

**Citi Mastercard Credit Cards Million Dollar Giveaway Spend and Win Terms and Conditions
(1 October 2025 to 31 December 2025)**

1. Definitions

- a. **"Citi"** or **"Citibank"** refers to Citibank Singapore Limited.
- b. **"Eligible Card(s)"** refers to all Singapore Issued Citi Mastercard Credit Cards listed below excluding Citibank Ready Credit Card, any Citi Corporate Card, Citi Purchasing Card, Citi Travel Account, Citi Travel Lodge Card, and Citi Clear Card.
 - Citi Cash Back Card
 - Citi Cash Back+ Card
 - Citi Clear Platinum Card
 - Citi Platinum Card
 - Citi PremierMiles Card
 - Citi Prestige Card
 - Citi Rewards Card
 - Citi ULTIMA Card

For avoidance of doubt, Citi Credit Cards issued by Visa are not eligible for the Campaign.

- c. **"Eligible Cardmember"** refers to an individual who:
 - i. is an existing Citi Credit Card customer who owns one or more Eligible Card(s) and has held the Eligible Card(s) as a main cardmember during the Campaign Period;
 - ii. is residing in Singapore with a Singapore residential address;
 - iii. 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; and
 - iv. has access to Citi Mobile® App or will be able to register for access to Citi Mobile® App.
- d. **"Campaign"** refers to the Citi Mastercard Credit Cards Million Dollar Giveaway Spend and Win Lucky Draw.
- e. **"Campaign Period"** refers to the period commencing on 1 October 2025 and ending on 31 December 2025 (both dates inclusive).
- f. **"Minimum Spend"** refers to the total Qualifying Spend of at least SGD3,000 across all Eligible Card(s) within the Campaign Period.
- g. **"Retail Purchase"** refers to purchase of any goods or services by the use of the Eligible Card and may, at our reasonable discretion and with reasonable notice, include or exclude any Eligible Card transaction as may be determined by Citi.

- h. **“Qualifying Spend”** means Retail Purchase made in Singapore dollars or foreign currency equivalent charged, cancelled, refunded or reversed to the Eligible Card(s) within the Campaign Period which does not arise from any:
- i. 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. transactions performed at establishments/businesses/merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank, as sent 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 Cardmembers shall refer to this list for any updates);
 - xiii. Citi PayAll transactions.

Any Qualifying Spend charged to a supplementary cardmember of an Eligible Card will be added to the Main cardmember’s Qualifying Spend on his/her main Eligible Card.

- i. **“Qualifying Criteria”** refers to the criteria set out in clause 2 below.
- j. **“Assets Under Management (AUM)”** refers to the combined balances held in a customer’s primary accounts including Citibank checking and savings account, time deposits, investments, and premiums of life insurances distributed by Citi and underwritten by AIA Singapore (Reg. No. 201106386R). Funds credited into cash management accounts will not count towards AUM.
- k. **“Citigold Customer”** refers to Eligible Cardmember with a Citigold Relationship and AUM of more than or equivalent to SGD250,000.
- l. **“Citigold Private Client Customer”** refers to Eligible Cardmember with a Citigold Private Client Relationship and AUM of more than or equivalent to SGD1,500,000.
- m. **“Winners”** refers to the selected Eligible Cardmembers that have been selected as the winners of the Campaign to receive the Prize.

- n. **“Prize”** refers to a Dream Holiday Package worth SGD20,000, subject to the conditions set out in clause 3 below.

2. Campaign Mechanics and Chance Allocation

- a. Eligible Cardmembers who meet the Qualifying Criteria will be qualified to stand a chance to win a Prize by way of a random computerised draw (**“Draw”**). Details of the Draw are set out in clause 3 below.
- b. As a base criterion (**“Base Criterion”**), Eligible Cardmembers will need to meet a Minimum Spend of SGD3,000 during the Campaign Period to qualify for the Campaign.
- c. The Qualifying Spend is accumulated across all Eligible Card(s) during the Campaign Period.

