

**Citi PremierMiles Card: Up to 4 Citi Miles per S\$1 of Eligible Spend Promotion (“Promotion”)  
Terms and Conditions**

**Promotion Period: 1 November 2020 – 31 December 2020**

**1. Definitions:**

- a. “Eligible Card” refers to the Citi PremierMiles Card issued by Citibank Singapore only.
- b. “Eligible Cardmember” refers to an individual who:
  - i. Currently holds an Eligible Card as a main cardholder; and
  - ii. the Eligible Card is approved and issued on or before 31 July 2020.
- c. “Cardmember Agreement” refers to the Citibank PremierMiles Cardmember’s Agreement.
- d. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- e. “Citi Miles” refers to the miles that an Eligible Cardmember can earn on retail purchases charged to the Eligible Card under the Citibank PremierMiles Program Terms and Conditions.
- f. “Promotion Period” refers to the period from 1 November 2020 to 31 December 2020 (both dates inclusive).
- g. “Qualifying Spend” refers to any retail transactions (including Citi PayAll transactions and/or internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/ disputed/ unauthorised/ fraudulent retail purchases, (iii) Quick Cash/Ready Credit PayLite and other instalment loans, (iv) Paywise/ cash advance/ quasi-cash transactions/ balance transfers/ annual card membership fees/interest/goods and services taxes, (v) betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel; (vi) bill payments made using the Eligible Card as a source of funds, (vii) late payment fees and (viii) any other form of service/ miscellaneous fees.
- h. “Promotion Qualifying Conditions” refers to the conditions set out in clause 3 below.
- i. “Bonus Citi Miles” refers to the additional Citi Miles that Eligible Cardmembers will earn on Eligible Spend upon meeting the Promotion Qualifying Conditions.
- j. “Online Transaction” refers to transactions made via the internet or mobile applications, which is determined by system indicators reflecting that it is an online transaction and which is processed by the respective merchants/acquirers as an online transaction through Visa/Mastercard networks. These indicators are decided by the relevant merchant and/or their acquirer and are not determined by Citibank.
- k. “Eligible Spend” refers to certain Online Transactions which do not fall under the excluded Merchant Category or which are not in respect of a merchant that has been excluded by the bank, as set out in [www.citibank.com.sg/rwdexcl](http://www.citibank.com.sg/rwdexcl) and non-online transactions (“Offline Transaction”) made at only eligible Merchant Category Codes (“Eligible MCC”) as listed in the table below in respect of which the Bonus Citi Miles can be accorded IF the Promotion Qualifying Conditions are met. Please refer to the Eligible Spend table below for more details.

**ELIGIBLE SPEND TABLE**

<b>Category: ONLINE TRANSACTION</b>	
All Online Transactions except 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 <a href="http://www.citibank.com.sg/rwdexcl">www.citibank.com.sg/rwdexcl</a>	
<b>Category: OFFLINE TRANSACTION</b>	<b>Eligible Merchant Category Code (MCC)</b>
DINING	5811, 5812, 5813, 5814
DEPARTMENT / CLOTHING STORES	5262, 5309, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5691, 5699
COMPUTER / ELECTRONICS / FURNITURE	5045, 5712, 5732

- 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. Citibank does not determine the merchant's MCC.
- 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.

<b>Eligible Card</b>	<b>SMS in the prescribed format below to 72484</b>
Citi PremierMiles Card	PMSPEND<space>Last 4 digits of your Citi PremierMiles Card number (e.g. PMSPEND 1234)

- b. Enrollment for this Promotion is subject to a cap of the first 25,000 Eligible Cardmembers. An Eligible Cardmember is only successfully enrolled if he received an SMS from Citibank confirming that his enrollment request has been received.
- c. 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. Confirms that he has read, accepted and agreed to be bound by the Promotion terms and conditions; and
  - iii. Consents to Citibank sending SMS notifications pertaining to the Promotion to the Eligible Cardmember.

**3. Campaign Mechanics ("Promotion Qualifying Conditions"):**

**Tier A – Additional 1.8 Citi Miles**

<b>Minimum Qualifying Spend required in each calendar month</b>			<b>Base Miles earned on Eligible Spend</b>	<b>Bonus Citi Miles on Eligible Spend</b>	<b>Bonus Citi Miles Cap for the entire Promotion</b>
<b>November 2020</b>		<b>December 2020</b>	1.2 miles per S\$1 spent in accordance with Citi PremierMiles Card Cardmember's Agreement	Additional 1.8 miles per S\$1 spent on Eligible Spend	Additional miles will be awarded on the first S\$10,000 Eligible Spend
S\$2,000	<b>AND</b>	S\$2,000			

**FIGURE 1: Mechanics for Tier A – Earn up to 3 Citi Miles (Additional 1.8 Citi Miles)**

**Tier B – Additional 2.8 Citi Miles**

<b>Minimum Qualifying Spend required in each calendar month</b>			<b>Base Miles earned on Eligible Spend</b>	<b>Bonus Citi Miles on Eligible Spend</b>	<b>Bonus Citi Miles Cap for the entire Promotion</b>
<b>November 2020</b>		<b>December 2020</b>	1.2 miles per S\$1 spent in accordance with Citi PremierMiles Card Cardmember's Agreement	Additional 2.8 miles per S\$1 spent on Eligible Spend	Additional miles will be awarded on the first S\$10,000 Eligible Spend
S\$5,000	<b>AND</b>	S\$5,000			

