

Citi ThankYouSM Rewards Program Terms and conditions

GENERAL TERMS AND CONDITIONS

Definitions

In these terms and conditions ("Terms and Conditions") the following definitions apply:

- "Program" means this Citi ThankYou Rewards program i.e. the Rewards program offered by Us to you as described in these Terms and Conditions;
- "You, Your" means the primary cardmember, the person in whose name the Card Account is maintained.
- "Account Terms and Conditions" are the terms and conditions and/or cardmember agreement that govern Your Card Account.
- "Card" means the Citi Platinum, Citi Rewards, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi PremierMiles, Citi Business, Citi Corporate, Citi Prestige and Citi ULTIMA Cards issued by us.
- "Card Account" means the Card issued by Us on which the Program is offered.
- "Cash Rebates" means a credit to Your Card's account.
- "Citi, Citibank, We, Our, Us, Bank" means Citibank Singapore Limited;
- "Global Catalogue" means Rewards offered by participating merchants outside Singapore;
- "Instant Rewards" means instant redemption of Rewards using the Points and Miles at participating merchant outlets by presenting their card at such merchant outlets. You will be able to offset purchases from participating merchants on the spot or receive a Rewards Voucher in the form of a receipt generated ("Receipt") from the participating merchant's credit card terminal. The Rewards Voucher may be used by You in exchange for Rewards from the participating merchant or to offset purchases from such participating merchant directly on-the-spot.
- "Local Catalogue" means Rewards offered by participating merchants in Singapore;
- "Miles" means the Citi Miles earned through usage of the Citi PremierMiles Card as specified in the Citi PremierMiles card member's agreement. Miles may be used to redeem for Rewards;
- "Participating Travel Loyalty Program" means any participating loyalty program operated by any airline or hotel which is eligible for You to complete a Points Transfer
- "Points" means the Citi Dollars/Citi\$, Ultima Dollars, Miles and/or such other points earned through usage of the Card as set out under the Account Terms and Conditions and which may be used to redeem Rewards as determined.
- "Points/Miles Balance" is the then available amount of Points or Miles You accrued through usage of the Card. The Points/Miles/ Balance appears on your statement and at www.citibank.com.sg/thankyou.

- “Points Transfer” is the Redemption of Points in exchange for points or miles at a Participating Travel Loyalty Program
- “Redemption” means the use of Points to obtain a Reward through the Program
- “Rewards” means any goods, services, benefits, arrangements or other privileges offered by the Program from time to time based on your Card and may include merchandise, vouchers, cashback, card annual fee waivers, travel, Travel Products and points transfer.
- “Working Day” refers to any day on which banks are open for business in Singapore other than Saturday, Sunday and public holidays in Singapore.

Participation

- Your Card Account is entitled to participate in the Program at the date of commencement of the Program or the date when the Card is issued to You, whichever is later; provided that Your Card Account is and remains in good credit standing, as determined by Us in Our sole discretion.

Products & the Merchant Contract

- Each redemption shall constitute a purchase of the relevant Rewards by You from the participating and not from Citibank, pursuant to an individual contract entered into directly and only between that participating merchant and you (such contract to be referred to as “Merchant Contract”).
- Citibank is authorised to make payments due from you to the participating merchant under the Merchant Contract on Your behalf.
- Citibank shall not have any responsibility or liability relating to the compliance or non-compliance by you or any Merchant under any Merchant Contract, and at no point in time shall Citibank establish or be required to establish any contract for the provision of, or to provide any warranty or representation with respect to, the delivery, sale or provision of Rewards.
- Citibank shall not under any circumstances be responsible for any delivery, after-sales service, payment invoicing or collection, customer enquiries (not limited to sales enquiries), technical support, maintenance services and/or any other obligations or services relating to or in respect of the Rewards under the Merchant Contract.
- Citibank shall not in any way be liable for any goods or services or the quality or performance of any Rewards supplied by any merchant, site or service provider or other authorised agent under the Program. You should seek redress and direct any complaints or comments in respect of such Rewards to the respective participating merchant, provider or agent.
- If Rewards have a warranty they will carry their manufacturer's warranty and we give no warranty with respect to Rewards provided by third party merchants and furthermore are not responsible for the fulfilment of warranties. We will not respond to obligations of manufacturers or providers of goods and services and any claims in respect of those Rewards should be made with those suppliers or manufacturers. Merchandise shipped to you from outside Singapore from international merchants and therefore requires the

import of products into the country may lose their warranty upon importation and such products may not have local technical support. As such, you agree to forfeit your rights to relevant warranties upon agreeing to redeem any item identified as shipped from outside Singapore.