Illustration of Qualifying Spend accumulated across all Eligible Cards:

Spend Period: 1 October 2025 to 31 December 2025

Card Type	Qualifying Spend Amount
Citi PremierMiles Mastercard Card	SGD2,000
Citi Rewards Mastercard Card	SGD1,000
Citi Rewards Visa Card	SGD500
Citi Cash Back+ Mastercard Card	SGD500
Total Qualifying Spend	SGD3,500

In the illustration above, the Eligible Cardmember has a total Qualifying Spend of SGD3,500 as Visa Cards are not Eligible for this Campaign.

- d. Draw Chances to win the Prize will be allocated to Eligible Cardmembers who met the Base Criterion based on the following:
 - i. One Draw Chance will be allocated for every SGD500 Qualifying Spend charged to the Eligible Card(s).
 - ii. Double the Draw Chances if Eligible Cardmember holds a Citigold Banking Relationship or Citigold Private Client Banking Relationship during the Campaign Period till the date of the fulfillment.

Illustration for Qualifying Spends with Eligible Cards:

Transaction Date	Spend Description	Qualifying Spend?	Spend Amount
5 October 2025	AXS Payment	No	SGD1,800
12 November 2025	BVLGARI	Yes	SGD5,700
25 November 2025	ISSETAN	Yes	SGD150
3 December 2025	BUS/MRT	No	SGD2
5 December 2025	WHITE RESTAURANT	Yes	SGD80

Total Qualifying Spend during Campaign Period	SGD5,930
Minimum Spend Accumulated during Campaign Period Achieved?	Yes
Citigold or Citigold Private Client Customer?	No
Total chances accumulated	11

Illustration for Qualifying Spends with Eligible Cards, and Eligible Cardmember is a Citigold or Citigold Private Client Customer:

Transaction Date	Spend Description	Qualifying Spend?	Spend Amount
2 October 2025	TRIP.COM	Yes	SGD2,800
15 October 2025	AIA SINGAPORE	No	SGD700
21 November 2025	HAI DI LAO	Yes	SGD205
3 December 2025	GOJEK	Yes	SGD25

Total Qualifying Spend during Campaign Period	SGD3,030
Minimum Spend Accumulated during Campaign Period Achieved?	Yes
Citigold or Citigold Private Client Customer?	Yes
Total chances accumulated	12

Illustration for Qualifying Spends not met with Eligible Cards, and Eligible Cardmember is a Citigold or Citigold Private Client Customer:

Transaction Date	Spend Description	Qualifying Spend	Spend Amount
5 October 2025	HARVEY NORMAN	Yes	SGD5,000
18 October 2025	HARVEY NORMAN	Yes	- SGD2,500
12 November 2025	SABOTEN	Yes	SGD230
25 November 2025	SINGPOST	No	SGD50
7 December 2025	TIM HO WAN	Yes	SGD150
15 December 2025	SHOPEE	Yes	SGD70

Total Qualifying Spend during Campaign Period	SGD2,950
Minimum Spend Accumulated during Campaign Period Achieved?	No
Citigold or Citigold Private Client Customer?	Yes
Total chances accumulated	0

- e. For the avoidance of doubt, the Minimum Spend and/or Qualifying Spend will be determined by “spend date” which is the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Campaign.
- f. Any Qualifying Spend amount that is cancelled, refunded or reversed during the Campaign Period such that the total amount of Qualifying Spend charged during the applicable Campaign Period falls short of the relevant Minimum Spend required under the Campaign, the Eligible Cardmember will be deemed as ineligible and will not qualify for the Prize as he/she has not met the Base Criterion of the Campaign.

- g. The Campaign, promotions, products and services mentioned in the referenced 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. The referenced 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.

