

Citi PremierMiles Foreign Currency Spend Promotion (“Promotion”) Terms and Conditions

1. Definitions:

- a. “Cardmember Agreement” refers to the Citibank PremierMiles Cardmember’s Agreement.
- b. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- c. “Citi Miles” refers to the miles that an Eligible Cardmember can earn on retail purchases charged to his Eligible Card under the Promotion.
- d. “Eligible Card” refers to the Citi PremierMiles Visa Card issued by Citibank.
- e. “Eligible Cardmember” refers to an individual who currently holds an Eligible Card
- f. “Promotion Period” refers to the period from 1 December 2017 to 31 January 2018 (both dates inclusive).
- g. “SMS” refers to short message service.
- h. “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 transactions and monthly instalments, (iv) Paywise/ 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. For the purposes of this Promotion, any Qualifying Spend charged to a supplementary cardholder of an Eligible Card will be added to the Main cardholder’s Qualifying Spend on his main Eligible Card.
- i. “Qualifying Conditions” refers to the conditions set out in clause 3 below.
- j. “Bonus Miles” refer to the additional 1.5 Citi Miles that the Eligible Cardmember will earn upon meeting the Qualifying Conditions.
- k. References to one gender include all genders and references to the plural include the singular and vice versa.

2. Participation and Enrollment

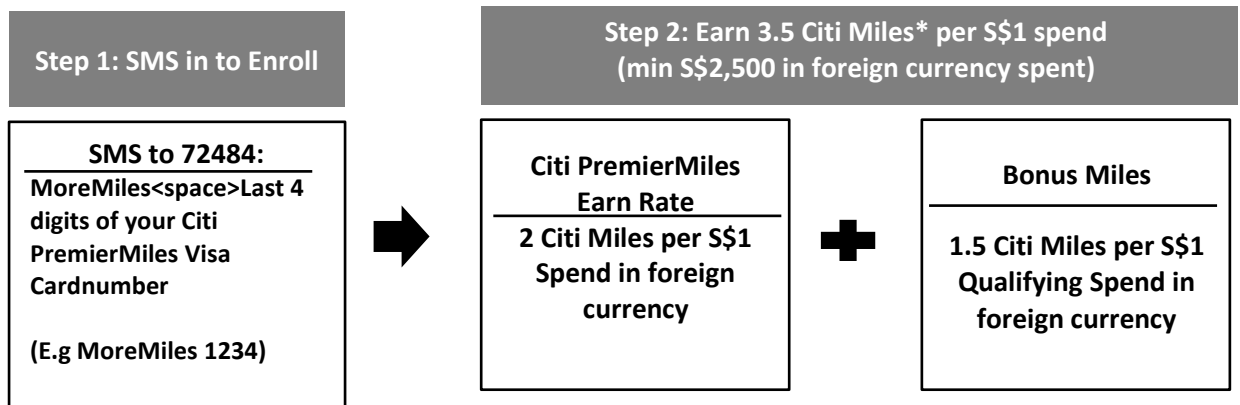
- a. Eligible Cardmembers need to enroll by sending an SMS in the format specified below from his registered mobile number in Citi’s records within the Promotion Period.

SMS to 72484:

MoreMiles<space>Last 4 digits of your Citi PremierMiles Visa card (main card) number
(E.g *MoreMiles 1234*)

- b. By sending the SMS and enrolling for the Promotion, an Eligible Cardmember:
 - i. Confirms his decision to participate in this Promotion;
 - ii. Confirms that he has read, accepted and agreed to be bound by these Promotion terms and conditions; and
 - iii. Consents to Citibank sending SMS notifications pertaining to the Promotion to the Eligible Cardmember.

3. Promotion Mechanics (“Qualifying Conditions”)



*The 3.5 Citi Miles comprises of 1.5 Bonus Miles and 2 Citi Miles per S\$1 Qualifying Spend in foreign currency according to the earn rate of the Citi PremierMiles Visa Card.

Upon SMS enrollment in the aforementioned specified format, an Eligible Cardmember will receive an automatic reply SMS acknowledging receipt of their SMS as follows: Congrats! You have been enrolled for the Citi PremierMiles Foreign Currency Spend Promotion. Visit www.citibank.com.sg/pmvfx for T&Cs.

- a. An Eligible Cardmember who enrolls for the Promotion and charges at least S\$2,500 (in foreign currency) in Qualifying Spend to his Eligible Card during the Promotion Period, will receive:
 - (1) Citi Miles on his Qualifying Spend in accordance with the Cardmember Agreement; and
 - (2) 1.5 Bonus Miles per S\$1 Qualifying Spend in foreign currency spent from the first dollar. Bonus miles are capped at Qualifying Spend of S\$8000 in foreign currency.
- b. The Bonus Miles will be automatically credited to the Eligible Cardmember’s Eligible Card account within two months from the end of the Promotion Period if he has successfully:
 - (1) enrolled for the Promotion during the Promotion Period; and
 - (2) met the minimum Qualifying Spend criteria of S\$2,500 (in foreign currency) during the Promotion Period.
- c. For clarity, if the Eligible Cardmember fails to (1) meet the minimum Qualifying Spend of S\$2,500 (in foreign currency) on his Eligible Card within the Promotion Period, or (2) fails to enroll for the Promotion during the Promotion Period (whether before or after he meets the minimum Qualifying Spend of S\$2,500 in foreign currency), the Bonus Miles will not be credited to the Eligible Cardmember’s Eligible Card account.

| Example: Customer met Qualifying Conditions | | | | | |
|--|-----------------------|--|--|--|--------------------|
| Citi PremierMiles Visa Card | SMS Enrollment | Qualifying Spend in Foreign Currency (Combined Main and Supplementary Cardholder Within Promotion Period) | CVP Earn Rate (2 miles per S\$1 foreign currency spend) | Bonus Miles Awarded (1.5 miles per S\$1 foreign currency spent from the first dollar capped at S\$8000) | TOTAL MILES |
| Main Cardholder | Yes | S\$8,000^ ^The equivalent of S\$8,000 in foreign currency | 16,000 | 12,000 | 28,000 |

4. For the avoidance of doubt, the Qualifying Spend must be charged to the Eligible Card in a foreign currency to meet the Qualifying Conditions. References to Singapore dollar amounts in these terms and conditions refer to the Singapore dollar equivalent in the foreign currency.
5. 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.
6. An Eligible Cardmember whose Eligible Card is closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) during the Promotion Period or before the fulfilment of the Bonus Miles will not be entitled to receive any Bonus Miles on or after the date on which the Eligible Card is closed/suspended/terminated.
7. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Visa Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
8. Citibank shall not be responsible for any loss, damage or delay in connection with the processing of the issuance and/or redemption of Citi Miles. Further, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Citi Miles, to rectify any errors in the calculation, or otherwise adjust such calculation.
9. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion including varying any part or all of the Bonus Miles or offering a replacement of a similar value at any time, without having to give any prior notice.
10. Citibank makes no warranty or representation for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Citibank shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties. Citibank shall not be liable or responsible for the quality or fitness for use of the Bonus Miles and/or any injury, loss or damage suffered as a result of, or in connection with the Promotion and/or redemption or use of the Bonus Miles howsoever arising, including but not limited to, fulfillment of the Bonus Miles, loss of income, profits

or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise. For the avoidance of doubt, cancellation, termination or suspension by or Citibank of this Promotion shall not entitle any party to any claim or compensation against Citibank for any and all losses or damage suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

11. 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.
12. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all customers.
13. This Promotion is not valid with other promotions unless otherwise expressly stated.