Rewards Website

- The Rewards website may be operated and managed by third parties.
- All descriptions, warranties or specifications of any Rewards made available to you for Redemption or sold to you under a Merchant Contract are provided by the relevant participating merchant and not Citibank.

Redemption of Points, Miles or Rebates

- Provided that Your Card Account is in good standing as determined by us and under the Card Account Terms and Conditions, and Your Card Account has sufficient Points or Miles, You are entitled to redeem Reward(s).
- Rewards may be redeemed via the channels we specify. Redemption channels and/or conditions may be changed or varied at our sole discretion.
- Certain Rewards are available to selected Card types only.
- Once the Redemption has been submitted, the Redemption cannot be reversed, cancelled or changed and the Points or Miles cannot be transferred back to your Points/Miles Balance.
- All Redemptions are irrevocable.
- You may not return any Reward unless, the Reward is damaged and you agree that the return is subject to the then prevailing terms and conditions we specify in respect of the return.
- The total number of Points or Miles required for redemption of a chosen Reward will be displayed or communicated during the checkout process.
- Redemptions via CitiPhone may require an additional number of Points or Miles (compared to Redemptions via the Program website). You will be advised of the total number of Points or Miles required at the time of Your Redemption request.
- We have no responsibility or liability in connection with or towards any Reward You redeem under the Program, any death or injury, loss or consequential loss or damage from any Reward or the loss, theft or destruction of any Reward.
- The primary cardmember is the sole authorized person who may perform the Redemption of Rewards.

SHOP AT PARTNERS

Instant Rewards

- We may, from time to time, enter into agreements with merchants at whose stores You may use Your Points or Miles, to pay for the full or a portion of the retail or discounted price

of goods and/or services from such merchant (“participating merchant”) and You agree that the Redemption of Your Points or Miles may be subject to the merchant’s terms and conditions if any. The list of participating merchants may be varied by us at any time without prior notice. For the list of participating merchants, please visit www.citibank.com.sg.

- In respect of an Instant Rewards Redemption, any remaining balance that is not covered by or not paid using Your Points or Miles has to be paid with Your Card. The portion charged to Your Card will earn the corresponding Points or Miles as specified in the Account Terms and Conditions.
- To inquire about Your Points/Miles Balance, You may swipe Your Card at any Citi Card terminal at a participating merchant.
- To redeem Your Points or Miles You must present Your Card at the cashier/payment counter of the participating merchant. The participating merchant may require you to present identification documents satisfactory to them.
- You will not be allowed to redeem Your Points or Miles if you are unable to present Your Card personally.
- In case of valid merchant disputes, the retail SGD amount, and not the Points or Miles, will be credited back to Your Card Account.
- The merchant’s Return/Exchange Policy applies in respect of any goods purchased from the merchant.
- We and the participating Instant Rewards merchants shall not be obliged to replace any item that you may have redeemed through this Program which is subsequently misplaced, lost or stolen after your redemption.

