



## Citi Rewards Card Acquisition Promotion

### 1) **Definitions:**

- a) "Citi" or "Citibank" refers to Citibank Singapore Limited.
- b) "Eligible Cardmember" refers to an individual who:
  - i) does not have an \*existing Citi Credit Card (as a main cardmember) at the time of his application for the Eligible Card and
  - ii) 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 application for the Eligible Card and
  - iii) has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his application for the Eligible Card; and
  - iv) is not an employee of Citibank and its affiliates; and
  - v) 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.

\* 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 Rewards Visa Signature Card and Citi Rewards World Mastercard (each, a "Citi Rewards Card") only.
  - d) "Promotion Period" refers to the period from 1 January 2019 to 31 March 2019 (both dates inclusive).
  - e) "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/ unauthorised/ fraudulent retail purchases, (iii) Quick Cash/Ready Credit PayLite and other instalment loans, (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.
  - f) "Qualifying Spend Period" refers to the period starting from the Eligible Card approval date to the end of that calendar month ("First Month") and, three (3) full calendar months immediately after the end of that First Month. For example: if the Eligible Card is approved on 12 January 2019, the Qualifying Spend Period will be from 12 January 2019 (i.e. card approval date) to 30 April 2019 (i.e. three (3) full calendar months starting from January), both dates inclusive.
- 2) By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her.
  - 3) An Eligible Cardmember who meets all of the conditions below will qualify to receive up to 30,000 Citi ThankYou<sup>SM</sup> Points ("Points") set out below:

- a) Applies for the Eligible Card within the Promotion Period and such application is approved within 30 days from the date of application; and
- b) Meets the Qualifying Spend amount of S\$3,000 (or equivalent) and above, during the Qualifying Spend Period.

The 30,000 Points will be credited in stages

<b>Points</b>	<b>27,000 Bonus Points ("Bonus Points")</b>	<b>+</b>	<b>3,000 Points</b>	<b>=</b>	<b>30,000 Points</b>
<b>Conditions</b>	Bonus Points earned with Qualifying Spend amount is met during the Qualifying Period.		Total Points earned in accordance with the Citi Rewards Card Cardmember's Agreement when Qualifying Spend amount (made on eligible retail purchases) is met during the Qualifying Spend Period		

- 4) The Bonus Points will be credited to the Eligible Cardmember's Citi Rewards Card within two (2) calendar months from the date all the conditions in Clause (3) has been satisfied. For example: if the Eligible Cardmember satisfies the Qualifying Spend criteria in the First month of the Qualifying Spend Period, the Eligible Cardmember will receive the Bonus Points by the end of the third month of the Qualifying Spend Period.
- 5) 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 Bonus Points will not be entitled to receive any Bonus Points on or after the date on which the Eligible Card is closed/ suspended/ terminated.
- 6) The use and redemption of Points is governed by the Citi Rewards Card Cardmember's Agreement, available at [www.citibank.com.sg](http://www.citibank.com.sg).
- 7) Citibank shall not be responsible for any loss, damage or delay in connection with the processing of the issuance and/or redemption of Points. Further, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Points, to rectify any errors in the calculation, or otherwise adjust such calculation.
- 8) 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.
- 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) 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.

- 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.

Updated as of 20 December 2018