3. Draw Selection, Prize Details, Prize Fulfilment and Prize Acceptance

- a. Eligible Cardmembers who meet the Qualifying Criteria will stand a chance to win a Prize. A total of 10 Winners will be selected to receive one (1) Prize each for this Campaign.
- b. Selection of Winners will be conducted by Tan, Chan & Partners at Citibank Singapore Limited, Changi Business Park Tower 2 Level 2 on 13 March 2026 between 9am and 5pm (SGT). (**"Draw Date"**).
- c. Winners will be announced on the Citibank Singapore website (**"Citi Website"**) within 7 days after the Draw Date and this will be published on Citi Website for 2 months. Winners will also be notified via the Citi Mobile® App (or such other mode of communication as Citi may determine in its sole discretion) within 7 days after the determination of the draw results (**"Notification"**).
- d. Winners consent to Citi disclosing and/or publishing their full name as per Citi's record and/or last 4 alphanumeric characters of their NRIC/Passport No. in any manner which Citi may deem fit for purposes of announcing the Winners of the Campaign.
- e. The Prize is a Dream Holiday Package worth SGD20,000, subject to the following conditions:

Conditions

- i. Winners will receive a Notification from Citi and will be provided a unique identifier code and a website link that contains a guide on how to redeem the Prize.
- ii. Upon Notification by Citi, Winners must contact the Trip.com Singapore Reward Support Team at reward_support@trip.com by 30 April 2026 (**"Validity Period"**) with the unique identifier code to commence the booking process.
- iii. If any of the Winners did not contact the Trip.com Singapore Reward Support Team at reward_support@trip.com by the Validity Period, they shall be deemed to have forfeited all rights to the Prize. There will be strictly no extension of the Validity Period.
- iv. All Prize details, including, without limitation, the exact nature and duration of the Trip, will be customizable according to the selected Winners' choice of his or her Dream Holiday at a value of SGD20,000 (**"Trip"**), and this Dream Holiday will be managed by Trip.com Singapore Reward Support Team (**"Reward Support Team"**).
- v. All travel products must be booked at least 1-month in advance of the Trip commencement.

- vi. All bookings must be fully completed by 31 August 2026 ("**Book by period**") and the Trip must be completed by 31 March 2027 ("**Trip Completion**"), inclusive of the full duration of the Trip. Blackout dates may apply for certain products. Otherwise, Winners shall be deemed to have forfeited all rights to the Prize. There will be strictly no extension to the Book by period and Trip Completion period.
- vii. Winners may share a pre-planned Trip itinerary or work with the Reward Support Team to curate one.
- viii. The Reward Support Team will require the following details for each traveller:
 - a) Full Name (as per passport)
 - b) Passport Number
 - c) Passport Issue Date and Expiry Date
 - d) Date of Birth
 - e) Gender
 - f) Nationality
 - g) The main traveler must also provide an email address and contact number
- ix. All bookings will be managed under an independent company-secured Trip.com account and not the Winner's personal account. Earning of Trip coins will not be applicable here.
- x. Prices are dynamic according to availability and may change from time to time. Provided prices are accurate at the moment of display/communication and can fluctuate from time to time.
- xi. Booking confirmations, e-tickets and relevant travel documents will be collated and provided to the Winner by the Reward Support Team as a single itinerary confirmation.
- xii. The Prize must be redeemed as one (1) single Trip, defined as one continuous travel period with one (1) departure flight out of Singapore booked via Trip.com Singapore.
- xiii. There is no limit to the number of travellers or travel products included within the Trip, provided all bookings fall within the value of SGD20,000 and approved categories below:
 - a) Flights
 - b) Hotels
 - c) Bundle & Save (Flight + Hotels)
 - d) Trains
 - e) Airport Transfers
 - f) Car Rentals
 - g) Attractions and Tours
 - h) Packaged tours
- xiv. All products must be booked via the Trip.com Singapore app and managed through the Reward Support Team. This excludes any payments that must be made directly on-site during the Trip, including but not limited to local city taxes, gratuity fees, resort fees, or other incidental charges.

- xv. Travel insurance and travel visa are not included in Prize, and it is the Winners' responsibility to acquire his or her own travel insurance or travel visa. Trip.com's Reward Support Team does not manage the visa application process for the Winners and guests;
- xvi. No replacement, compensation, or refund will be made if the Prize has expired or rejected, unclaimed or forfeited. The Prize is also non-refundable, non-transferable, non-exchangeable and not redeemable for cash; and cannot be used in conjunction with any other discounts including coupons and promo codes, cashback sites, loyalty programs, rewards, promotions, discounted items, and fixed-price items unless otherwise stated.
- xvii. If the Prize exceeds SGD20,000, the Reward Support Team will provide an itemized breakdown. The Winner may:
 - 1. Remove product(s) to remain within budget; **OR**
 - 2. Accept partial or full payment of the excess amount at own expense
 - a) Winner will receive a Trip.com promo code to offset the covered portion under the Prize cap. This promo code will:
 - I. Be valid for 3 days from the date of issuance
 - II. Be redeemable via the Trip.com Singapore app under the Winner's personal Trip.com account (new or existing). Earning Trip coins will be applicable here.
 - III. Be valid for payment with an Eligible Card(s)