Pay With Points

- The Pay with Points (“PWP”) service is only available for the Citi Classic, Citi Gold, Citi Visa Platinum, Citi Rewards, Citi Premiermiles, Citi ULTIMA and Citi Prestige cards issued by us (“PWP Cards”).
- The PWP service allows you to pay for an eligible transaction (“PWP Transaction”) made at a PWP participating merchant using the available points on your PWP Card. For the purpose of this PWP service, a PWP Transaction is a transaction made at a PWP participating merchant, which is charged to your PWP Card, where the description of the transaction posted to your PWP Card contains the PWP participating merchant’s name. The full list of PWP participating merchants is available at www.citibank.com.sg/pwp.
- If you make a PWP Transaction using your PWP Card at a PWP participating merchant you will receive an SMS shortly after You have performed the PWP Transaction, inviting you to pay the transaction amount charged to your PWP Card for the PWP Transaction in full or in part using the available Points/ Miles on your PWP Card. The SMS will be sent to your mobile phone number in our records.
- To effect the redemption (full or partial), You will need to click on the link provided in the SMS received from Us within 24 hours of making the PWP Transaction. By clicking on the link, you will be routed to screens where you:
 - will be informed about your available Points/Miles balance on Your PWP Card (“Available Points/Miles Balance”) and the maximum number of Points/Miles that will be deducted from

- your available Points/Miles balance if you wish to pay for your PWP Transaction in full using your Points/Miles (“Maximum Points/Miles Redemption”); and
- will be invited to redeem any number of Points/Miles, up to the Maximum Points/Miles Redemption or your Available Points/Miles Balance (whichever is lower), to pay for your PWP Transaction.
 - If the Points/Miles redemption is successful, the amount of the PWP transaction redeemed will be shown as a statement credit in your next statement of account.
 - Once the redemption request has been submitted, the redemption cannot be reversed, cancelled or changed and the Points/Miles used in the redemption cannot be transferred back to your Available Points /Miles Balance.
 - In case of merchant disputes, and in the event that a transaction is reversed by a PWP participating merchant, the dollar transaction amount of the PWP Transaction, and not the Points/Miles used to pay for the transaction/Miles, will be credited back to your PWP Card account.

Select and Credit

- The Select and Credit (“S&C”) service is only available for the Citi Premiermiles, Citi ULTIMA and Citi Prestige cards issued by us (“S&C Cards”).
- To use the S&C service, in addition to having a S&C Card, You must be enrolled for Citibank Online.
- The S&C service allows You to pay for any eligible transaction on your S&C Card (“S&C Transaction”) using the available Points/Miles on Your S&C Card. You may only utilise the S&C service for a particular S&C Transaction within 60 days of the S&C Transaction date.
- To utilise the S&C service, you will need to log in to your Citibank Online account, click on “Rewards and Offers” followed by the “Select and Credit” tab. The S&C Transactions that are available for redemption, if any, will be reflected under this tab for your consideration. For clarity, temporary authorizations are not eligible for redemption under the S&C service.
- You may only use your available Points or Miles to redeem the value of a S&C Transaction in full. Partial redemptions of S&C Transaction are not allowed.
- The amount of Points or Miles required for the redemption will be deducted from your S&C Card’s available Points or Miles balance. Statement credits will be posted to your S&C Card Account within 48 hours of redemption.
- If, as a result of a redemption effected within 48 hours of Your S&C Card Account statement generation date, the redemption and statement credit could not be applied and reflected in your next S&C Card Account statement, please continue to make payment of the minimum and total payment reflected in your S&C Card account statement pursuant to the terms governing your S&C Card Account. The statement credit will instead be applied and reflected in your subsequent S&C Card Account statement.
- There is no fee to use the S&C service.
- We may set minimum and/or maximum Points or Miles redemption requirements for the S&C service at any time.
- We have the right to change the Point/Miles to Singapore Dollar or Miles to Singapore Dollar conversion rates for the Select and Credit service at any time.
- This S&C service may be modified or terminated by Citibank at any time without notice to you.

