



Citibank Cash Rebate SMS Program (“Program”)

Terms and Conditions

1. Definitions

For the purposes of this Program, the following words are defined as follows:

- (a) “Account Terms and Conditions” are the terms and conditions and/or cardmember agreement that govern your Card Account;
- (b) “Cardholder, You, Your” refers to all principal/primary Cardholders of Citi Cards that is active and in good credit standing;
- (c) “Citi Card” means the Citibank SMRT Card, Citi Lazada Card, and Citi Cash Back+ Card issued by us or such other cards that we may determine from time to time;
- (d) “Citi, Citibank, We, Our, Us, Bank” means Citibank Singapore Limited;
- (e) “Cash Rebate Program” refers to the Citibank Cash Rebate Program which includes “Cash Rebate SMS”;
- (f) “Cash Rebate” refers to the statement credits credited to your Citi Card account;
- (g) “SMRT\$” means the SMRT Dollars earned on the Citibank SMRT Card; and
- (h) “Points” means the Reward Points earned on the Citi Lazada Card; and
- (i) “Cash Back” means the Cash Back Dollars earned on the Citi Cash Back+ Card.

2. Cash Rebate SMS

- (a) Cash Rebate SMS is a service that allows you to redeem your available SMRT\$/Points/Cash Back where you must send an SMS in the prescribed format via your mobile phone number that is registered in our records to initiate the redemption.
- (b) The Cash Rebate SMS redemption is subject to your internet and/or mobile phone service provider ability to support the service, and the relevant terms and charges of such service provider.
- (c) You accept and acknowledge that any SMS received by you pertaining to your SMRT\$/Points/Cash Back balance enquiry may not be encrypted and may contain personal details and information pertaining to your Citi Card accounts, and Citibank shall not be responsible or liable to you for any possible release, loss or interception of such personal details and/or information.
- (d) Citibank neither guarantees the delivery, accuracy, security, nor confidentiality of the contents of any SMS sent by Citibank to you. You must promptly update Citibank of any change to your mobile phone number. Citibank shall not be liable to you or anyone else for any losses or damages arising from the Service, including but not limited to, (a) non-delivery, delayed delivery, wrong delivery or partial delivery of any SMS; (b) inaccurate contents of any SMS; or (c) unauthorized access to the contents of any SMS by anyone.
- (e) You are required to state the amount of SMRT\$/Points/Cash Back that you would like to redeem by indicating the keyword for the respective Cash Rebate denominations. In the event that the existing SMRT\$/Points/Cash Back in the Citi Card account which are available for redemption is less than the SMRT\$/Points/Cash Back required to redeem the Cash Rebate requested, you will receive a rejection SMS and the redemption will not go through.

(f) Only the SMRT\$/Points/Cash Back accumulated on the Citi Card that was used for the SMS redemption can be redeemed. SMRT\$/Points/Cash Back from different Citi Cards cannot be accumulated for redemption. SMRT\$/Points/Cash Back accumulated on supplementary Citi Cards can only be redeemed by the principal/main Cardholder.

(g) To use the Cash Rebate SMS service to redeem the Cash Rebate:

- a. Cardholders can redeem their SMRT\$ for a Cash Rebate via SMS by sending the following to 72484:
 “RWDS <space> last 4 digits of the Card number <space> <Keyword>”

Redemption Amount	SMRT\$	Keyword
\$5 Cash Rebate	5 SMRT\$	SMRT5
\$10 Cash Rebate	10 SMRT\$	SMRT10

For example, to redeem \$10 cash rebate, Cardholder should SMS “RWDS XXXX SMRT10” to 72484, where XXXX refers to the last 4 digits of the card number.

- b. Cardholders can redeem their Points for a Cash Rebate via SMS by sending the following to 72484:
 “RWDS <space> last 4 digits of the Card number <space> <Keyword>”

Redemption Amount	Points	Keyword
\$10 Cash Rebate	4,400 Points	CASH10
\$20 Cash Rebate	8,800 Points	CASH20
\$50 Cash Rebate	22,000 Points	CASH50

For example, to redeem \$10 cash rebate, Cardholder should SMS “RWDS XXXX CASH10” to 72484, where XXXX refers to the last 4 digits of the card number.

- c. Cardholders can redeem their Cash Back for a Cash Rebate via SMS by sending the following to 72484:
 “RWDS <space> last 4 digits of the Card number <space> <Keyword>”

Redemption Amount	Cash Back	Keyword
\$10 Cash Rebate	\$10 Cash Back	CSHBK10
\$20 Cash Rebate	\$20 Cash Back	CSHBK20
\$50 Cash Rebate	\$50 Cash Back	CSHBK50

For example, to redeem \$10 cash rebate, Cardholder should SMS “RWDS XXXX CSHBK10” to 72484, where XXXX refers to the last 4 digits of the card number.

Terms Generally applicable to Citibank Cash Rebate Program

3. If the SMRT\$/Points/Cash Back redemption is successful, the amount of SMRT\$/Points/Cash Back required for the redemption will be deducted from your Citi Card account’s available SMRT\$/Points/Cash Back balance. Your relevant Citi Card account will be credited accordingly within 3-5 working days of redemption. Please note that where such successful redemption is within 3-5 working days prior to the date of issuance of your statement for the relevant Citi Card account, such credit to your relevant Citi Card account will only be reflected in your statement of

account for the following month. Accordingly, you will have to continue to make payment of the amounts as stated in your statement of account.

4. Once the redemption request has been submitted, you cannot reverse, cancel or change the redemption and the SMRT\$/Points/Cash Back used in the redemption cannot be transferred back to your available SMRT\$/Points/Cash Back balance subject to the right of the Bank to reverse or cancel the SMRT\$/Points/Cash Back redemption at its discretion exercised reasonably (including where that there has been a wrongful crediting of SMRT\$/Points/Cash Back to your relevant Citi Card account or where the redemption has been approved or processed in error).
5. SMRT\$/Points/Cash Back redeemed and statement credits credited to your Citi Card account is not considered a payment to your Citi Card account, cannot be encashed and cannot be used to offset the minimum amount due, total amount due or any amount in between that is due on your Citi Card account statement. You are required to settle at least the minimum amount due to avoid late charges from being billed to your Citi Card account.
6. Citibank shall not be responsible for your costs incurred in connection with the Cash Rebate Program. In particular, you agree that you shall bear any costs of mobile data or SMS costs incurred when you send SMSes to us or when you receive SMSes from us in connection with the Cash Rebate Program.
7. Citibank reserves the right to charge a fee for using the Cash Rebate Program provided that such fees will be disclosed on the relevant Cash Rebate Program channels where applicable.
8. Citibank may set minimum and/or maximum SMRT\$/Points/Cash Back, partial or full redemption requirements for the Cash Rebate Program at any time at our reasonable discretion.
9. Citibank has the right to change the SMRT\$/Points/Cash Back to Singapore Dollar conversion rates under the Cash Rebate Program at any time at our reasonable discretion.
10. The Cash Rebate Program may be modified or terminated at any time at our reasonable discretion.

Dated 02/2020