



Citi Lazada Visa Signature Card (“Citi Lazada Card”)
Frequently Asked Questions

Table of Contents:

- A. Acquisition Offer**
- B. 12X Reward Points / 5X Reward Points**
- C. Shipping Rebates**
- D. LiveUp**
- E. Flash Acquisition Offer (S\$500 Lazada Vouchers)**
- F. Flash Acquisition Offer (Dyson Supersonic™ Hair Dryer)**
- G. Flash Acquisition Offer (Bose SoundSport Free Headphones)**

A. Acquisition Offer

- 1. Am I allowed to apply for the Citi Lazada Card to receive the acquisition offer even though I currently hold another Citi Credit Card?**
No, you cannot hold any Citi Credit Card at the point of the Citi Lazada Card application.
- 2. Am I allowed to enjoy the Citi Lazada Card Acquisition Offer if I only hold a Citi supplementary card but would like to apply for the Citi Lazada Card?**
Yes, the Citi Lazada Card Acquisition Offer is extended to Citi supplementary cardholders, who do not hold any card as a main credit card with Citi or have closed any in past 12 months.
- 3. When is the qualifying spend period?**
Your qualifying spend period starts from your Citi Lazada 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. E.g. if your card is approved on 12 December 2019, the qualifying spend period runs from 12 December 2019 to 31 March 2020.
- 4. How will the S\$150 Lazada Vouchers be fulfilled?**
If you are eligible, you will be notified on the redemption of the S\$150 Lazada Vouchers via SMS within 2 calendar months from which the promotion eligibility criteria have been satisfied.
- 5. What denominations are the Lazada Vouchers in?**
3 vouchers in denomination of S\$50 each.
- 6. Can multiple Lazada Vouchers be used at the same time?**
No. Only 1 voucher can be used per check out. More details here: <https://www.lazada.sg/helpcenter/how-do-i-use-my-voucher-codes.html?spm=a2o42.helpcenter.top-articles.6.744a455fKef77T>
- 7. Will I get a cash/voucher refund if I utilize the S\$50 Lazada Voucher for something lesser in value?**
No, no cash/voucher refunds will be provided if the purchase amount is lower than the value of the S\$50 Lazada Voucher.
- 8. Do I need to use the Citi Lazada Card to make payment, if I utilize the S\$50 Lazada Voucher for something higher in value?**

Yes, you will.

9. Can the Lazada Voucher be used for Redmart purchases or Taobao Collections within the Lazada App?

Yes, the use of the Lazada Voucher is applicable storewide, except the following categories: digital goods, gold/jewelry and toddler formula (0-3 months).

10. Does the use of the S\$50 Lazada Vouchers require a minimum spend?

No, it does not.

11. What is the validity of the Lazada Vouchers and can the validity of the Lazada Vouchers be extended?

The Lazada Vouchers will be valid for 6 months from date of issue, and cannot be extended.

B. 12X Reward Points / 5X Reward Points

1. What are the list of transactions that are eligible for 12X Reward Points and 5X Reward Points?

The list of transactions that are eligible for 12X Reward Points and 5X Reward Points are described as follows:

- 12X Reward Points: Eligible charges made at Lazada (excluding Redmart purchases), as determined by the following Merchant Description **and** Merchant Category Code (MCC):

Merchant Description	LAZADA SINGAPORE*
Merchant Category Code	MCC 5311 - Department Stores

- 5X Reward Points: Eligible charges made at the respective categories below, as determined by the following Merchant Description **and/or** Merchant Category Code (MCC), where applicable:

Commute	Merchant Description	<ul style="list-style-type: none"> • GRAB* • COMFORT/CITYCAB* • GOJEK*
	Merchant Category Code	<p style="text-align: center;">and</p> <ul style="list-style-type: none"> • MCC 4111 – Local/Suburban Commuter Passenger Transportation – Railroads, Ferries, Local Water Transportation • MCC 4121 – Taxicabs and Limousines
Dining	Merchant Category Code	<ul style="list-style-type: none"> • MCC 5811 – Caterers • MCC 5812 – Eating Places and Restaurants • MCC 5813 – Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques • MCC 5814 – Fast Food Restaurants
Entertainment	Merchant Description	<ul style="list-style-type: none"> • NETFLIX* • SPOTIFY*
	Merchant Category Code	<ul style="list-style-type: none"> • MCC 7832 – Motion Picture Theatres • MCC 7922 – Theatrical Producers (Except Motion Pictures), Ticket Agencies
Travel	Merchant Category Code	<ul style="list-style-type: none"> • MCC 3000 to 3350 – Airlines, Air Carriers • MCC 3351 to 3500 – Car Rental Agencies • MCC 3501 to 3999 – Lodging (Hotels, Motels, Resorts) • MCC 4112 – Passenger Railways • MCC 4411 – Cruise Lines • MCC 4511 – Airlines, Air Carriers (Not Elsewhere Classified) • MCC 4722 – Travel Agencies and Tour Operators • MCC 5962 – Direct Marketing (Travel-Related Arrangement Services) • MCC 7011 – Lodging (Hotels, Motels, Resorts – Not Elsewhere Classified) • MCC 7512 – Car Rental Agencies (Not Elsewhere Classified)

For clarity, * denotes mandatory description that must be present in transaction description when transaction is posted in order to be considered as a Qualifying Charge for 12X Reward Points Eligible Transactions or 5X Reward Points Eligible Transactions respectively.