MERCHANDISE AND VOUCHERS

Merchandise and Voucher Rewards

- Rewards are either part of the Local Catalogue or Global Catalogue. For Redemptions from the Local Catalogue, a Citibank Rewards voucher in either physical or electronic form (“Rewards Voucher”) will be sent to You for redemption from to the merchant in Singapore. The physical / electronic Rewards Voucher will be sent to your mailing / electronic mailing address in Citibank’s records respectively. For Redemptions of any products and/or services from the Global Catalogue other than Travel Products (defined below) provided by Travel Services (defined below) (“Merchandise”), Rewards may be shipped from overseas to Singapore. Merchandise can only be shipped to your address in Citibank’s records.
- At checkout, the total number of Points/Miles displayed or communicated will reflect both the cost of the Rewards in Points or Miles as well as any other costs or fees such as administrative or transfer fees or shipping costs which is inclusive of duties and taxes unless the Merchandise is from the Global Catalogue and delivered from overseas. If the Reward is to be delivered from overseas, the cost of international shipping in Points or Miles will be detailed separately at checkout. The shipping costs in Points, or Miles, will included any taxes, customs and duties from the country of origin to Singapore.
- Delivery of a Reward redeemed from the Merchandise Catalogue would at the minimum, take 3 to 4 weeks from the date of Redemption. Delivery of physical Voucher Rewards would at the minimum, take 7 Working Days, whilst delivery of electronic Voucher Rewards would at the minimum, take 7 Working Days.
- If such Reward is not shipped from the merchant within 30 days, Your Redemption will be cancelled and You will be refunded the cost of the Reward in Points or Miles to Your Points/Miles Balance.
- If a Reward redeemed from the Merchandise Catalogue is damaged upon Your receipt of it, You may return such Reward within 5 days of receipt and in the same condition as received by calling CitiPhone who will redirect You to the relevant merchant who will be able to assist You.
- **USE OF REWARDS VOUCHER**
 - The Rewards Voucher shall be issued in the name and address of the cardmember, and shall specify the Reward as selected by the cardmember, and may be used by the cardmember or any of the cardmember’s supplementary cardmember.
 - Use of the Rewards Voucher is subject to the terms and conditions stated on the Rewards Voucher. Rewards Vouchers shall not be used to purchase any item on sale or on special offer nor used in conjunction with any discount card, loyalty program, promotional voucher or similar scheme.
 - To redeem a Reward using the Rewards Voucher, the cardmember must present the relevant Rewards Voucher with his card at the relevant participating merchant. If the cardmember makes a purchase, which exceeds the value of the Rewards Voucher, the cardmember must charge the difference to his Citibank credit or debit card. There shall be no refund, in any form whatsoever, if the value of the goods and/or services requested is below that of the Rewards Voucher.

- Multiple Rewards Vouchers per visit may be used in the redemption of any one Reward, unless otherwise stated. Where the use of more than one Rewards Voucher is allowed, a minimum purchase per voucher used as stipulated by the participating merchant must be met.
- A Reward Voucher, which has been redeemed by the cardmember, is neither refundable nor exchangeable for cash, Points, Miles or for another Reward.
- However, under exceptional circumstances and at the cardmember's written request, we may, but shall not be obliged to, replace a lost, damaged or stolen Rewards Voucher or exchange a Rewards Voucher for another, upon the cardmember's production of the original Rewards Voucher. The Bank reserves the right to charge a service fee for the replacement or exchange of any Rewards Voucher.
- Redemption and use of a Reward is subject to availability and to such conditions as may be specified by the participating merchants. In the event that a participating merchant is, for any reason, unable to supply the goods or services as specified in the Rewards Voucher, the participating merchant reserves the right to supply alternative products or services of similar quality or price to the cardmember.
- All hotel stays redeemed under the Rewards Vouchers are subject to the hotel's terms and conditions including the availability of rooms. Reservations must be guaranteed by a Citibank credit card. No walk-in will be entertained and the hotels reserve the right to impose a one-night room charge for late cancellations and no-shows.
- Cardmembers will be charged accordingly for any double Redemption or double usage of Citibank Rewards Vouchers.

CASH REWARDS

Charity Donations

- You may redeem Your Points or Miles, for charitable contributions to the Participating Charities available at the Program website. The "Participating Charities" refer to charities We determine in Our sole discretion and may be changed from time to time.
- We are entitled to a reasonable period of time and in any case not less than 7 business days to process Your charitable contribution to the chosen charity.
- Charitable contributions will be consolidated and processed on a semi-annual basis or at such other time We determine. We will make a donation on behalf of You to the specified Participating Charity
- Charitable contributions will not be eligible for tax relief purposes.
- A request to redeem Points or Miles for charitable contributions is final and cannot be changed or cancelled.

