

## **Citibank Credit Card Online Member-Get-Member 2018-2019 Promotion Terms and Conditions**

1. Definitions:
  - (a) "Citibank" refers to Citibank Singapore Limited.
  - (b) "Citibank Singapore" refers to any Citibank entity formed and operating in Singapore, which includes but is not limited to Citibank and Citibank N.A., Singapore branch.
  - (c) "Promotion" means the Citibank Credit Card Online Member-Get-Member Promotion for online referrals only
  - (d) "Qualifying Period" refers to the period from 1 September 2018 to 31 August 2019, both days inclusive.
  - (e) "Eligible Cards" refer to the Citi Prestige Card, Citi PremierMiles Visa Card, Citibank Rewards World MasterCard, Citibank Rewards Visa Signature Card, Citibank SMRT Platinum Visa Card, Citibank Cash Back MasterCard, Citibank Cash Back Visa Card and Citibank M1 Platinum Visa Card.
  - (f) "U.S. Resident" refers to a person 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.
2. To qualify as a "Referrer" under the terms of this Promotion, an individual:
  - (a) must hold at least one Citibank Credit Card as a main card holder (for clarity, an individual who only holds Citibank Supplementary Cards and/or Citibank Commercial Cards does not qualify as a "Referrer");
  - (b) must not be a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder;
  - (c) must not be an employee of Citibank Institutional Clients Group (ICG)
3. To qualify as an "Eligible Referee" under the terms of this Promotion, an individual must not be:
  - (a) an existing main Citibank Credit Card customer (including any existing Citibank Credit Card customer who is in the process of upgrading his existing Citibank Credit Card or is awaiting approval of an Eligible Card application already submitted), unless he/she is applying for a Citi Prestige Card pursuant to this promotion\*;  
*\*(i.e. An Eligible Referrer can refer an existing Citibank Credit Card customer only if such person is applying to be a Citi Prestige main cardmember under this Promotion.)*
  - (b) a former customer who terminated one or more of his/her Citibank Credit Card accounts during the twelve (12) months prior to successfully opening the Eligible Card account for this promotion.;
  - (c) an employee of Citibank Singapore, unless he/she is applying for a Citi Prestige Card pursuant to this promotion^;  
*^(i.e. An Eligible Referrer can refer an employee of Citibank Singapore only if such person is applying to be a Citi Prestige main cardmember under this Promotion.);*
  - (d) a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder or a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted.
4. To participate in the Promotion, a Referrer must make a Successful Referral of an Eligible Referee to Citibank during the Qualifying Period by generating the unique link and sharing this link with the Eligible Referee.
5. A Referrer will be entitled to receive a promotional gift of \$50 cash ("Promotional Gift") for every Successful Referral (defined below) made during the Qualifying Period.
6. The Promotional Gift will be credited into the Referrer's Citibank Credit Card account with the highest spend at the time of crediting, within six (6) to eight (8) weeks of a Successful Referral.
7. The Promotional Gift credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citibank Credit Card account in cash.
8. In the event that the Referrer's Citibank Credit Card account is not activated or is inactive for the 12 month period prior to the date of crediting the Promotional Gift, Citibank reserves the right to forfeit the Promotional Gift.
9. A Successful Referral is achieved when the Eligible Referee fulfills all the below criteria:
  - (a) The Eligible Referee applies for at least one Eligible Card during the Qualifying Period, using the link generated by their Referrer when applying for the Eligible Cards, without offline intervention from Citibank's telesales or sales officers;

- (b) The Eligible Referee's application for his Eligible Card account(s) is approved and is in good standing or is not otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Referee or Citibank or for any reason whatsoever) within 60 days of Eligible Card account(s) approval date; and
  - (c) The Eligible Referee gives his/her consent to Citibank to inform the Referrer of the establishment of the Eligible Referee's Eligible Card account(s).
10. If an Eligible Referee successfully opens more than one Eligible Card account, the Referrer will still only be regarded as having made one Successful Referral.
  11. If more than one Referrer claims to have referred the same Eligible Referee, the unique link used by the Eligible Referee for the successful application will be used to determine which Referrer made the Successful Referral. Citibank's determination on this is final and binding.
  12. The use/redemption of the Promotional Gift is subject to the terms of the relevant Eligible Card Cardmember agreement.
  13. Citibank reserves the right to substitute the Promotional Gift with items of similar value at its discretion without notice.
  14. Decisions relating to this Promotion, including without limitation the time of receipt of any referrals by Citibank is final and binding on an Eligible Cardholder who participates in this Promotion.
  15. Citibank reserves the right to vary, delete or add to any of these terms and conditions from time to time at its discretion. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.