

Citi PremierMiles Visa Credit Card Acquisition Promotion for Existing Citi Credit Cardmembers 1 November 2018 – 31 January 2019 (“Promotion”)

Terms and Conditions

1. Definitions:
 - a) “Citi” or “Citibank” refers to Citibank Singapore Limited.
 - b) “Eligible Cardmember” refers to an individual who:
 - i. does not have an existing Citi PremierMiles Visa Card as a primary cardmember at the time of his application for the Eligible Card; and
 - ii. who, prior to being issued a Citi PremierMiles Visa Card during the Promotion Period, did not previously have a Citi PremierMiles Visa primary account that was terminated/closed (whether by the Eligible Cardmember or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Promotion Period;
 - c) “Eligible Card” refers to the Citi PremierMiles Visa Card only.
 - d) “Promotion Period” refers to the period from 1 November 2018 – 31 January 2019 (both dates inclusive).
2. “Qualifying Spend” refers to any retail transaction charged and posted on the statement of account of an Eligible Card (including such retail transaction effected on supplementary card(s) during the Promotion Period and which do not arise from the following transactions/charges:
 - (i) annual fees, interest charges, late payment charges, GST, cash advances, instalment/easy/extended/equal payment plans, preferred payment plans, balance transfers, cash advances, quasi-cash transactions, all fees charged by Citibank or third party, miscellaneous charges imposed by Citibank
 - (ii) funds transfers using the card as source of funds;
 - (iii) bill payments (including via Citibank Online or via any other channel or agent);
 - (iv) payments to educational institutions;
 - (v) payments to government institutions and services (including but not limited to court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases);
 - (vi) payments to insurance companies (sales, underwriting, and premiums);
 - (vii) payments to financial institutions (including banks and brokerages);
 - (viii) payments to non-profit organizations;
 - (ix) betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
 - (x) any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts;
 - (xi) transit-related transactions; and
 - (xii) transactions performed at establishments/businesses/merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank
3. “Qualifying Spend 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 November 2018, the Qualifying Spend Period will be from 12 November 2018 (i.e. card approval date) to 28 February 2019 (i.e. three full calendar months starting from August), both dates inclusive.
4. An Eligible Cardmember who meets all of the conditions below will qualify to receive the Citi Miles (set out in the column labelled *Welcome Offer*) corresponding to the amount of Qualifying Spend set out in the table below (“Welcome Offer”):
 - (i) applies for the Eligible Card within the Promotion Period and such application is approved within 30 days from the date of application;

- (ii) pays the Eligible Card's first year annual membership fee of S\$192.60 (inclusive of GST) by the payment due date (as specified on the statement of account); and
- (iii) meets the Qualifying Spend amount (as set out in the table below) during the Qualifying Spend Period.

		Qualifying Spend during the Qualifying Spend Period	Welcome Offer
(a)	<u>Qualifying Spend</u> Miles earned based on qualifying spend period	S\$7,500 (or equivalent) and above.	9,000 Citi Miles
	and		
(b)	<u>Welcome Offer</u> Citi Miles earned on payment of Annual Fee + Bonus Citi Miles + Kaligo e-voucher	Pay Annual Fee of S\$192.60 (inclusive of GST)	10,000 Citi Miles (Payment of Annual Fee) + bonus 4,000 Citi Miles and a S\$100 e-voucher from Kaligo.com

5. Fulfilment of offer:

- a) 9,000 Citi Miles will be credited to Eligible Card account upon Qualifying Spend of S\$7,500 (Citi Miles calculation of 1.2 Citi Miles for every S\$1 spent) being charged on the Eligible Card account.
- b) The Welcome Bonus of 10,000 Citi Miles will be earned upon the payment of Annual Fee of S\$192.60 (inclusive of GST) and bonus of 4,000 Citi Miles and S\$100 e-voucher from Kaligo will be uploaded to your secured inbox on Citibank Online within two (2) months from the date all the conditions are met.

6. The redemption of the S\$100 e-voucher from Kaligo is subject to following terms:

- a) Redemption/use of the e-voucher must be made via www.kaligo.com/100gift by entering the e-voucher code upon check-out and making payment for the booking (for any amount in excess of the S\$100 e-voucher) using the Citi PremierMiles Visa Card.
- b) The e-voucher is valid only for the selected hotels/properties available via www.kaligo.com/100gift only, and for stays at such hotel/property of 2 nights or longer.
- c) The e-voucher is valid until 30 June 2019.
- d) The e-voucher code can only be used once per Eligible Card and per Kaligo account only.
- e) Kaligo's general terms and conditions apply to all hotel bookings. Citi and Kaligo reserve the rights to vary, delete or add to the terms and conditions for use of the e-voucher.
- f) 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.
- g) 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.

7. 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.

8. An Eligible Cardmember whose Eligible Card is closed, terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) during the Promotion Period or 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.
9. The use and redemption of Citi Miles is governed by the Citi PremierMiles Visa Programme Terms and Conditions available at www.citibank.com.sg.
10. Citibank shall not be responsible for any loss, damage or delay in connection with the processing of the issuance and/or redemption of Citi Miles. Further, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Citi Miles, to rectify any errors in the calculation, or otherwise adjust such calculation.
11. Citibank reserves the right, at its discretion, to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion including varying any part or all of the Welcome Offer or offering a replacement of a similar value at any time.
12. Citibank makes no warranty or representation 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.
13. 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.
14. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
15. A Citigold Private Client or Citigold customer may have his/her annual membership fee for certain credit cards waived as part of his/her Citigold Private Client or Citigold relationship privileges. If the annual membership fee in respect of the Eligible Card is waived during the Promotion Period for any customer, that customer shall not be eligible to participate in this Promotion.
16. This promotion is not valid with other promotions unless otherwise expressly stated.

Updated as of 14 January 2019