Card Annual Fee

- You may redeem Your Points towards payment of the annual membership fee for Your Card Account in which case, the equivalent amount of such redeemed Points will be credited to your Card Account and will not reduce Your Card Account outstanding balance (if any).

Cash Rebates

- If you redeem Points or Miles for Cash Rebates, the Cash Rebate will be reflected in Your Card Account within a reasonable period of time and in any case not less than 7 calendar days.
- The Cash Rebate redeemed and credited to Your Card Account is not considered a payment to Your Card Account and cannot be used to offset the minimum amount due, total amount due or any amount in between that is due on Your Card Account statement. You are required to settle at least the minimum amount due to avoid late charges from being billed to the Card Account.

TRAVEL AND POINTS TRANSFER

Travel Disclosures

- The terms and conditions set up in this section 10 shall apply in respect of travel services provided by Connexions Loyalty Travel Solutions LLC and its affiliate Loyalty Travel Agency LLC ("Travel Services").

General Travel Terms and Conditions

- Points or Miles redeemed for Rewards including Travel Products will be deducted from Your Points/Miles Balance
- Payments by credit card will appear on your monthly card statement as "CL *Trip Charges" or as a charge from the applicable airline, hotel, car rental, activity, cruise or tour provider (each, a "Supplier" and collectively, "Suppliers").
- Travel services are provided by Connexions Loyalty Travel Solutions LLC and its affiliate Loyalty Travel Agency LLC ("Travel Services").
- Travel Services may cancel the Redemption in the event of non-payment or payment dispute at its sole discretion and standard penalties imposed by Suppliers, up to the full amount of each ticket/reservation, will be applied.
- Travel Services is located in the United States of America and this transaction is taking place in the United States of America. You consent to the processing of the information related to your transaction outside of Singapore and you consent to the transfer of Your data by Travel Services to the applicable Suppliers, as well as any aggregators that participate in the transaction, so they may fulfill Your selected travel.
- All bookings made by Travel Services shall comply with all applicable U.S. laws, rules and regulations, including, without limitation, the sanctions issued by the Office of Foreign Assets Control ("OFAC"). Such rules may prevent Travel Services from offering travel to specific destinations or individuals.
- To assist Travel Services with its compliance, Travel Services may ask you for additional personal information. Any booking made, or in good faith believed to be made, in violation of U.S. law, will be cancelled by Travel Services, in its sole discretion, with no liability to you

other than to issue a refund, if permitted by law. Any refunds issued will be exclusive of conversion fees and/or transferring fees which will not be paid by Travel Services on Your behalf in relation to the services offered.

- Credit Card Declines - If your credit card is declined, Travel Services will attempt payment up to two times and will attempt to contact you via the information provided by you. If Travel Services is unable to obtain authorization for the charge, your reservation(s) will be subject to cancellation, and standard penalties imposed by the Supplier, up to the full amount of each ticket/reservation, will be applied and payable by you.
- CANCELLATIONS AND CHANGES. Reservations are subject to the rules of each Supplier on Your itinerary; some reservations cannot be cancelled, other reservations may incur Program fees and/or Supplier fees to cancel or change. Refunds, if permitted, may take up to 90 days for processing and are subject to the policies of the individual Supplier. All refund claims must be submitted within 30 days after the scheduled departure date and any negotiable documents (i.e. airline tickets, redeemable certificates or vouchers, etc.) issued must be returned to Travel Services prior to processing any refund.

Privacy

- Your personal information (including your name, contact details, credit card details and other relevant information) will be collected in connection with arranging travel and other associated services on your behalf and facilitating your travel arrangements and bookings. If Travel Services does not collect this personal information, it will not be able to provide you with the services that you have requested. Travel Services will disclose applicable portions of your personal information to applicable Suppliers (usually located in the country/ies to which you are travelling or in which the call centres are situated), as well as any aggregators that participate in the transaction, so they may fulfill your selected travel.
- All of Your information will be used, disclosed and otherwise held in accordance with the privacy policy of your loyalty rewards provider, which, if you are viewing this document online, is on this website. If you are not viewing this document online, you can obtain a copy of the privacy policy from your loyalty rewards provider and the contact information for the loyalty rewards provider is on your email confirmation. If you wish to access or change the information which Travel Services holds about you, or complain about its handling, please contact your loyalty rewards provider for a copy of the relevant privacy policy.
- Travel Services may record, and may require our service providers to record, telephone conversations made with you for quality assurance and verification purposes. We will provide notification on a telephone call if the call may be recorded. If you object to this recording, please inform the operator. It may then be necessary for the operator to require that you communicate with us by other means.

