply SMS acknowledging receipt of their SMS. The additional 1 ThankYou Point earned on the Qualifying Spend will be credited to the Eligible Card account within eight (8) weeks from the end of the Promotion Period.

Campaign Mechanics for Citi PremierMiles Cardmembers

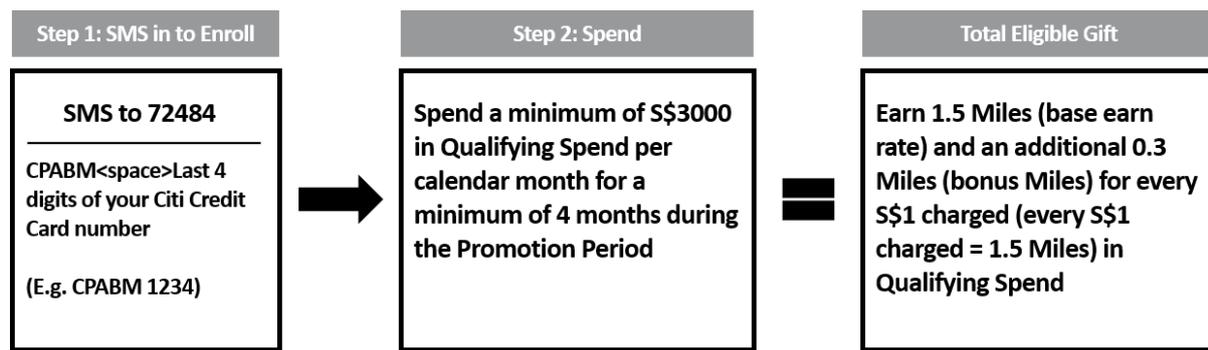


FIGURE 3: Campaign Mechanics for Eligible Cardmembers (Citi PremierMiles Card)

An Eligible Cardmember (Citi PremierMiles Card) who fulfils the Minimum Spend of at least S\$3,000 in Qualifying Spend per calendar month for the Minimum Period of at least 4 months during the Promotion Period will receive 1.5 Miles for every S\$1 charged in Qualifying Spend during the Promotion Period. Upon SMS enrollment in the aforementioned specified format, the Cardmember will receive an automatic reply SMS acknowledging receipt of their SMS. The additional 0.3 Miles (Bonus Miles) earned on the Qualifying Spend will be credited to the Eligible Card account within eight (8) weeks from the end of the Promotion Period.

Illustration of Total Eligible Gift for Cardmember who met Promotion Qualifying Conditions (Example used is for Eligible Citi PremierMiles Cardmember)

