



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

The Promotion 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 / Investment-Linked)	Regular Premium (Protection / Investment-Linked)
AIA Retirement Saver (IV) AIA Smart Wealth Builder AIA Smart Wealth Builder (II) AIA Platinum Gift for Life Plus (II) AIA Elite Secure Income AIA Platinum Infinite Wealth ^ AIA Platinum Infinite Wealth (II) AIA Platinum Wealth Venture 2.0	AIA Guaranteed Protect Plus (IV) AIA Beyond Critical Care AIA Premier Disability Cover AIA Secure Flexi Term AIA Platinum Wealth Legacy AIA Platinum Heritage Wealth (II)
Single Premium (Savings / Investment-Linked)	Single Premium (Protection / Investment-Linked)
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 Elite Secure Income (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 Wealth Legacy (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^ AIA Platinum Infinite Wealth and AIA Platinum Infinite Wealth (SP) will be withdrawn on 26 January 2026.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. a credit facility to finance the purchase of Residential Property; or
- b. a credit facility to refinance an existing loan obtained from another financial institution for the purchase of Residential Property; or
- c. a credit facility otherwise secured by Residential Property; or
- d. 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 3.

"Promotion Period" means 1 January 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).

3. 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.

Reward Table A

Regular Premium (Savings / Investment-Linked)		Insurance-Reward	Loyalty Reward
Annualised Premium ^(A)			
Tier 1	From SGD 25,000 to below SGD 35,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From SGD 35,000 to below SGD 50,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From SGD 50,000 to below SGD 100,000	SGD 600 worth of Reward Points	SGD 300 worth of Reward Points
Tier 4	From SGD 100,000 and above	SGD 1,200 worth of Reward Points	SGD 600 worth of Reward Points

Reward Table B

Regular Premium (Protection / Investment-Linked)		Insurance-Reward	Loyalty Reward
Annualised Premium ^(A)			
Tier 1	From SGD 6,000 to below SGD 10,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From SGD 10,000 to below SGD 20,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From SGD 20,000 to below SGD 50,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 4	From SGD 50,000 and above	SGD 2,000 worth of Reward Points	SGD 1,000 worth of Reward Points

Reward Table C

Single Premium (Savings / Investment-Linked)		Insurance-Reward	Loyalty Reward
Single Premium ^(A)			
Tier 1	From SGD 200,000 to below SGD 500,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From SGD 500,000 to below SGD 1,000,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	SGD 1,600 worth of Reward Points	SGD 800 worth of Reward Points
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	SGD 2,600 worth of Reward Points	SGD 1,300 worth of Reward Points
Tier 5	From SGD 2,000,000 and above	SGD 3,600 worth of Reward Points	SGD 1,800 worth of Reward Points

Reward Table D

Single Premium (Protection / Investment-Linked)		Insurance-Reward	Loyalty Reward
Single Premium ^(A)	Multi-Pay (APE) ^{(A)(B)}		
Tier 1	From SGD 200,000 to below SGD 500,000	From SGD 20,000 to below SGD 50,000	SGD 400 worth of Reward Points
Tier 2	From SGD 500,000 to below SGD 1,000,000	From SGD 50,000 to below SGD 100,000	SGD 1,200 worth of Reward Points
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	From SGD 100,000 to below SGD 150,000	SGD 2,400 worth of Reward Points
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	From SGD 150,000 to below SGD 200,000	SGD 3,600 worth of Reward Points
Tier 5	From SGD 2,000,000 and above	From SGD 200,000 and above	SGD 4,800 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 SGD. Where the total gross premium amount of any purchased Eligible Plan is denominated in USD, the exchange rate of SGD 1.29 = USD 1 is used to determine the total gross premium amount in SGD. 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): SGD 25,000

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 (SGD equivalent is SGD 645,000)

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 (SGD equivalent is SGD 64,500)

Premium Payment Term (Years): 7

Annual Premium Equivalent (APE): $70\% \times \text{SGD } 64,500 = \text{SGD } 45,150$

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

Value of Loyalty Reward: Not applicable

4. 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.
5. 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.
6. 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.
7. 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.
8. 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.



9. 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.
10. 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.
11. 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.
12. 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.

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