

**Citibank SMRT Card
On-line Acquisition Promotion
February 2020 – November 2021 (“Promotion”)
S\$120 Cash Back Welcome Offer**

Terms and Conditions

1. Definitions:

- a) “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b) “Eligible Cardmember” refers to an individual who:
 - i. has applied for the Eligible Card through an on-line acquisition channel; and
 - ii. does not have an *existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card and
 - iii. did not previously have a Citi Credit Card (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Card and
 - iv. 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
 - v. is not an employee of Citibank and its affiliates; and
 - vi. 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.
 - vii. is not an individual resident of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK.

* For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

- c) “Eligible Card” refers to the Citibank SMRT Card only.
- d) “Promotion Period” refers to the period from 1st February 2020 to 30th November 2021 (both dates inclusive).

2. “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. Any reversals/rebates/refunds, whether full or partial, will go towards reducing the accumulated retail transaction amount.
3. “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 February 2020, the Qualifying Period will be from 12 February 2020 (i.e. card approval date) to 31 May 2020 (i.e. three full calendar months starting from January), both dates inclusive.
4. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service (“SMS”) notifications pertaining to the Promotion to him/her.
5. An Eligible Cardmember who meets all of the conditions below and spend at least S\$1200 (“Qualifying Spend Amount”) will qualify to receive S\$120 cash back (“Welcome Offer”):
 - a) Applies for one (1) main Eligible Card within the Promotion Period via an online application (an online application is an application made via Citibank’s online application platform or such other online platforms through which an application may be made); and
 - b) the application for the Eligible Card(s) must be approved and successfully opened within 30 days from the date of application; and
 - c) the Eligible Cardmember must meet the Qualifying Spend Amount on his/her Eligible Card that he/she holds as main cardholder during the Qualifying Period.
6. Fulfillment of Welcome Offer when the Eligible Cardmember fulfills the Qualifying Spend Amount during the Qualifying Period:
 - a) The Welcome Offer of S\$120 cash back will be credited to the Eligible Card within two calendar months from the date all the conditions in Clause (5) has been satisfied (for example, if the Eligible Cardmember satisfies

the Qualifying Spend Amount in his/her First Month of the Qualifying Period, the Eligible Cardmember will receive his/her Welcome Offer of S\$120 cash back by the end of the Third Month of the Qualifying Period.

- b) 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.
 - c) 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.
 - d) 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.
 - e) In the event that the Eligible Cardmember has accumulated the Qualifying Spend Amount on his/her Eligible Card 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.
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. Citibank reserves 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.
 9. 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.
 10. 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.
 11. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
 12. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
 13. Citibank reserves the right to offer different promotions/offers depending on channel or platform.