2. How do I know what Merchant Category Code (MCC) the merchant I want to spend at, falls under?

A Merchant Category Code (MCC) is a four digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC. You may want to check with the merchant on the MCC they are assigned to.

3. What will I earn on Lazada spend after the 12X Reward Points on Lazada spend accelerator expires on 29 Feb 2020?

You will earn 10X Reward Points on eligible transactions made at Lazada (excluding Redmart purchases) from 1 March 2020. You will also continue to earn 5X Reward Points on commute, dining, entertainment and travel spend, please refer to Point #1 for full details.

4. What are the types of transactions that are not eligible for Reward Points?

The following charges are not eligible for Reward Points:

- (i) any 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 (unless otherwise stated in writing 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;
- (xii) quasi-cash transactions. This refers to transactions representing a purchase of foreign currency or items (including but not limited to, gaming chips, money orders, lottery tickets, traveler's cheques and precious metals) which may be convertible to cash; and
- (xiii) transactions performed at establishments/businesses/merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank, as set out in www.citibank.com.sg/rwdexcl (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardholders shall refer to this list for any updates).

5. What is the maximum amount of reward points that I can earn on 12X Reward Points and 5X Reward Points merchants/transactions?

Eligible cardholders will earn up to a cap of 10,000 Reward Points per statement month on 12X Reward Points and 5X Reward Points merchant/transactions. Reward Points are calculated on the amount of each 12X Reward Points Eligible Transaction and 5X Reward Points Eligible Transaction, rounded down to the nearest S\$1.

After the cap of 10,000 Reward Points per statement month is reached, continue to earn 1X Reward Point for every S\$1 charged. There is no cap on 1X Reward Point that an eligible cardholder can earn.

6. How are 12X Reward Points, 5X Reward Points and 1X Reward Point calculated?

Reward Points shall be calculated on the amount of each 12X Reward Points Eligible Transaction, 5X Reward Points Eligible Transaction and Qualifying Charge (other than 12X Reward Points Eligible Transaction and 5X Reward Points Eligible Transaction), rounded down to the nearest S\$1.

7. How long will my reward points be valid for?

Reward Points earned will be valid for a period of 36 months from your account opening date.

Example:

Account Opening Date	Current Reward Points Validity Period	Subsequent Reward Points Validity Period
12 December 2019	12 December 2019 to 11 December 2022	12 December 2022 to 11 December 2025
1 February 2020	1 February 2020 to 31 January 2023	1 February 2023 to 31 January 2026

C. Shipping Rebates

1. Does this mean that I do not need to pay for shipping on Lazada?

No, you will still need to pay for shipping on your Lazada purchases. To be eligible for a shipping rebate (which is in the form of S\$1.99 cashback), a final check-out amount of at least S\$50 on purchase(s) at Lazada (with the exception of Redmart purchases) must be charged to the Citi Lazada Card (including supplementary card(s), if any). The main cardholder of the Citi Lazada Card is entitled to no more than 4 Shipping Rebates (worth S\$7.96) per calendar month. The Shipping Rebate(s) will be credited into the main cardholder's Citi Lazada Card within 2 months from the calendar month in which the transaction has been posted.

2. How many shipping rebates am I eligible for a month?

The shipping rebate is capped at 4 shipping rebates (worth S\$7.96) per calendar month.

3. I am a Citi Lazada Card supplementary card customer. Am I eligible for the shipping rebate?

Qualifying charges which you make to your supplementary card will be included when determining your main cardholder's eligibility for shipping rebates. However, shipping rebates will only be credited to the main cardholder's Citi Lazada Card and the number of shipping rebates is capped at 4 shipping rebates (worth S\$7.96) per calendar month.

D. LiveUp

1. I am an existing Citi Cardmember, am I eligible to receive the free 1-Year LiveUp Membership?

Yes, you will be eligible for the free 1-Year LiveUp Membership.

2. My Citi Lazada Card was approved in December 2019, when will I be able to redeem the free 1-Year LiveUp Membership?

The free 1-Year LiveUp Membership will be provisioned by Lazada into the Eligible Cardholder's Lazada account within (2) two calendar months of the card approval month. For example, your Citi Lazada Card was approved in the month of December 2019, Lazada will provision the free 1-year LiveUp Membership into the your Lazada account by end of February 2020.

