



Citi Mastercard – Spend and Get Promotion Terms and Conditions
26th October 2021 – 25th November 2021

1. Definitions

- a. **“Citi”** or **“Citibank”** refers to Citibank Singapore Limited.
- b. **“Eligible Cardmember”** refer to main cardmember of the Eligible Cards. The spend on any supplementary card(s) shall be consolidated under the main Eligible Cardmember’s account.

- c. **“Eligible Cards”** refers to these cards below

Citi Prestige Mastercard
Citi Rewards Mastercard
Citi PremierMiles Mastercard
Citi Cash Back+ Mastercard
Citi Cash Back Mastercard

- d. **“Promotion”** refers to the Citi Mastercard – Spend and Get Promotion
- e. **“Promotion Period”** refers to the period commencing on 26th October 2021 and ending on 25th November 2021 (both dates inclusive).
- f. **“Qualifying Spends”** refers to any retail transaction made to an Eligible Card which **does not arise** from any:
- 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;
 - 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 sent out in www.citibank.com.sg/rwdexcl (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardmembers shall refer to this list for any updates)



- g. A 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 activity. Citibank does not determine the merchant's MCC.
- h. **"Qualifying Criteria"** refers to an Eligible cardmember spending S\$1,000 in Qualifying Spends across such Eligible cardmember's Eligible Cards within the Promotion Period.
- i. **"Gift"** refers to the S\$50 Shopee e-voucher to be awarded to the Eligible Cardmember who meets the Qualifying Criteria. The S\$50 Shopee e-voucher will be in the form of a promo code which is valid for 6 months from the date of issuance. Each unique e-voucher code is applicable for single use promotion code. When using the code, if the purchase is less than the value of e-voucher S\$50, no refunds of the unutilized portion of the code will be refunded to the Eligible Customer. Likewise, if the purchase when using the code is above the value of e-voucher S\$50, the cost of the purchase in excess will be borne by the Eligible Cardmember.
- j. An Eligible Cardmember will only be entitled to receive **one Gift** under this Promotion.
- k. This Promotion is solely offered and sponsored by Citibank. Any merchants listed in these terms and condition have no agreement or affiliation with, and have not authorized or endorsed, Citibank in relation to this Promotion. All queries relating to the Promotion should be directed to Citibank.

2. Participation and Enrollment

- a. To participate in this Promotion, Eligible Cardmembers need to enroll by sending a Short Message Service ("SMS") in the format specified below from his/her registered mobile number in Citi's records within the Promotion Period.

Eligible Cards	SMS in the prescribed format below to 72484
Citi Prestige Mastercard	CITIMC<space>Last 4 digits of any of your Citi Mastercard number (e.g., CITIMC 1234)
Citi Rewards Mastercard	
Citi PremierMiles Mastercard	
Citi Cash Back+ Mastercard	
Citi Cash Back Mastercard	

- b. Enrollment for this Promotion is subject to a **cap of the first 4,000 Eligible Cardmembers**. An Eligible Cardmember is only successfully enrolled if he/she received an SMS from Citibank confirming that his/her enrollment request has been received.
- c. Enrollment by Eligible Cardmember will be accepted during the Promotion Period of this Promotion, **subject to a cap of the first 4,000 Eligible Cardmembers** as indicated in Clause 2b.



- d. Eligible Cardmembers are only allowed to enroll for this promotion with the details of 1 Eligible Card. Any Qualifying Spends across additional Eligible Cards under the same Eligible Cardmember who has successfully enrolled will be taken into account in determining whether the Qualifying Criteria has been met.
- e. By enrolling for the Promotion and sending the SMS in the aforementioned format, an Eligible Cardmember consents to Citibank sending SMS notifications pertaining to the Promotion to him/her.

3. Promotion Mechanics

- a. An Eligible Cardmember who has successfully enrolled for this Promotion will be awarded S\$50 Shopee e-voucher for an accumulated Qualifying Spends of S\$1,000 charged across all such cardmember’s Eligible Cards during the Promotion Period.
- b. This Promotion will not be applicable with any existing accelerated rewards programs, any other promotion or discount/rebate arrangements.

Illustration:

Successfully enrolled Citi Rewards Mastercard		Citi Mastercard Spend and Get Promotion		
Transaction type and date	Your Spend	Qualifying Spends?	Total Qualifying spends	Cardmember qualifies for S\$50 Shopee e-voucher
26 th Oct 2021 - Food Delivery	S\$300	Yes	S\$1200	
30 th Oct 2021 - Online Shopping	S\$300	Yes		
3 rd Nov 2021 – AXS payment	S\$500	No		
25 th Nov 2021 – Dining spends	S\$600	Yes		

- c. For clarity, the S\$1,000 Qualifying Spends will be determined by “spend date” which is the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
- d. Eligible Cardmember will receive a notification sent via SMS and/or email containing redemption details of the Gift within three (3) months from the end of the Promotion Period. The Gift will only be available on the Citi Mobile® App and Eligible cardmembers will be required to login to retrieve the Gift. The Eligible Cards account must be in valid and in good standing at the time the Gift is sent. The Gift is non-exchangeable and not redeemable for cash. Citibank will not be responsible for non-receipt of SMS and the SMS cannot be resent.
- e. Eligible Cardmembers are required to have access to their Citi Mobile® App to redeem the Gift. No other form of fulfillment will be provided. If Eligible Cardmembers have any technical issues with the Citi Mobile® App, they can contact Citibank for assistance.
- f. Eligible Cardmembers may refer to <https://www.citibank.com.sg/gcb/citi-mobile> for details on downloading and navigating Citi Mobile® App.
- g. 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 fulfillment of the Gift will not be entitled to receive the Gift on or after the date on which the Eligible Card is closed/suspended/terminated.



- h. This Promotion offer shall not be transferrable to any other Citi Cardmembers during said promotion period

4. General Terms and Conditions

- a. 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.
- b. Citibank has the right to debit from the Eligible Cardmember's account, even if such debiting will cause the Eligible Cardmember's account to go into a negative balance, any Gift already credited to such card account in respect of any refunded, cancelled or disputed Eligible Transactions or in the event that Citibank had erroneously credited these into the Eligible Cardmember's account.
- c. 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.
- d. Citibank shall not be liable in any way to any Eligible Cardmember for any loss or damage or expense arising out of or in connection with the Promotion, including without limitation, from any late or non-receipt of SMS notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- e. Citibank's decision on all matters relating to the Promotion will be at its reasonable discretion and will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.

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