



Citi Cash Back Card and Bakeries & Confectionery Stores Promotion Terms & Conditions:

1. Definitions:

- a. "Citibank" means Citibank Singapore Limited.
- b. "Eligible Card" means any Citi Cash Back Visa Signature / World Mastercard / Platinum Mastercard.
- c. "Eligible Cardholder" means any cardholder (including supplementary cardholders) of an Eligible Card.
- d. "Promotion" refers to 'Citi Cash Back Card and Bakeries & Confectionery Stores Promotion'.
- e. "Qualifying Transaction" means a payment transaction made at bakeries and/or confectionery stores determined by the following Merchant Category Codes (MCC):

Merchant Category Code (MCC)	Description
MCC 5462	Bakeries
MCC 5441	Candy, Confectionery or Nuts Stores

- f. "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's activity. Unless Citibank is the merchant acquiring bank, Citibank does not determine the merchant's MCC.
- g. "Retail Spend" means purchases of any goods and/or services by the use of the card but excludes without limitation:
 - 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; and
 - 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 (you acknowledge that this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and you agree to refer to this list for any updates);provided always that the bank is entitled, in its reasonable discretion, to take into account or disregard any card transaction or charges or retail purchase in the calculation of cash back or to otherwise vary the basis of calculation of cash back. Any cash back earned from any of the above transactions will be debited.
- h. "Statement Month" refers to the period between an Eligible Cardholder's monthly Eligible Card statements of account.

2. This Promotion is open to all Eligible Cardholders.

3. Eligible Cardholders will earn Basic and Additional Cash Back on all Qualifying Transactions charged to the Eligible Card during the corresponding promotion periods, in accordance with the table below:



Cash Back earned on Qualifying Transactions	Promotion Period	Total Retail Spend in a Statement Month	
		≥S\$888	<S\$888
Basic Cash Back Earn Rate	19 November – 31 December 2018	0.25% (no cap on Basic Cash Back earned)	0.25% (no cap on Basic Cash Back earned)
Additional Cash Back Earn Rate	19 November – 31 December 2018	7.75% (Additional Cash Back capped at S\$25 per Statement Month)	-

4. The Cash Back that an Eligible Cardmember can earn under this Promotion is in addition to the Cash Back that an Eligible Cardmember can earn on other categories of expenses as set out in the in the Citi Cash Back Visa/Mastercard Cardmember's Agreement. The Eligible Cardmember's use of the Eligible Card remains subject to the terms of the Citi Cash Back Visa/Mastercard Cardmember's Agreement.
5. Citibank assumes no responsibility for any incomplete, lost, late, damaged, illegible or misdirected communication (SMS or otherwise), for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled, or delayed electronic transmission, which may have an impact on Citibank's calculation of Cash Back due to an Eligible Cardmember under this Promotion.
6. Citibank assumes no liability or responsibility 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.
7. Citibank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants.
8. Citibank reserves the right at its absolute discretion to terminate or vary the terms of the Promotion from time to time without having to give any prior notice.