General Travel Information

- A government issued photo identification is required at check-in and must match the name on the reservation. If this is an international trip, You will need a Passport and You may

need a Visa and You may need to satisfy certain health requirements. For foreign entry requirements, go to travel.state.gov/travel or contact the embassy/consulate of the country to which you are travelling, including layover and stopover destinations, to determine entry documentation and other requirements, such as immunizations that you must satisfy, including return entry into the country from which you departed. It is your responsibility to obtain proper travel identification and satisfy all requirements for each location on your itinerary, including layover and stopover destinations. Carriers cannot board any passenger who fails to carry required documents. Some carriers may require you to show the credit card used as payment for your ticket(s).

- Minors under the age of 18 who are traveling with only one parent may be required to have additional documentation. Please contact your airline or the embassy/consulate of the country from which you are departing and the country to which you are traveling for additional information.
- Travel Services has no special knowledge regarding the suitability for disabled persons for any travel itinerary. Travel Services also has no special knowledge regarding unsafe conditions, health hazards, weather hazards, or climate extremes at locations to which you may travel.
- For information concerning possible dangers at international destinations, Travel Services recommends contacting the Travel Advisory Section of the U.S. State Department at 202-647-5225.
- For medical information, Travel Services recommends contacting the Centers for Disease Control and Prevention at 800-232-4636. For foreign health requirements and dangers, go to www.cdc.gov/travel.
- Travel reservations are subject to the rules of each Supplier on Your itinerary. The information and descriptions given about the Suppliers are believed to be accurate, but Travel Services makes no warranty or representation regarding the information and descriptions.
- The passenger's ticket(s), or the electronic reservation, when issued, shall constitute the sole contract between the Supplier and the purchaser and/or passenger. Travel Services shall have liability for any actions or omissions of the Supplier.
- Special requests made to a Supplier are on a request only basis and cannot be guaranteed. Fees, taxes and charges may apply, depending on the service request.
- Upgrades are not permitted on certain itineraries. Please check with the Supplier directly.
- Supplier policies are subject to change at any time without prior notice.
- Travel Services is not responsible for any lost or damaged luggage.
- Certain rate types do not permit credit for airline frequent flyer programs or car or hotel loyalty programs.

Hazardous Materials

- Various laws forbid the carriage of hazardous materials aboard aircraft in your luggage or on Your person. A violation can result in imprisonment and substantial penalties. Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers,

poisons, corrosives and radioactive materials. Examples: Paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radio-pharmaceuticals.

- There are special exceptions for small quantities of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For further information contact the airline directly.

Baggage Fees

- Baggage policies and fees, for carry on and checked baggage, vary by Supplier. Some Suppliers charge a fee for the first and/or second standard-sized checked bag. Please check with the Supplier for baggage charges, size limitations, weight and other restrictions. A list of air carriers and their fees for checked baggage can be found at www.tripcharges.com/baggagefees.asp.

Destination Taxes

- Government imposed departure or entry taxes may not be included in ticket taxes. Passengers should be prepared to pay these taxes in cash, in local currency, on location.

Airline Terms and Conditions (If available through Your Program)

8% off Airline Ticket Redemption Promotion

1 January 2017 – 31 March 2017 – Promotion Terms and Conditions:

Promotion available till 31 March, 2017 or until first 1,800 redemptions, whichever comes first. Promotional discount applies to point redemptions for air bookings only and is awarded at checkout to reduce points payments required by 8%. All flights available for booking at Citi ThankYou(SM) Rewards are eligible, subject to availability. Promo code SGAIR8 must be entered at checkout for the discount to apply.

