<u>Citi Lazada Visa Signature Card</u> Shipping Rebates ("Promotion") Terms and Conditions

- "Citibank" means Citibank Singapore Limited and "Lazada" means Lazada Singapore Private Limited.
- 2. "Eligible Card" refers to the Citi Lazada Visa Signature Card.
- 3. "Eligible Cardholder" refers to the main cardholder of the Eligible Card.
- 4. "Qualifying Charge" refers to the final check-out amount^ of at least \$\$50 that has been made on purchase(s) at Lazada (with the exception of Redmart purchases) as determined by the following Merchant Description and Merchant Category Code and charged to the Eligible Card (including supplementary card(s), if any):

Merchant Description	LAZADA SINGAPORE*
Merchant Category Code	MCC 5311 - Department Stores
	MCC 5399 - Miscellaneous General Merchandise Stores

which do not arise from (i) any Equal Payment Plan (EPP) purchase, (ii) Quick Cash Program or other similar monthly instalment programs/loans drawn down on the available credit limit of the Eligible Card (iii) refunded, disputed, unauthorized, or fraudulent retail purchases, (iv) Citi FlexiBill/Citi PayLite, cash advance, quasi— cash transactions, balance transfers, payment of annual card membership fees, interest, goods and services taxes, (v) fund transfers using the Eligible Card as a source of funds (for example, payments made via Citibank Online and/or CitiMobile®, or any other channel or agent (such as a third party agent for payment of bills), (vi) late payment fees, and (vii) any other form of service or miscellaneous fees.

^The "spend date" of any Qualifying Charge will be determined by its transaction date based on Singapore Timing (UTC+08:00), and has to be posted by the merchant within 14 calendar days from transaction date for the transaction to be counted as a Qualifying Charge. Example: For calendar month from 1 January 2020 to 31 January 2020, where the transaction date is 31 January 2020, the transaction has to be posted by 14 February 2020 to be a Qualifying Charge.

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.

- 5. "Shipping Rebate" refers to the S\$1.99 cash back which will be credited to the Eligible Cardholder's Eligible Card account for every Qualifying Charge.
- 6. Subject to Clause 8, each Eligible Cardholder is entitled to no more than four (4) Shipping Rebates (worth S\$7.96) per calendar month. The Shipping Rebate(s) will be credited into the Eligible Cardholder's Eligible Card account within two (2) months from the end of the calendar month in which a Qualifying Charge has been made.
- 7. 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 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 crediting of the Shipping Rebate(s) will not be entitled to receive any Shipping Rebate on or after the date on which the Eligible Card is closed/suspended/terminated.

- 9. The Shipping Rebate(s) credited to the Eligible Cardholder's Eligible Card account cannot be used to offset against any minimum payment due.
- 10. 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.
- 11. 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.
- 12. 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 this Promotion, these terms and conditions shall prevail.
- 13. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.

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