

Citi Credit Card Online Acquisition Promotion 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 (as a main cardmember) during the Promotion Period through any of the Citibank webpages listed below ("Citibank Webpages") and opted for this Promotion and obtained approval for the Eligible Card during the Approval Period (as defined in Clause 5 below); and

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC400&scodde=WW9ARW34&ECID=TnC1> or

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC450&scode=WW9ARW34&ECID=TnC2> or

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC430&scode=WW9ARW34&ECID=TnC3> or

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC033&scode=WW9ARW34&ECID=TnC4> or

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC400&scode=WW9ARW35&ECID=TnC5> or

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC450&scode=WW9ARW35&ECID=TnC6> or

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC430&scode=WW9ARW35&ECID=TnC7> or

<https://www.citibank.com.sg/acquisition/SGGCB/assetindex.html#accope?rcode=MC033&scode=WW9ARW35&ECID=TnC8>)

ii. does not have an *existing Citi Credit Card (as a main cardmember) at the time of his/her application or 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.

vii. is not an individual resident of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican and The Isle of Man

** 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, Citi Cash Back Card, Citi PremierMiles Card & Citi Rewards Card only.

d) "Promotion Period" refers to the period from 1st July 2020 to 14th July 2020 (both dates inclusive).

2. "Qualifying 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, one (1) full calendar month immediately after the end of that First Month. For example: if the Eligible Card is approved on 7 July 2020, the Qualifying Period will be from 7 July 2020 (i.e. card approval date) to 31 August 2020 (i.e. one full calendar month starting from July), 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. The first 1500 Eligible Cardmembers* who meets **all** of the conditions below will qualify to receive a S\$300 cash back ("Welcome Offer"). In addition, the first 500 Eligible Cardmembers who have applied for the Eligible Card via MyInfo on the Citibank Webpages and who have met **all** the conditions below will receive an additional top up of S\$50 cash back ("Additional Cash Rebate").

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 ("Approval Period"); and

c) the Eligible Cardmember must make a **Qualifying Spend of at least S\$500** (Qualifying Spend Amount") on his/her Eligible Card that he/she holds as main cardholder during the Qualifying Period.

**The determination of the first 1500 Eligible Cardmembers is based on the date that the Eligible Cardholder's application for the Eligible Card is approved.*

6. Fulfillment of Welcome Offer when the Eligible Cardmember fulfills the Qualifying Spend Amount during the

Qualifying Period:

a) The Welcome Offer of S\$300 cash back for the first 1,500 Eligible Cardmembers and, where applicable, the Additional Cash Rebate of S\$50 for the first 500 Eligible Cardmembers who have applied for the Eligible Card via MyInfo on the Citibank Webpages will be credited to the Eligible Card within two calendar months from the date all the conditions in Clause (5) has been satisfied (for example, if the Eligible Cardmember satisfies the Qualifying Spend Amount in his/her First Month of the Qualifying Period, the Eligible Cardmember will receive his/her Welcome Offer by the end of the Third Month of the Qualifying Period).

b) 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 Welcome Offer and the Additional Cash Rebate (where applicable), Citibank reserves the right to forfeit the Welcome Offer.

c) The Welcome Offer credited and Additional Cash Rebate (where applicable) 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.

d) 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 Welcome Offer and the Additional Cash Rebate (where applicable) will not be entitled to receive any Welcome Offer on or after the date on which the Eligible Card is lost/suspended/terminated.

e) In the event that the Eligible Cardmember has accumulated the Qualifying Spend Amount on his/her Eligible Cards or Eligible Account within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, and as a result the Eligible Cardmember no longer meets the Qualifying Spend Amount within the Qualifying Period, Citibank reserves the right to forfeit/clawback the Welcome Offer and the Additional Cash Rebate (where applicable).

7. The "spend date" of any 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.

8. In the event that the Eligible Cardmember has multiple approved Eligible Card accounts, the Welcome Offer and the Additional Cash Rebate (where applicable) will be credited to the Eligible Cardmember's Eligible Cards based on the card account open date. For Eligible Cards with same account open date, the Welcome Offer and the Additional Cash Rebate (where applicable) will be credited to the Eligible Cardmember's Eligible Cards in the following order of priority starting with Citi Cash Back+ Mastercard, Citi PremierMiles Mastercard, Citi Rewards Mastercard and Citi Cash Back Mastercard, provided that Citibank reserves the right to amend the priority at any time.

9. 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.

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 discretion and will be final and binding on all customers.

12. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated. For the avoidance of doubt, if an Eligible Cardmember was redirected from a third party's website to any of the Citibank Webpages and if such Eligible Cardmember opts for this Promotion on such Citibank Webpage, such Eligible Cardmember would not be eligible for any other promotion (including the relevant third party's promotion in respect of an Eligible Card application).

13. Citibank reserves the right to offer different promotions/offers depending on channel or platform.