



## **Citi Rewards Card x Citi PayAll – 3X Rewards Promotion (“Promotion”) Terms and Conditions**

1. **“Citi” or “Citibank”** means Citibank Singapore Limited.
2. **“Eligible Card”** refers to a Citi Rewards Visa Signature Card or Citi Rewards World Mastercard.
3. **“Eligible Cardholder”** refers to a main or supplementary cardholder of an Eligible Card.
4. **“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](#).
5. **“Eligible Transaction”** means a payment (excluding any Citi PayAll service fee) on the Eligible Card made via Citi PayAll for the purpose of paying Rent, Education expenses, Tax, Electricity bills and condominium management fees with an Eligible Card during the Promotion Period.
6. **“Promotion Period”** refers to the period commencing on November 1, 2019 and ending on January 31, 2020 (both dates inclusive). The Citi PayAll Payment Charged Date must fall within the Promotion Period in order to qualify as Eligible Transaction. For avoidance of doubt, 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.
7. **“Points”** refers to Citi ThankYou Points or ThankYou Points earned on your Citi Rewards Visa Signature Card or Citi Rewards World Mastercard.
8. **“Points Validity Period”** means a period of 60 months for Eligible Cardholders by reference to which Points are calculated, but so that the first Points Validity Period shall commence on the date when the Eligible Cardholder is entitled to participate in the Program and expire at the end of 60 months thereafter and each subsequent Points Validity Period will commence on the expiry of the previous one.
9. **“Reward”** means any goods, services, benefits, arrangements or other privileges (including, without limitation, a waiver of annual card membership fees or a cash rebate), as may be determined by the Bank in its reasonable discretion, which may be redeemed or obtained by the use of the Points under the Citi ThankYou Rewards program.
10. Eligible Cardholders will earn 1X Point (base earn rate) and an additional 2X Points (bonus points) for every S\$1 charged (every S\$1 charged = 3 Points) for every Eligible Transaction. Points are calculated on the amount of each Eligible Transaction, rounded down to the nearest Point. This is subject to the Eligible Cardholders paying the PayAll Service Fee stipulated during the enrolment. The 1X Point (base earn rate) and additional 2X Points (bonus points) earned on the Eligible Transaction will be credited to the Eligible Card account on the day the Eligible Transaction is posted.
11. Points earned within a Points Validity Period must be used within that Points Validity Period and shall not be carried forward to subsequent Points Validity Periods. Any Points which are not used as at the last day of a Points Validity Period shall be available for use for a further 3

months, thereupon such unused Points shall be automatically cancelled and shall not thereafter be available for use by the Eligible Cardholder nor be reinstated.

12. The 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 Points are credited.
13. 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 Points, will not be entitled to participate in the program and receive any Points on or after the date on which the Eligible Card is closed/suspended/terminated.
14. The use of the Points and the redemption of Rewards are subject to the Citi ThankYou Rewards terms and conditions which is available at [www.citibank.com.sg/citirewards](http://www.citibank.com.sg/citirewards).
15. 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.
16. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction is an Eligible Transaction, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Points already credited at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed Eligible Transaction or where there has been a wrongful crediting of Points to an Eligible Card account.
17. 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.
18. 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.

Dated October 2019