Example:

Total Booking	SGD19,000
Flight return tickets	SGD1,500
Excess	SGD500

Note: Prices and availability of travel products may fluctuate. The offset amount is calculated at the time the promo code is issued.

- xviii. All bookings are subject to stringent conditions regarding changes, cancellations, refunds, and endorsements. Conditions and policies may vary.
- xix. Once a travel product is booked, no changes or cancellations are permitted under any circumstances. This includes, but is not limited to, name amendments, travel date changes, and add-on services.
- xx. In the event of a flight change/cancellation or other force majeure event (such as natural disasters, pandemics, or government-imposed travel restrictions), the Reward Support Team will assist the Winner with necessary rebooking, even if the revised travel date extends beyond 31 March 2027.
- xxi. Any rebooking, including associated change fees or additional costs, must remain within the original SGD20,000 Prize value.
- xxii. If the revised cost exceeds the Prize value, the same procedure in clause xvii applies: the Reward Support Team will provide an itemized cost breakdown, and the Winner

may remove product(s) or pay the excess amount at their own expense under the same process.

- xxiii. The Prize, whether wholly or in part, is non-transferable, non-exchangeable, non-refundable, non-redeemable for cash and cannot be used in conjunction with any other discounts including coupons and promo codes, cashback sites, loyalty programs, rewards, promotions, discounted items, and fixed-price items unless otherwise stated.
- xxiv. There will not be any replacements, compensations or refunds made if the Prize has expired, was rejected, forfeited or unclaimed by the Winner.
- xxv. The Prize may be subject to additional terms and conditions as may be imposed by Trip.com and Winners' will be informed of this through the Reward Support Team during the booking process.
- f. Citibank also reserves the right to replace the Prize, whether wholly or in part, with any other prize which is in Citibank's opinion, of similar value.
- g. Citibank reserves the right to deal with any unclaimed Prize(s) in a manner that it deems fit, including but not limited to drawing a reserve Winner.
- h. An Eligible Cardmember will not be entitled to the Prize for any of the following reasons:
 - i. any of your credit card(s) or any account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated at any time during the Campaign Period or any time after the Campaign Period up to and including the time of fulfillment of the relevant Prize; or
 - ii. if Citibank is of the opinion that you had at any time: a) acted fraudulently or dishonestly; and/or b) conducted in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
 - iii. any reason which Citibank determines in its discretion that you should not be entitled to receive the Prize, such discretion to be exercised reasonably.
 - iv. Citibank reserves the right to determine at its reasonable discretion whether an Eligible Cardmember has satisfied the Qualifying Criteria of the Campaign.

4. General Terms and Conditions

- a. Citibank reserves the right to determine at its reasonable discretion whether an Eligible Cardmember has satisfied the Qualifying Criteria for the Campaign.
- b. Citibank and Trip.com reserve the right at its reasonable discretion to terminate or amend the Campaign or vary, delete, or add to any of these terms and conditions from time to time including varying the Prize or offering a replacement for the Prize of a similar value at any time.

- c. Citibank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage, or harm suffered by or in connection with the products and/or services provided by third parties.
- d. Citibank shall not be liable in any way to any Eligible Cardmember for any loss or damage or expense arising out of or in connection with the Campaign, including without limitation, from any late or non-receipt of notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- e. Citibank's decision on all matters relating to the Campaign will be at its reasonable discretion and will be final and binding on all Eligible Cardmembers. In the event of any inconsistency between these terms and conditions and any brochure, marketing or Campaign material relating to the Campaign, these terms and conditions will prevail.
- f. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to SGD100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.

Updated as of **September 2025**