

Terms and Conditions of Citi-AIA Insurance-Rewards Campaign (IPB) (1 Jan 2026 – 30 June 2026) (“Promotion”)

The Program is jointly organised by Citibank Singapore Limited (“**Citi**” or “**Citibank**”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“**AIA**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

1. Definitions:

“**Eligible Customers**” has the meaning given in Clause 2 below.

“**Eligible Existing to Insurance Customers**” has the meaning given in Clause 2 below.

“**Eligible Mortgage Customers**” has the meaning given in Clause 2 below.

“**Eligible Plans**” mean the following:

Regular Premium (Savings)	Regular Premium (Protection)
AIA Retirement Saver (IV) AIA Smart Wealth Builder AIA Smart Wealth Builder (II) AIA Platinum Gift for Life Plus (II) AIA Platinum Infinite Wealth ^ AIA Platinum Infinite Wealth (II)	AIA Platinum Generations (II) AIA Beyond Critical Care AIA Secure Flexi Term AIA Platinum Heritage Wealth (II)
Single Premium (Savings)	Single Premium (Protection)
AIA Retirement Saver (IV) (SP) AIA Smart Wealth Builder (SP) AIA Smart Wealth Builder (II) (SP) AIA Platinum Gift for Life Plus (SP) AIA Platinum Gift for Life Plus (II) (SP) AIA Platinum Infinite Wealth (SP) ^ AIA Platinum Infinite Wealth (II) (SP)	AIA Platinum Legacy (IX) (SP) AIA Platinum Legacy (IX) (Multi-Pay) AIA Platinum Heritage Wealth (II) (SP) AIA Platinum Indexed Legacy (II) (SP) AIA Platinum Indexed Legacy (II) (Multi-Pay)

^ AIA Platinum Infinite Wealth and AIA Platinum Infinite Wealth (SP) will be withdrawn on 26 January 2026. Any such plan submitted prior to or on January 26, 2026 (inclusive), is an Eligible Plan.

The Eligible Plans are underwritten by AIA and distributed by Citibank.

“**New Housing Loan**” refers to:

- a credit facility to finance the purchase of Residential Property; or
- a credit facility to refinance an existing loan obtained from another financial institution for the purchase of Residential Property; or
- a credit facility otherwise secured by Residential Property; or
- a credit facility to refinance an existing credit facility obtained from another financial institution otherwise secured by Residential Property.

“**Residential Property**” means a residential property located or situated in Singapore, and which has been issued with a temporary occupation permit.



“Reward Points” refers to points issued by Reward360 Global Services Pte. Ltd. (“R360”), which may be used to redeem vouchers issued by merchants on the Reward360 platform provided by R360 to AIA.

“Insurance-Reward” and **“Loyalty Reward”** refers to Reward Points which Eligible Customers are entitled to receive under this Promotion, as set out in Clause 5.

“Promotion Period” means 1 Jan 2026 – 30 June 2026 (both dates inclusive).

“U.S. Person” means United States (“U.S.”) citizens, U.S. Residents, U.S. Green Card holders or a person with a U.S. mailing address or U.S. telephone number.

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 two (2) preceding calendar years.

Please note that the bank’s definition for U.S. Persons may not be the same as the definition used by the U.S. Inland Revenue Services for the U.S. tax purposes.

2. The Promotion is open to customers of Citibank (**“Customers”**):

- (a) who are not U.S. Persons;
- (b) whose purchased Eligible Plan(s) is issued during the Promotion Period;
- (c) who has not free-looked an issued policy in the last (6) six months, and subsequently re-submitted an application for an Eligible Plan during the Promotion Period;

The promotions, products and services mentioned in this document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

Customers who satisfy all of the above criteria are referred to as the **“Eligible Customers”**.

“Eligible Existing to Insurance Customers” refers to Eligible Customers who had purchased through Citibank at least one (1) life insurance policy underwritten by AIA which remains in force on the last day of the calendar month prior to inception of the Eligible Plan(s).

“Eligible Mortgage Customers” refers to Eligible Customers who had successfully accepted the Facility Letter for a New Housing Loan with Citibank between **1 July 2025, and 31 December 2025** (both dates inclusive).

4. Each Eligible Customer is entitled to receive one (1) **Insurance-Reward** for each Eligible Plan issued during the Promotion Period which meets the premium amount as set out below.

Additionally, each Eligible Customer who qualifies as either i) an "Eligible Existing to Insurance Customer", or ii) an "Eligible Mortgage Customer", or iii) both "Eligible Existing to Insurance Customer" and "Eligible Mortgage Customer", is entitled to receive one (1) **Loyalty Reward** for each Eligible Plan issued during the Promotion Period which meets the premium amount as set out below.

