



Citibank Clear Platinum Card – 5X Rewards Promotion Terms and Conditions

1. "Promotion" refers to the Citibank Clear Platinum Card – 5x Rewards promotion, from 1st October 2014 to 3 October 2018, both dates inclusive.
 2. "Citibank" means Citibank Singapore Limited.
 3. Only Citibank Clear Platinum Cardholders are eligible to participate in this Promotion ("Eligible Cardholders").
 4. Eligible Cardholders are entitled to earn 5X Citi Dollars (every S\$ 1 (or foreign currency equivalent) charged = 5 Citi Dollars) when they make the following qualifying transactions with their Citi Clear Platinum Card:
 - a. Transactions made at all dining merchants worldwide, excluding hotel dining, of which dining is its main business activity. Business activity is determined as per business classification of the merchant outlet. Business classification is done when the credit card terminal is installed and classification is determined by the acquiring bank which the merchant has contracted with to process credit card payments on behalf of the merchant.
 - b. Transactions made online at online shopping merchants. Online shopping merchants include all shopping websites, and EXCLUDE all (but not limited to) travel, airline, government, brokerage/securities, insurance, tuition and online gambling websites and such other websites that Citibank may exclude from time to time.
 - c. Transactions denominated in foreign currency (i.e. any other currency except the Singapore Dollar)
- Please note that the determination of whether a transaction is a qualifying transaction is at Citibank's discretion.
5. The maximum number of Citi Dollars earned for every S\$1 (or foreign currency equivalent) charged is 5 Citi Dollars. There will be no double counting. For example a transaction made at a restaurant in USD will only be awarded 5X Citi Dollars.
 6. Qualifying transactions are charges to any Citibank Clear Platinum Card account (unless excluded by Citibank in its absolute discretion) which do not arise from any Equal Payment Plan purchases, refunded, disputed, unauthorised or fraudulent retail purchases, Quick Cash transactions and monthly transactions, cash advance, balance transfers, annual card membership fees, funds transfers via Citibank Online using the Citibank Clear Platinum Card as source of funds (whether for bill payments or otherwise), interest, goods and services taxes, late payment fees and any other form of service / miscellaneous fees.
 7. The Citi Dollars earned cannot be used to offset against the minimum payment due. The credit card account must be in good standing at the time the Citi Dollars are credited.

8. The use of the Citi Dollars and the redemption of Citibank Citi Rewards are subject to the Citi Rewards terms and conditions which is available at www.citibank.com.sg/citirewards.
9. 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.
10. Citibank's decision on all matters relating to the Promotion will be at its discretion and will be final and binding on all participants.
11. 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.