**FIGURE 2: Mechanics for Tier B – Earn up to 4 Citi Miles (Additional 2.8 Citi Miles)**

- a. An Eligible Cardmember who enrolls for the Promotion and charges at least S\$5,000 (or its equivalent in foreign currency) respectively during each calendar month of November 2020 and December 2020 will receive (i) 1.2 Citi Miles per S\$1 spent on his Eligible Spend in accordance with the Cardmember Agreement; and (ii) Additional 2.8 Citi Miles per S\$1 spent on Eligible Spend as illustrated in Figure 2 above.
- b. An Eligible Cardmember who enrolls for the Promotion and charges at least S\$2,000 but less than S\$5,000 (or its equivalent in foreign currency) respectively during each calendar month of November 2020 and December 2020 will receive (i) 1.2 Citi Miles per S\$1 spent on his Eligible Spend in accordance with the Cardmember Agreement; and (ii) Additional 1.8 Citi Miles per S\$1 spent on Eligible Spend as illustrated in Figure 1 above.
- c. For clarity, if the Eligible Cardmember fails to (i) meet the minimum Qualifying Spend on his Eligible Card within the Promotion Period, or (ii) fails to enroll for the Promotion during the Promotion Period (whether before or after he meets the minimum Qualifying Spend and regardless of the total Qualifying Spend charged to his Eligible Card during the Promotion Period), the Bonus Citi Miles will not be credited to the Eligible Cardmember's Eligible Card account.
- d. If Eligible Cardmember meets the Minimum Qualifying Spend required but did not make any Eligible Spend during the Promotion Period, no Bonus Citi Miles will be awarded.
- e. For the avoidance of doubt, the transactions made across different Eligible Cards cannot be combined to meet the Promotion Qualifying Conditions.
- f. An Eligible Cardmember will only qualify to receive Bonus Citi Miles under on either Tier A or Tier B which is determined by the Qualifying Spend made by the Eligible Cardmember during the Promotion Period.
- g. The Eligible Spend is cap at a maximum of S\$10,000 per Eligible Card during the Promotion Period and the Bonus Citi Miles is capped accordingly.
- h. The Bonus Citi Miles will be credited into the Eligible Cardmembers' Eligible Card account within two (2) months from the end of the Promotion Period.

**Example 1:**

Citi PremierMiles Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Qualified Tier	Eligible Spend charged during Promotion Period	Bonus Citi Miles to receive
Main Cardholder	Yes	Month of Nov 2020: S\$2,000 Month of Dec 2020: S\$2,000	Tier A	S\$1,000	S\$1,000 x 1.8 Citi Miles = 1,800 Citi Miles

**Example 2:**

Citi PremierMiles Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Qualified Tier	Eligible Spend charged during Promotion Period	Bonus Citi Miles to receive
Main Cardholder	Yes	Month of Nov 2020: S\$2,000 Month of Dec 2020: S\$2,000	Tier A	S\$0	No Bonus Citi Miles to receive since no spend is made on Eligible Spend categories

**Example 3:**

Citi PremierMiles Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Qualified Tier	Eligible Spend charged during Promotion Period	Bonus Citi Miles to receive
Main Cardholder	Yes	Month of Nov 2020: S\$4,000 Month of Dec 2020: S\$1,000	Not qualified for Promotion. Did not meet Minimum Qualifying Spend during month of December. 2020	S\$1,000	No Bonus Citi Miles to receive since cardholder did not meet Promotion Qualifying Conditions

**Example 4:**

Citi PremierMiles Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Qualified Tier	Eligible Spend charged during Promotion Period	Bonus Citi Miles to receive
Main Cardholder	Yes	Month of Nov 2020: S\$5,000 Month of Dec 2020: S\$3,000	Tier A	S\$2,000	S\$2,000 x 1.8 Citi Miles = 3,600 Citi Miles

**Example 5:**

Citi PremierMiles Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Qualified Tier	Eligible Spend charged during Promotion Period	Bonus Citi Miles to receive
Main Cardholder	Yes	Month of Nov 2020: S\$5,000 Month of Dec 2020: S\$5,000	Tier B	S\$4,000	S\$4,000 x 2.8 Citi Miles = 11,200 Citi Miles

- 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.
- 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 Bonus Citi Miles, will not be entitled to participate in the program and receive any Bonus Citi Miles on or after the date on which the Eligible Card is closed/suspended/terminated.
- The use and redemption of Citi Miles is governed by the Citibank PremierMiles Visa Cardmember's Agreement (for Citi PremierMiles Visa Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at [www.citibank.com.sg](http://www.citibank.com.sg).

7. Citibank shall not be responsible for any loss, damage or delay in connection with the processing of the issuance and/or redemption of Citi Miles. Additionally, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Citi Miles, to rectify any errors in the calculation, or otherwise adjust such calculation, to take such action as may be necessary to debit any erroneously credited Citi Miles (including but not limited to clawing-back/debiting the relevant Eligible Cardmember's account for such Citi Miles even if this results in a negative Citi Miles balance and/or reversing any redemption of Citi Miles and charging the account for the same).
8. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion including varying any part or all of the Bonus Citi Miles or offering a replacement of a similar value at any time, without having to give any prior notice.
9. 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. Citibank shall not be liable or responsible for the quality or fitness for use of the Bonus Citi Miles and/or any injury, loss or damage suffered as a result of, or in connection with the Promotion and/or redemption or use of the Bonus Citi Miles howsoever arising, including but not limited to, fulfillment of the Bonus Miles, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise. For the avoidance of doubt, cancellation, termination or suspension by or Citibank of this Promotion shall not entitle any party to any claim or compensation against Citibank for any and all losses or damage suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
10. 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.
11. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all customers.
12. This Promotion is not valid with other promotions unless otherwise expressly stated.

Dated October 2020