The Insurance-Reward and Loyalty Reward are calculated using Singapore dollar as a base currency but subject to the terms herein, may be used to redeem vouchers denominated in a foreign currency at such prevailing exchange rate as determined by R360 from time to time.

Reward Table A

Regular Premium (Savings)		Insurance-Reward	Loyalty Reward
Annualised Premium ^(A)			
Tier 1	From USD 20,000 to below USD 25,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From USD 25,000 to below USD 40,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From USD 40,000 to below USD 75,000	SGD 600 worth of Reward Points	SGD 300 worth of Reward Points
Tier 4	From USD 75,000 and above	SGD 1,200 worth of Reward Points	SGD 600 worth of Reward Points

Reward Table B

Regular Premium (Protection)		Insurance-Reward	Loyalty Reward
Annualised Premium ^(A)			
Tier 1	From USD 4,500 to below USD 7,500	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From USD 7,500 to below USD 15,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From USD 15,000 to below USD 35,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 4	From USD 35,000 and above	SGD 2,000 worth of Reward Points	SGD 1,000 worth of Reward Points

Reward Table C

Single Premium (Savings)		Insurance-Reward	Loyalty Reward
Single Premium ^(A)			
Tier 1	From USD 150,000 to below USD 400,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From USD 400,000 to below USD 800,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 3	From USD 800,000 to below USD 1,200,000	SGD 1,600 worth of Reward Points	SGD 800 worth of Reward Points
Tier 4	From USD 1,200,000 to below USD 1,600,000	SGD 2,600 worth of Reward Points	SGD 1,300 worth of Reward Points
Tier 5	From USD 1,600,000 and above	SGD 3,600 worth of Reward Points	SGD 1,800 worth of Reward Points

Reward Table D

Single Premium (Protection)			Insurance-Reward	Loyalty Reward
Single Premium ^(A)		Multi-Pay (APE) ^{(A)(B)}		
Tier 1	From USD 150,000 to below USD 400,000	From USD 15,000 to below USD 40,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 2	From USD 400,000 to below USD 800,000	From USD 40,000 to below USD 80,000	SGD 1,200 worth of Reward Points	SGD 600 worth of Reward Points
Tier 3	From USD 800,000 to below USD 1,200,000	From USD 80,000 to below USD 120,000	SGD 2,400 worth of Reward Points	SGD 1,200 worth of Reward Points
Tier 4	From USD 1,200,000 to below USD 1,600,000	From USD 120,000 to below USD 160,000	SGD 3,600 worth of Reward Points	SGD 1,800 worth of Reward Points
Tier 5	From USD 1,600,000 and above	From USD 160,000 and above	SGD 4,800 worth of Reward Points	SGD 2,400 worth of Reward Points

Notes:

(A) Refers to total gross premium amount, inclusive of all riders but exclude all single or regular premium top-ups and loadings (if applicable). Promotion is accorded or calculated based on total gross premium amount in USD. Where the total gross premium amount of any purchased Eligible Plan is denominated in SGD, the exchange rate of SGD 1.29 = USD 1 is used to determine the total gross premium amount in USD. Aggregation of premiums for two or more purchased Eligible Plans in order to satisfy the minimum annualised premium amount or single premium amount or to qualify for a higher annualised premium amount or single premium amount is **not permitted**.

Illustration 1

Existing to Insurance Customer: No

Mortgage Customer: Yes

Type of Eligible Plan purchased - Regular Premium (Savings)

Annualised Premium (ANP): USD 20,000

Value of Insurance-Reward: SGD 200 worth of Reward Points

Value of Loyalty Reward: SGD 100 worth of Reward Points

Illustration 2

Existing to Insurance Customer: Yes

Mortgage Customer: Yes

Type of Eligible Plan purchased: Single Premium (Savings)

Single premium: USD500,000

Value of Insurance-Reward: SGD 800 worth of Reward Points

Value of Loyalty Reward: SGD 400 worth of Reward Points

- (B) If an Eligible Customer purchases AIA Platinum Legacy (IX) / AIA Platinum Indexed Legacy (II) and selects the multi-pay option, the following table will be used to determine the value of the Insurance-Reward and/or Loyalty Reward which the Eligible Customer is entitled to.

