



Citibank Pay with Points (“Program”) Terms and Conditions

1. 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.
 - (c) “Citi Card” means the Citi Classic, Citi Gold, Citi Visa Platinum, Citi Rewards, Citi Premiermiles, Citi ULTIMA and Citi Prestige cards issued by Us.
 - (d) “Citi, Citibank, We, Our, Us, Bank” means Citibank Singapore Limited.
 - (e) “Eligible Transaction” refers to the charge of Cardholder’s purchase at Participating Merchant to a Citi Card, where the description of the transaction posted to the Cardholder’s Citi Card contains the Participating Merchant’s name.
 - (f) “Participating Merchant” refers to the merchants listed at citibank.com.sg/ppw
 - (g) “Points” means the Citi Dollars earned on Citi Classic, Citi Gold, Citi Visa Platinum, Citi Rewards and Citi Prestige cards, the Ultima Dollars earned on Citi ULTIMA cards,
 - (h) “Miles” means Citi Miles earned on Citi Premiermiles cards, as the case may be.
2. You are eligible to participate in this Program if you are a Cardholder of a Citi Card that is active and in good credit standing.
3. If You make an Eligible Transaction using your Citi Card at a Participating Merchant, You will receive an SMS shortly after You have performed the Eligible Transaction, inviting you to pay the transaction amount charged to Your Citi Card for the Eligible Transaction in full or in part using the available Points on your Citi Card. The SMS will be sent to Your mobile phone number in Our records.
4. To effect the redemption (full or partial), You will need to click on the link provided in the SMS received from Us within 24 hours of making the Eligible Transaction. By clicking on the link, You will be routed to screens where You:
 - a. will be informed about your available Points/Miles balance on Your Citi Card (“Available Points/Miles Balance”) and the maximum number of Points/Miles that will be deducted from your available Points/Miles balance if you wish to pay for your Eligible Transaction in full using your Points/Miles (“Maximum Points/Miles Redemption”); andwill be invited to redeem any number of Points/Miles, up to the Maximum Points/Miles Redemption or your Available Points/Miles Balance (whichever is lower), to pay for your Eligible Transaction.
5. If the Points/Miles redemption is successful, the amount of the transaction redeemed will be shown as a statement credit in Your next statement of account.
6. Once the redemption request has been submitted, the redemption cannot be reversed, cancelled or changed and the Points/Miles used in the redemption cannot be transferred back to your Available Points/Miles Balance.
7. In case of merchant disputes, and in the event that a transaction is reversed by a Participating Merchant, the dollar transaction amount of the Eligible Transaction, and not the Points/Miles used to pay for the transaction/Miles, will be credited back to Your Citi Card account.

8. Inquiries with regard to the goods and/or services purchased or redeemed under the Points/Miles redemption transaction shall be directed to the respective merchant.
9. Citi 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, Citi 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. Any redemption of Points/Miles under this Promo shall be governed by the Citi ThankYouSM Rewards Program.