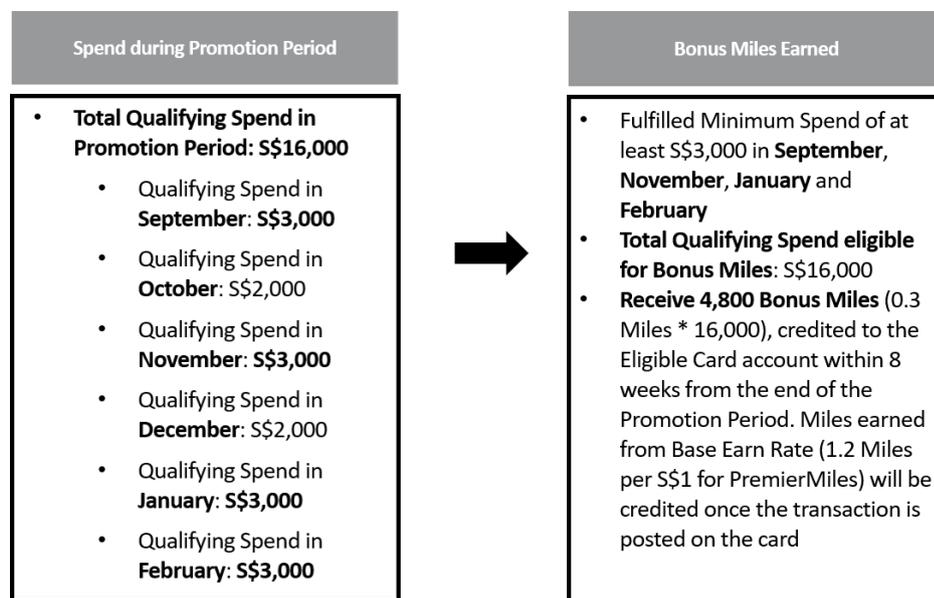


FIGURE 4: Illustration of Bonus Earned for Eligible Citi PremierMiles Cardmember (Scenario 1) – Customer met Promotion Qualifying Conditions (Minimum S\$3,000 in Qualifying Spend per calendar month for a minimum of 4 months) to qualify for Gift

Illustration of Cardmember who did not meet Promotion Qualifying Conditions

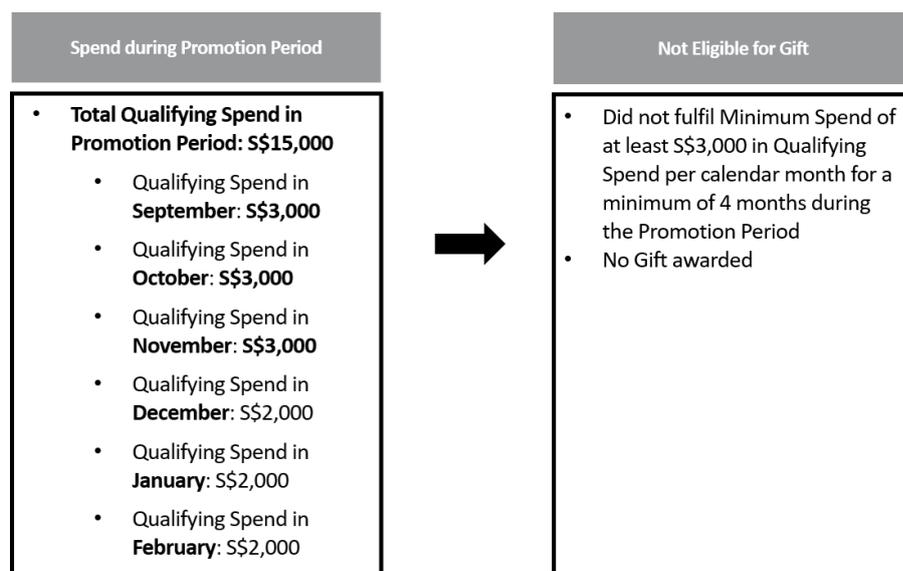


FIGURE 5: Customer did not meet Promotion Qualifying Conditions (Minimum S\$3,000 in Qualifying Spend per calendar month for a minimum of 4 months) to qualify for Gift

4. Qualifying Spend will be determined by its 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.
5. The Bonus ThankYou Points or Bonus Miles will be applied only in respect of and up to the first S\$180,000 Eligible Spend made during the Campaign Period.
6. An Eligible Cardmember whose Eligible Card is closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) during the Promotion Period or before the fulfilment of the Gift, will not be entitled to participate in the program and receive the Gift on or after the date on which the Eligible Card is closed/suspended/terminated.
7. 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, Citibank reserves the right to forfeit/clawback the Bonus ThankYou Points or Bonus Miles.
8. The use and redemption of Citi ThankYou points is governed by the Citibank ULTIMA Cardmember's Agreement (for Citi ULTIMA Card), the Citibank Prestige Cardmember's Agreement (for Citi Prestige Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
9. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Card) which is available at www.citibank.com.sg.

10. The Gift is non-exchangeable and not redeemable for cash.
11. This Promotion is not valid in conjunction with other promotions, discounts or vouchers.
12. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion and to terminate this Promotion, add, delete or change any of these terms and conditions at any time.
13. Unless otherwise stated, vouchers or other promotional discounts are not valid in conjunction with other tactical promotions or discounts.
14. 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.
15. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction qualifies as Qualifying Spend, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Gift already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed Eligible Transaction or where there has been a wrongful fulfilment of Gift to an Eligible Cardholder, including debiting the value of the Gift from the Eligible Card account
16. 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.
17. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.

Dated 14th August 2020