

**\*Citibank Home Saver Promotion ("Promotion") Terms & Conditions:  
(For Refinancing - Receive SMEG Retro-Style Kettle and Toaster)**

1. This online promotion ("Promotion") is applicable to Eligible Customers only.
2. "Eligible Customers" are new housing loan customers of Citibank Singapore Limited ("Citibank") who:
  - (i) successfully apply online between 1 November 2018 and 15 January 2019 (both dates inclusive) and obtain approval for a grant of credit facilities of at least S\$550,000 for the refinancing of an existing credit facility of a Residential Property ("New Housing Loan"); and
  - (ii) accept Citibank's formal letter of offer ("Letter of Offer") for the New Housing Loan on or before 31 January 2019.
3. "Residential Property" means a residential property located or situated in Singapore, and which has been issued with a temporary occupation permit.
4. Under the Promotion, an Eligible Customer will qualify to receive ONE SMEG Retro-Style Kettle and ONE SMEG Retro-Style Toaster (collectively, the "Gift").

For the avoidance of doubt:-

- (i) only one Gift will be given per New Housing Loan accepted in accordance with the terms and conditions of this Promotion; and
  - (ii) if there is more than one Eligible Customer for the same New Housing Loan, only one (1) Gift will be given to one Eligible Customer notwithstanding that there is more than one Eligible Customer for that same New Housing Loan.
5. All applications for New Housing Loans are subject to approval and acceptance by Citibank. All New Housing Loans would also be subject to such additional terms and conditions as Citibank deems fit, as will be set out in the Letter of Offer and applicable Citibank Homesaver terms and conditions.
6. An Eligible Customer will be notified of his/her qualification to receive the Gift after approval for the New Housing Loan has been provided but before the Letter of Offer is generated for his/her acceptance. Upon such notification, the Eligible Customer may elect to receive the Gift.
7. The redemption letter for the Gift will be mailed to the Eligible Customer's mailing address on record within 1 month from 31 January 2019. The redemption of the Gift is subject to the terms and conditions as set out in the redemption letter. The redemption letter and the Gift are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part.
8. 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.
9. Citibank reserves the right, at its discretion, to replace the Gift with any other item of similar value.
10. Citibank's decision on all matters relating to this Promotion is final and binding. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, these terms and conditions will prevail insofar as it relates to the Promotion.

Citibank shall not be liable to indemnify the Eligible Customer or any third party for any loss or damage (direct or indirect) arising from any delay or failure to receive the Gift for any reason whatsoever, and such delay or failure shall not affect Citibank's rights hereunder.

11. The Promotion is not available with other rewards/promotions. No fees will be paid by Citibank to any agent or 3rd party in connection with this Promotion.
12. No internal or external referral incentives would be paid by Citibank in connection with this Promotion.
13. Participation in this Promotion is subject to these terms and conditions. Citibank reserves the right to vary, delete or add to any of these terms and conditions, and to suspend or terminate the Promotion at any time without prior notice.
14. By participating in this Promotion, you also consent to us disclosing your information to persons who are involved in operating or promoting this Promotion (including but not limited to the vendor(s) administering the redemption of the Gift).