	Premium Payment Term (Years)	Annual Premium Equivalent (APE)
Multi-Pay	2	20% of Annual Premium
	3	30% of Annual Premium
	4	40% of Annual Premium
	5	50% of Annual Premium
	6	60% of Annual Premium
	7	70% of Annual Premium
	8	80% of Annual Premium
	9	90% of Annual Premium
	10 and above	100% of Annual Premium

Illustration 3

Existing to Insurance Customer: No

Mortgage Customer: No

Type of Eligible Plan purchased: Single Premium (Protection)(Multi-Pay)

Annual Premium: USD50,000

Premium Payment Term (Years): 7

Annual Premium Equivalent (APE): $70\% \times \text{USD}50,000 = \text{USD } 35,000$

Value of Insurance-Reward: SGD 400 worth of Reward Points

Value of Loyalty Reward: Not applicable

- Eligible Customers who participate in this Promotion can still participate in other Citi-AIA promotions and other AIA company-wide campaigns subject to the terms of such campaigns.
- Citibank reserves the right in its sole and absolute discretion, at any time with notice, to vary any of these terms and conditions (including, without limitation, amend the list of Eligible Plans and the type of shopping vouchers provided as Insurance-Reward and/or Loyalty Reward), suspend or withdraw the Promotion. Further information is set out in the Notification of Right of Review Clauses under the "General" tab of the Terms and Conditions page located at the footer of the Citibank Singapore Limited website.
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- The terms of the Promotion are final and binding on all participants. Citibank's decision on all matters relating to this Promotion is final and binding.
- AIA will email the redemption electronic direct mailer (eDM) for the Insurance-Reward and/or the Loyalty Reward (if applicable) to the Eligible Customer's email address in AIA's records within 6 months from the end of the calendar month in which the purchased Eligible Plan has been incepted. The redemption of the

Insurance-Reward and/or the Loyalty Reward is subject to the terms and conditions as set out in the redemption eDM and the use of the Insurance-Reward and/or the Loyalty Reward is subject to such additional terms and conditions as may be imposed by the merchant. The redemption eDM, the Insurance-Reward and the Loyalty Reward are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part. Any redemption eDM, Insurance-Reward and the Loyalty Reward that has expired or lost will not be replaced.

10. Where the vouchers are issued by merchants from other countries, the prevailing exchange rate as determined by R360 is used to determine the value of the vouchers in that foreign currency.
11. Citibank reserves the right, at any time with notice, to replace or substitute the Insurance-Reward and/or Loyalty Reward with any item of equivalent or similar value.
12. Citibank makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Insurance-Reward and/or Loyalty Reward. Citibank will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of the Insurance-Reward and/or Loyalty Reward.
13. Citibank is not the supplier of the Insurance-Reward and/or Loyalty Reward and is not obliged to assist or act on behalf of any Eligible Customer in communicating with R360 for any reason. Each Eligible Customer accept the Insurance-Reward and/or Loyalty Reward as it is and subject to any terms and conditions that R360 may impose.
14. Citibank reserves the right to reverse or cancel any Insurance-Reward and/or Loyalty Reward already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed transaction or where there has been a wrongful fulfilment of Insurance-Reward and/or Loyalty Reward to an Eligible Customer, including debiting the value of the Insurance-Reward and/or Loyalty Reward from the Eligible Customer's primary / main banking account.
15. Citibank shall not in any way be liable for any goods or services or the quality or performance of such goods and services supplied by any participating merchant, site or service provider or other authorised agent. The Eligible Customer should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.

General Terms and Conditions

1. This Promotion may not be available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
2. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regard to their banking activities with Citibank. Citibank shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
3. Citibank has carefully chosen the respective business partner(s) for the Promotion. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Promotion. The Eligible Customer should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
4. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.
5. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
6. The Eligible Customer will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
7. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
8. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
9. The collection, use and disclosure of the Eligible Customer's personal data will be in accordance with the Citibank Singapore Privacy Circular (https://www.citibank.com.sg/global_docs/pdf/FINAL_CSL_PDPA_Circular.pdf), also available at Citibank Singapore website (Footer)>Privacy>Personal Data Protection and You>Privacy Circular). Further, if the Eligible Customer is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by Citi (whether now or in the future) to address applicable data privacy requirements, the Eligible Customer agrees to be bounded by the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by Citi from time to time.
10. Citibank's decision on all matters relating to this Promotion will be at its sole and absolute discretion and will be final and binding on all participants.
11. Citibank full disclaimers, terms and conditions apply to individual products and banking services.

Important Disclosures:

Life Insurance Disclaimer

This is only general product information provided by us and is not a contract of insurance. The information provided must be read with, and subject to, all the terms and conditions and exclusions contained in the policy. The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to the insurer's underwriting and acceptance.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and surrender value payable (if any) may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Please refer to the policy contract for the full terms and conditions. Buying health insurance products that are not suitable for you may impact your ability to finance your future health needs. You should seek advice from a qualified adviser if in doubt. If you choose not to, you are responsible for ensuring that any insurance product you have applied for is suitable for you.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

Insurance products distributed are an obligation only of the insurance company. They are not a bank deposit or an obligation of or guaranteed by Citibank Singapore Limited or its related entities. These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

For US-dollar denominated insurance plans, premiums and benefits payable will be made in US dollars. For insurance plans denominated in other currencies, premiums will be deducted from your Citibank USD account. Equivalent returns on the policy in other currencies (including Singapore dollar) will depend on prevailing exchange rates which may be highly volatile.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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