



**Citi Cash Back+ Card**  
**On-line Product-Led Acquisition Promotion**  
**February 2020 – May 2020 (“Promotion”)**  
**4.5% Cash Back Welcome Offer**

**Terms and Conditions**

1. Definitions:

- a) “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b) “Eligible Cardmember” refers to an individual who:
  - i. has applied for the Eligible Card through an on-line acquisition channel; and
  - ii. does not have an \*existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
  - iii. did not previously have a Citi Credit Card (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Card; and
  - iv. has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card; and
  - v. is not an employee of Citibank and its affiliates; and
  - vi. is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.

\*For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
- c) “Eligible Card” refers to the Citi Cash Back+ Card only.
- d) “Promotion Period” refers to the period from 14 February 2020 to 31 May 2020 (both dates inclusive).

- 2. “Eligible Spend” refers to any retail transactions (including internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded / disputed / unauthorized / 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.
- 3. “Qualifying Period” refers to the period starting from the Eligible Card approval date to the end of that calendar month (“First Month”) and, three full calendar months immediately after the end of that First Month. Example: if the Eligible Card is approved on 15 February 2020, the Qualifying Period will be from 15 February 2020 (i.e. card approval date) to 31 May 2020 (i.e. three full calendar months starting from February), both dates inclusive.
- 4. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service (“SMS”) notifications pertaining to the Promotion to him/her.
- 5. An Eligible Cardmember who meets all of the conditions below will qualify to receive 4.5% Cash Back (“Welcome Offer”) set out below:
  - a) applies for one (1) main Eligible Card within the Promotion Period via an online application (an online application is an application made via Citibank’s online application platform or such other online platforms through which an application may be made); and
  - b) the application for the Eligible Card must be approved and successfully opened within 30 days from the date of application

<b>Cash Back</b>	<b>1.6% (“Base Rate”)</b>	<b>+</b>	<b>2.9% (“Bonus Rate”)</b>	<b>=</b>	<b>4.5% Cash Back</b>
<b>Conditions</b>	Base Rate will be applied on Eligible Retail Purchases in accordance with the Citi Cash Back+ Card Cardmember’s Agreement (refer to Section 3 Issuance of Cash Back). There is no cap to the amount of cash back earned under the Base Rate.		Bonus Rate will be applied only in respect of and up to the first S\$5,000 Eligible Spend made during the Qualifying Period (“Bonus Cash Back Amount”). Accordingly, the Bonus Cash Back Amount is capped at S\$145.		



6. The Bonus Cash Back Amount will be credited to the Eligible Card within two (2) calendar months from the end of the Qualifying Period given that all the conditions in Clause (5) has been satisfied.
7. In the event that the Eligible Cardmember's Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of crediting the Bonus Cash Back Amount, Citibank reserves the right to forfeit the Bonus Cash Back Amount.
8. The Bonus Cash Back Amount credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card account in cash.
9. 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 fulfilment of the Bonus Cash Back Amount will not be entitled to receive any Bonus Cash Back Amount on or after the date on which the Eligible Card is closed/suspended/terminated.
10. In the event that the Eligible Cardmember has accumulated the Eligible Spend on his/her Eligible Card within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the Bonus Cash Back Amount.
11. The "spend date" of any Eligible 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.
12. 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.
13. 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.
14. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
15. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
16. Citibank reserves the right to offer different promotions/offers depending on channel or platform.

**Updated as of February 2020**