

**Citi M1 Card**  
**On-line Product-Led Acquisition Promotion**  
**01 April 2020 to 30 June 2020**  
**Up to S\$100 Cash Back Welcome Offer ("Promotion")**

1. Definitions:

1.1 "Citi" or "Citibank" refers to Citibank Singapore Limited.

1.2 "M1" refers to M1 Limited.

1.3 "Eligible Card" refers to Citi M1 Platinum Visa basic card only.

1.4 "Eligible Cardmember" refers to an individual who:

1.4.1 has applied for the Eligible Card through an on-line acquisition channel; and

1.4.2 does not hold any Eligible Card as a primary Cardmember and did not hold an Eligible Card as a primary Cardmember that was terminated within twelve (12) months prior to his/her application for the Eligible Card; and

1.4.3 has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card; and

1.4.4 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.

1.5 "Promotion Period" means the period from 01 April 2020 to 30 June 2020 (both dates inclusive).

1.6 "Existing-to-Bank Card Customer" is an existing primary Citibank Credit Card Cardmember who does not hold any primary Citi M1 Platinum Visa, Gold or Blue credit card at point of application for the Eligible Card and/or must not have closed/terminated any of his/her Citi M1 Platinum Visa, Gold or Blue credit cards held as a primary Cardmember within twelve (12) months prior to his/her application for the Eligible Card.

1.7 "New-to-Bank Card Customer" is a new Citibank Credit Card Cardmember who does not hold any primary Citibank Credit Card at point of credit card application and/or must not have closed/terminated any of his/her Citibank Credit Card within twelve (12) months prior to his/her application for the Eligible Card.

1.8 "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 and other instalment loans, (iv) Citi PayLite / Citi FlexiBill / 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.

1.9 "Qualifying Period" refers to the period starting from the Eligible Card approval date to the end of that calendar month ("First Month") and, three full calendar months immediately after the end of that First Month. Example: if the Eligible Card is approved on 12 April 2020, the Qualifying Period will be from 12 April 2020 (i.e. card approval date) to 31 July 2020 (i.e. three full calendar months starting from April 2020), both dates inclusive.

1.10 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.

2. Eligible Cardmembers who apply via an Online or non-Online Channel will qualify to receive Cash Back (amount will differ depending on whether New-to-Bank/Existing-to-Bank Customer) set out in the corresponding table below if he/she fulfills all requirements of the Promotion:

2.1. applies for an Eligible Card during the Promotion Period via an on-line channel and has his application approved by 30 June 2020; and

- 2.2. successfully establishes a recurring payment arrangement with Citibank where all/or M1 bill(s) is paid via the Eligible Card for the next consecutive 12 months; and
- 2.3. customers must meet the Qualifying Spend Amount during the Qualifying Period on his/her Eligible Card that he/she holds as a main cardholder as set out in the table below.

	Cash Back	Requirements:
<b>New-to-Bank Card Customer</b>	S\$100	<ul style="list-style-type: none"> <li>• Charge M1 recurring bills on Eligible Card</li> <li>• Charge S\$750 worth of Qualifying Spends on Eligible Card by Qualifying Period</li> </ul>
<b>Existing-to-Bank Card Customer</b>	S\$30	<ul style="list-style-type: none"> <li>• Charge M1 recurring bills on Eligible Card</li> <li>• Charge S\$750 worth of Qualifying Spends on Eligible Card by Qualifying Period</li> </ul>

3. The maximum cash back that an Eligible Cardmember can receive under this Promotion is S\$100 (for New-to-Bank Card Customer) or S\$30 (for Existing-to-Bank Card Customer).
4. Fulfillment of Welcome Offer when the Eligible Cardmember fulfills requirements during the Qualifying Period:
- 4.1. The Welcome Offer of S\$100 or S\$30 cash back will be credited to the Eligible Card within two (2) calendar months from the date all the conditions in Clause (2) has been satisfied.
  - 4.2. In the event that the Eligible Cardmember's Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of crediting the Welcome Offer, Citibank reserves the right to forfeit the Welcome Offer.
  - 4.3. The Welcome Offer credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card account in cash.
  - 4.4. 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 Welcome Offer will not be entitled to receive any Welcome Offer on or after the date on which the Eligible Card is closed/suspended/terminated.
  - 4.5. In the event that the Eligible Cardmember has accumulated the Qualifying Spend Amount on his/her Eligible Cards or Eligible Account within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, and as a result the Eligible Cardmember no longer meets the Qualifying Spend Amount within the Qualifying Period, Citibank reserves the right to forfeit/clawback the Welcome Offer.
5. By participating in this Promotion, Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her. Eligible Cardmembers also consent to Citi disclosing their data and information (including whether the Eligible Cardmember's application for the Eligible Card has been approved, the approved Eligible Card number, the Eligible Cardmember's NRIC/Passport/FIN number and whether or not the Eligible Cardmember is a New-to-Bank Cardmember or Existing-to-Bank Cardmember) to M1 for the purposes of verifying if the Eligible Cardmember is an existing M1 customer, establishing the recurring payment of the Eligible Cardmember's M1 charges and crediting of cash back under the Promotion.
6. 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.
7. Citibank and M1 reserve 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.
8. Citibank's and M1's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
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. 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.
10. This Promotion is not valid with other promotions unless otherwise expressly stated.