- Airline tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and, if permitted, are subject to airline rules, airline penalties up to the full amount of each ticket plus in the case of a changed ticket, the fare difference charges, and may also be subject to Program fees.
- A small number of air carriers may require Travel Services to confirm flight availability when booking. If there is any issue with availability, a travel representative will contact You within 24 hours to make alternate flight arrangements at no additional cost.
- In some situations an airline may issue You a credit “in lieu of” a refund according to the fare rules associated with the individual booking. If a credit is issued by an airline, it is held by the airline in the name of the individual who was the passenger of record on the original reservation. This credit can be used towards the payment for the booking of a new trip under the following conditions:
 - The new reservation is in the name of the same passenger as the canceled booking;

- The new reservation is on the same airline as the original reservation;
 - All travel associated with the new trip must be completed prior to the date specified by the airline which is determined by the fare rules of the original ticket and the original class of service;
 - You are responsible to pay any exchange fees charged by the airline related to the making of a new reservation as well as any additional charges, fees or fare increase;
 - Credit cannot be applied against an existing reservation.
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- Airlines may impose additional costs and fees for baggage, meals, beverages and other services. These costs are your responsibility.
 - Unused tickets contain no value if not canceled prior to scheduled departure date.
 - Tickets cannot be reassigned or transferred to a different passenger or airline.
 - Flight schedules are subject to change. Travel Services is not responsible for any schedule change(s) or notifying you of such change(s). Please confirm the scheduled departure time at least 48 hours prior to departure for domestic flights and at least 72 hours prior to departure for international flights to learn if your flight schedule changed.
 - Failure to use any reservations may result in automatic cancellation of all continuing and return reservations. You must advise your carrier if your travel plans change en route.
 - Check with each airline regarding its specific boarding and check--in requirements. Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which you have a confirmed reservation. If this occurs, the airline will make alternative arrangements for you.
 - Turboprop aircraft may exist on your itinerary. Airlines reserve the right to change aircraft equipment without prior notice to the booking travel agency or the consumer.
 - If a code-share flight exists in your itinerary (a flight where two or more airlines share the same flight), passengers must check in with the operating airline on day of departure.
 - All tickets will be issued at time of booking as e-tickets, unless e-tickets are unavailable due to airline restrictions. If an e-ticket is unavailable, you may be charged for shipping and handling. All paper tickets will be shipped within 48 hours.
 - Advance seat assignments, if available and allowed by airline, are not guaranteed. Please inquire with the airline about Your boarding pass(es).
 - If your paper ticket(s) is lost, stolen, or destroyed, contact Travel Services immediately for details on how to process your claim. You may need to purchase a new ticket to travel while you are waiting for any permitted refund or credit. You remain responsible for payment due for the lost, stolen, or destroyed ticket(s) unless a refund or credit is issued by the carrier.
 - Please go to <http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements> to learn about the use of insecticides in certain aircraft.
 - For information regarding airline liability limitations, baggage liability and other regulations of the Warsaw Convention, as modified by the Montreal Convention, and other regulations, please consult your air carrier.

Hotel Terms and Conditions (If available through Your Program)

- Hotel rooms are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the room/rate description and, if permitted, are subject to the hotel Supplier policies. Check the terms carefully before making a hotel reservation. For rooms that are non-refundable, changes or cancellations received at any time are subject to the full cost of room and tax for the entire stay.
- If permitted, cancellations or modifications received at any time may be subject to a Program fee in addition to any Supplier fees. Such fees will appear on Your monthly card statement as "CL * Trip Charges"
- No shows are non-refundable and will result in a total forfeiture of any payments made and Points, Miles or Rebates used by you in connection with the reservation, without credit due.
- Early check-out from a hotel is not subject to a refund.
- Contact Travel Services via the number listed on your itinerary for all cancellation or modification requests. Cancellations or modifications handled by the hotel directly may result in additional fees and/or the forfeiture of any refund due. When canceling hotel reservations, retain your cancellation number so you will not be held responsible for cancellation charges.
- Government issued photo identification is required at check-in and must match the name on the reservation. Some properties have a minimum age requirement for check-in.
- Policies for children vary by hotel. Please contact the hotel directly to learn whether child benefits are offered and whether there are child restrictions.
- Hotel reservations include room and applicable hotel taxes only. Any additional hotel charges, such as resort fees and hotel energy surcharges, and any charges for incidentals that you incur are not included in your reservation rate and must be paid directly to the hotel. Incidental charges may include but are not limited to parking fees, babysitting, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, and gratuities.
- Due to hotel Supplier policies applicable to our preferred rates, Your name may not be provided to the hotel until 24 hours prior to Your arrival. Please contact Travel Services directly for any special requests, such as bed type, smoking preferences or in-room amenities. Special requests are subject to hotel availability.
- The hotel may require a major credit card, in the name of one of the guests, or a cash deposit upon check-in. Reservations do not include services not specified in the reservation confirmation.
- A reasonable attempt will be made to notify guests of hotel renovation or refurbishment if Travel Services knows of the same; however, Travel Services shall not be liable for any failure to provide such notification or for damages that may result from renovation or refurbishment.

