



## Citi Cash Back Card and Citi Rebate Program Terms & Conditions:

1. Definitions:
  - a. "Citibank" means Citibank Singapore Limited.
  - b. "Card" means Citi Cash Back Visa and/or Mastercard Credit Card issued by Citibank.
  - c. "Cardmember" means a person to whom a card is issued and includes the supplementary cardmember where the context requires.
  - d. "Card account" means the account maintained with Citibank in respect of the card.
  - e. "Card transaction" means a transaction carried out whether by using the card, the card account number and/or the PIN or via TBS or otherwise, whether with or without the cardmember's knowledge or authority (including a payment for any goods, services and/or benefits and a payment for any charitable purpose and any cash advance).
  - f. "Citi Rebate" means the cash rebate(s) that the cardmember is entitled to receive at the participating Citi Rebate merchants and may extend to any card transaction as determined by Citibank.
  - g. "Program" means the Citi Cash Back Card and Citi Rebate Program.
  - h. "Retail purchases" means a purchase of any goods or services by the use of the card and may, at its reasonable discretion and with reasonable notice, include or exclude any card transaction as may be determined by Citibank.
2. Issuance and Redemption of Citi Rebate:
  - a. When a cardmember charges their retail purchases (excluding e-commerce retail purchases/transactions) to his/her card account at a participating merchant, such cardmember will be entitled to receive Citi Rebate equivalent to a percentage of their retail purchase (such percentage to be determined by the participating Citi Rebate merchant and/or Citibank), subject to any minimum spend requirement or such other requirements imposed by the participating merchant. Citi Rebate may be earned on all Citibank credit cards issued in Singapore only, except Citi PremierMiles American Express Card, Citibank staff Business Gold Cards and Corporate Cards. The list of Citi Rebate participating merchants is set out on [www.citibank.com.sg/citirebate](http://www.citibank.com.sg/citirebate).
  - b. Citi Rebate shall be calculated on the amount of each retail purchase transaction (not taking into account the amount of retail purchase transaction which was off-set by any redeemed Citi Rebate), rounded to the nearest 2nd decimal place. Any refunded retail purchases will not be accredited Citi Rebate. Accordingly, any Citi Rebate which has been credited to the cardmember in respect of a retail purchase which is subsequently refunded may be debited by us accordingly, whether or not such debiting may result in a negative Citi Rebate balance in the cardmember's card account.
  - c. In determining the amount of retail purchases for purposes of calculation of Citi Rebate, e-commerce retail purchases/transactions, annual cardmembership fees, interest, late payment charges, GST, cash advances, extended payment plan, income tax payments and other fees and charges shall not be taken into account provided always that we are entitled, in its reasonable discretion, at any time and from time to time and with reasonable notice, to determine whether to take into account any card transaction or charges or retail purchase in the calculation of Citi Rebate or to otherwise vary the basis of calculation of Citi Rebate.
  - d. Cardmembers may choose to accumulate the Citi Rebate over several retail purchase transactions or may redeem the Citi Rebate at the any participating Citi Rebate merchant in their subsequent retail purchase for up to the full price of the retail purchase, subject to the Citi Rebate available in the cardmember's card account.
  - e. For the purposes of redemption of Citi Rebate, 1 Citi Rebate is equivalent to S\$1.
  - f. A cardmember can check his/her Citi Rebate earned by going to any participating merchant with his/her card or calling the Citiphone hotline to enquire how much Citi Rebate he/she has available in his/her card at any one time.
  - g. If a cardmember has more than 1 card, the Citi Rebate earned on all card accounts cannot be aggregated.
  - h. Citi Rebate earned by a basic cardmember will be credited to the basic cardmember's card account and may only be redeemed by the basic cardmember in his subsequent retail purchase at any participating Citi Rebate merchant. Citi Rebate earned by a supplementary cardmember will be credited to the supplementary cardmember's card account and may only be redeemed by the supplementary cardmember in his subsequent retail purchase at any participating Citi Rebate merchant.
  - i. Citi Rebate is not transferable and not exchangeable for cash or credit.
  - j. For the avoidance of doubt, Citi Rebate may only be redeemed at participating Citi Rebate merchants. There are no other channels for redemption of Citi Rebate. However, we have the right to introduce more channels for redemption.
  - k. Any request for adjustment of Citi Rebate is subject to our approval at its reasonable discretion.
  - l. Citibank shall not in any way be liable for any goods or services or the quality or performance of such goods or services supplied by any participating Citi Rebate merchant. The cardmember should seek redress and



direct any complaints or comments in respect of such goods and services to the respective participating Citi Rebate merchant.

3. Other Conditions:

- a. Citibank may at any time vary, modify or amend these terms and conditions as it may, in its reasonable discretion, think fit, and the cardmember shall be bound by such variations and amendments provided such variations and amendments are communicated to the cardmember.
- b. Any abuse or fraud in respect of the issuance or redemption of Citi Rebate may result in the cancellation of accumulated Citi Rebate and/or reversal of Citi Rebate credited to the card account.
- c. Without prejudice to any of Citibank's rights and remedies, Citibank is entitled, at any time, in its reasonable discretion with reasonable notice, to terminate the Program or withdraw, cancel or invalidate any Citi Rebate already earned or issued.
- d. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of Citibank or its servants or agents. Citibank shall not be responsible for any delay in the transmission to it of evidence of retail purchases.
- e. The cardmember hereby authorizes Citibank to disclose information regarding the cardmember and the cardmember's card account to third parties for the purposes of the Program.
- f. Save in the case of gross negligence or willful default, Citibank shall not be liable for any errors, delays, omissions in the performance of its obligations under these terms and conditions.
- g. Citibank's records of all matters relating to the Program are conclusive and binding on the cardmember save in the case of Citibank's manifest or clerical error. Citibank is entitled, for any reason and at any time, with reasonable notice, to suspend the calculation or accumulation of Citi Rebate, to rectify any errors in the calculation, or otherwise adjust such calculation.
- h. Citibank's decision on all matters relating to the Program is final and binding on the cardmember.
- i. The Program is subject to the above terms and conditions, the Citi Cash Back Visa/Mastercard Cardmember's Agreement and such other terms and conditions which Citibank may impose from time to time with reasonable notice.