



Important Revisions to the Citi SMRT\$ Rewards Program (Effective from 25 May 2021)

Effective **25 May 2021**, Citibank SMRT Card will be renamed as Citi SMRT Card.

Further, the Citi SMRT\$ Rewards Program will be revised to:

Categories	Base rate on qualifying retail spend	Bonus rate on monthly qualifying retail spend if ≥ S\$500	Total Earn Rate
Groceries	0.3%	4.7%	5%
Online* <i>(excludes mobile wallet and travel-related transactions)</i>			
EZ-Link Auto top-up SimplyGo			
Taxis (including private-hire rides)#			
Other qualifying retail spend		NIL	0.3%

If you spend less than S\$500, you will still earn 0.3% SMRT\$ on your qualifying retail spend.

**Online excludes mobile wallet and travel-related transactions. Please refer to Citi SMRT\$ Rewards Program Terms and Conditions for full details.*

#Taxis include private-hire vehicle operators with MCC 4121 such as Grab and Gojek. For Grab transactions - only Grab rides charged directly to the card are eligible for bonus SMRT\$. Grab ride transactions paid via GrabPay Wallet linked to the Citi SMRT card are not eligible for bonus SMRT\$. For the avoidance of doubt, GrabPay and any other mobile top-ups are also excluded from earning the Bonus rate.

We will also be updating the minimum amount for cash rebate redemption to S\$10, and including additional denominations of S\$50 and S\$100. This will enable Citi SMRT cardmembers to redeem a larger cash rebate amount in a single SMS. For example, cardmembers currently have to send 10 separate SMSes of S\$10 to redeem S\$100. With this change, cardmembers will be able to redeem the same amount of S\$100 in 1 SMS.

Cash Rebate Redemption Amount	SMRT\$ Required	SMS Keyword
S\$10	10	SMRT10
S\$50	50	SMRT50
S\$100	100	SMRT100

The Citi SMRT\$ Rewards Program Terms and Conditions and the Citi SMRT Platinum Visa Cardmember's Agreement will be updated accordingly. Please visit www.citibank.com.sg/smr to view.



Terms & Conditions:

1. The Citi SMRT\$ Rewards Program Terms and Conditions apply. Click [here](#) to view.
2. Bonus rate of 4.7% on grocery, taxi, EZ-Link Auto top-up and SimplyGo transactions will be awarded based on selected Merchant Category Codes (MCC) and/or transaction description. Bonus rate of 4.7% on online transactions will be awarded based on the transaction's online indicator.
3. Click [here](#) to refer to FAQ.

Updated May 2021