



Citi Rewards Card – 10X Rewards Promotion Terms and Conditions

1. “Promotion” refers to the Citi Rewards Card – 10X Rewards Promotion.
2. “Citibank” means Citibank Singapore Limited.
3. “Eligible Card” refers to a Citi Rewards Visa Signature Card or Citi Rewards World Mastercard.
4. “Eligible Cardholder” refers to a main or supplementary cardholder of an Eligible Card.
5. “10X Points Eligible Transaction” means
(i) a Qualifying Charge made at any department store, or retail store worldwide, or shopping website that sells clothes, shoes and bags as its main business activity, determined by the following Merchant Category Codes (MCC), and:

Merchant Category Code (MCC)	Description
MCC 5311	Department Stores
MCC 5611	Men’s and Boy’s Clothing and Accessories Stores
MCC 5621	Women’s Ready to Wear Stores
MCC 5631	Women’s Accessory and Specialty Stores
MCC 5641	Children’s and Infant’s Wear Stores
MCC 5651	Family Clothing Stores
MCC 5655	Sports and Riding Apparel Stores
MCC 5661	Shoe Stores
MCC 5691	Men's and Women's Clothing Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops
MCC 5948	Luggage and Leather Goods Stores

(ii) a Qualifying Charge made at any online retail merchants, **excluding mobile wallet and travel-related transactions***:

*For clarity, travel-related transactions are determined by the following MCCs (i.e. any transactions at merchants with the following MCCs will not be a Qualifying Charge):

Merchant Category Code (MCC)	Description
MCC 3000 to 3350	Airlines, Air Carriers
MCC 3351 to 3500	Car Rental Agencies
MCC 3501 to 3999	Lodging – Hotels, Motels, Resorts
MCC 4112	Passenger Railways
MCC 4411	Cruise Lines
MCC 4511	Airlines, Air Carriers (Not Elsewhere Classified)
MCC 4722	Travel Agencies and Tour Operators
MCC 5962	Direct Marketing – Travel-Related Arrangement Services
MCC 7011	Lodging – Hotels, Motels, Resorts (Not Elsewhere Classified)
MCC 7512	Car Rental Agencies (Not Elsewhere Classified)

6. "Qualifying Charge" means a charge 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) quasi-cash transactions. This refers to transactions representing a purchase of foreign currency or items (including but not limited to, gaming chips, money orders, lottery tickets, traveler's cheques and precious metals) which may be convertible to cash; and
 - (xiii) 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 (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardholders shall refer to this list for any updates).
7. 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. Only card transactions made under the 10X Points Eligible Transactions listed above will qualify for 10X Rewards.
8. "Points" refers to Citi ThankYou Points or ThankYou Points earned on your Citi Rewards Visa Signature Card or Citi Rewards World Mastercard.
9. "Points Validity Period" means a period of 60 months for Eligible Cardholders by reference to which Points are calculated, but so that the first Points Validity Period shall commence on the date when the Eligible Cardholder is entitled to participate in the Program and expire at the end of 60 months thereafter and each subsequent Points Validity Period will commence on the expiry of the previous one.
10. "Reward" means any goods, services, benefits, arrangements or other privileges (including, without limitation, a waiver of annual cardmembership fees or a cash rebate), as may be determined by the Bank in its reasonable discretion, which may be redeemed or obtained by the use of the Points under the Citi ThankYou Rewards program.

11. Eligible Cardholders will earn 10X Points for every S\$1 charged (every S\$1 charged = 10 Points) for every 10X Points Eligible Transaction, **up to a cap of 10,000 Points per statement month**. Points are calculated on the amount of each 10X Points Eligible Transaction, rounded down to the nearest Point.
12. For other Qualifying Charges, Eligible Cardholders will earn 1 Point for every S\$1 of Qualifying Charge made to an Eligible Card. Points shall be calculated on the amount of each retail purchase transaction, rounded down to the nearest Point.
13. Points earned within a Points Validity Period must be used within that Points Validity Period and shall not be carried forward to subsequent Points Validity Periods. Any Points which are not used as at the last day of a Points Validity Period shall be available for use for a further 3 months, thereupon such unused Points shall be automatically cancelled and shall not thereafter be available for use by the Eligible Cardholder nor be reinstated.
14. The Points earned cannot be used to offset against the minimum payment due on the Eligible Card account. The Eligible Card account must be in good standing at the time the Points are credited.
15. The use of the Points and the redemption of Rewards are subject to the Citi ThankYou Rewards terms and conditions which is available at www.citibank.com.sg/citirewards.
16. 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.
17. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction is a 10X Points Eligible Transaction, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Points already credited at its discretion, exercised reasonably, where there has been a wrongful crediting of Points to an Eligible Card account.
18. 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.

Dated March 2019