3. I have an existing LiveUp Membership. Will I still be eligible?

Yes, you will still be eligible for the free 1-Year LiveUp Membership. Lazada will extend your LiveUp Membership by 1-Year at the end of your current LiveUp Membership.

4. I do not have a LiveUp Membership. How will I be able to redeem my free 1-Year LiveUp Membership?

You will be given a promotion code by Lazada, to redeem your free 1-Year LiveUp Membership.

5. Will the LiveUp Membership be automatically charged to me in the subsequent year when my current LiveUp Membership subscription ends?

Your LiveUp Membership will be automatically renewed by Lazada. However, you will be sent a reminder. You are able to cancel your LiveUp Membership subscription at any time. For more information, please refer to: <https://www.lazada.sg/helpcenter/lis-membership-renewal-automatic.html?spm=a2o42.helpcenter-topic.articles-list.2.184565589UsOTV>

6. Who can I contact for queries on LiveUp?

For LiveUp queries, please refer to:

<https://www.lazada.sg/helpcenter/liveup/?spm=a2o42.11638377.icms-5026390-1528815104979.3.62f92dd1Jzp198#answer-faq-membership-subscription-aboutliveup-ans>

E. Flash Acquisition Offer (S\$500 Lazada Vouchers)

- 1. How do I know that I am the first 100 Eligible Cardmembers to be eligible to participate in the Citi Lazada Card Flash Acquisition Offer to qualify for the S\$500 Lazada Vouchers?**
You will be notified via Short Message Service ("SMS") notification if you're eligible to participate in the Citi Lazada Card Flash Acquisition Offer to qualify for the S\$500 Lazada Vouchers.
- 2. How will the S\$500 Lazada Vouchers be fulfilled?**
If you are eligible, you will be notified on the redemption of the S\$500 Lazada Vouchers via SMS within 2 calendar months from which the promotion eligibility criteria have been satisfied.
- 3. What denominations are the Lazada Vouchers in?**
10 vouchers in denomination of S\$50 each.
- 4. Can multiple Lazada Vouchers be used at the same time?**
No. Only 1 voucher can be used per check out. More details here: <https://www.lazada.sg/helpcenter/how-do-i-use-my-voucher-codes.html?spm=a2o42.helpcenter.top-articles.6.744a455fKEf77T>
- 5. Will I get a cash/voucher refund if I utilize the S\$50 Lazada Voucher for something lesser in value?**
No, no cash/voucher refunds will be provided if the purchase amount is lower than the value of the S\$50 Lazada Voucher.
- 6. Do I need to use the Citi Lazada Card to make payment, if I utilize the S\$50 Lazada Voucher for something higher in value?**
Yes, you will.
- 7. Can the Lazada Voucher be used for Redmart purchases or Taobao Collections within the Lazada App?**
Yes, the use of the Lazada Voucher is applicable storewide, except the following categories: digital goods, gold/jewelry and toddler formula (0-3 months).
- 8. Does the use of the S\$50 Lazada Vouchers require a minimum spend?**
No, it does not.
- 9. What is the validity of the Lazada Vouchers and can the validity of the Lazada Vouchers be extended?**
The Lazada Vouchers will be valid for 6 months from date of issue, and cannot be extended.

F. Flash Acquisition Offer (Dyson Supersonic™ Hair Dryer)

- 1. How do I know that I am the first 100 Eligible Cardmembers to be eligible to participate in the Citi Lazada Card Flash Acquisition Offer to qualify for the Dyson Supersonic™ Hair Dryer?**

You will be notified via Short Message Service ("SMS") notification if you're eligible to participate in the Citi Lazada Card Flash Acquisition Offer to qualify for the Dyson Supersonic™ Hair Dryer.

- 2. How will the Dyson Supersonic™ Hair Dryer be fulfilled?**

If you are eligible, you will be notified on the redemption of the Dyson Supersonic™ Hair Dryer via SMS within 2 calendar months from which the promotion eligibility criteria have been satisfied.

G. Flash Acquisition Offer (Bose SoundSport Free Headphones)

- 1. How do I know that I am the first 100 Eligible Cardmembers to be eligible to participate in the Citi Lazada Card Flash Acquisition Offer to qualify for the Bose SoundSport Free Headphones?**

You will be notified via Short Message Service ("SMS") notification if you're eligible to participate in the Citi Lazada Card Flash Acquisition Offer to qualify for the Bose SoundSport Free Headphones.

- 2. How will the Bose SoundSport Free Headphones be fulfilled?**

If you are eligible, you will be notified on the redemption of the Bose SoundSport Free Headphones via SMS within 2 calendar months from which the promotion eligibility criteria have been satisfied.