Car Rental Terms and Conditions (If available through Your Program)

- Cancellations or modifications received at any time are subject to the Supplier's cancellation policies and cancellations fees which could be up to the full amount of the reservation and

may also be subject to a Program fee in addition to the applicable Supplier fee. Such fee will appear on your monthly card statement as "CL * Trip Charges".

- No shows are non-refundable and will result in a total forfeiture of any payments made and Points, Miles or Rebates used by you in connection with the reservation, without credit due.
- The early return of car rentals is not eligible for a refund. Any additional taxes, fees and surcharges are subject to change without prior notice, may vary by location, and may be charged to the customer at pick-up.
- Rental rates are based on 24 hour periods and may be subject to additional fees depending on time of return, including but not limited to hourly rental charges, which will be billed directly to you by the car rental company. Some car rentals may require a 3-day minimum rental. Any such rentals for less than 3 days may be charged the 3-day rental rate.
- Advance purchase car rental rates in the United States of America include unlimited mileage, and most taxes and fees. Car rental rates outside of the United States of America may not include unlimited mileage, taxes and fees and these will be assessed by the car rental location directly. Charges billed directly by the car rental company are subject to change.
- Charges for optional services such as insurance waivers, fuel, additional or underage drivers, and special equipment charges, are not included in your rental and must be paid directly to the car rental company.
- Travel Services does not guarantee a specific make, model, or color of vehicle no matter what vehicle is reserved.
- Geographic and cross border restrictions may apply.
- Renters must have a valid driver's license, meet the minimum (and maximum, if applicable) age requirement, and have a major credit card, and some Suppliers require a good driving record. Most rental car companies do not accept debit cards. Some Suppliers charge a surcharge for drivers between certain ages. Suppliers reserve the right to deny car rentals for any reason, including past driving records.
- Rentals outside of the country in which you reside may require an international driver's license or compliance with other local requirements.
- One way rentals may not be permitted.
- Car rental redemptions may not be available for all locations and destinations.
- Local renters and renters driving out of state/country may be subject to additional restrictions.
- Car rental rates do not include Collision Damage Waiver insurance and Theft Protection unless specified. Please contact your insurance company if You are unsure whether to accept rental –car company insurance.

Activity Terms and Conditions (If available through Your Program)

- Theater tickets, theme-park passes, and select sightseeing tours are non-refundable once purchased. All other activities cancelled or modified more than 3 days prior to activity date may be subject to a Program fee and applicable Supplier fees which will appear on Your monthly card statement as "CL * Trip Charges". All other activities cancelled within 3 days of activity date are non-refundable. No-shows are non-refundable.

- Supplier reserves the right to change, cancel, or modify the date, length, or any inclusions of the activity purchased without notice. You should reconfirm the activity purchased at least 72 hours prior to the activity date.
- If a paper or e-voucher is required, please remember to bring it with you along with a form of Government-issued photo identification. Otherwise, you will be denied admission to the activity.

Cruise and Tour Supplier Terms and Conditions (If available through Your Program)

- Cruise only packages do not include ground transfers. Not all air/sea packages include ground transfers. Travel Services is not liable for any flight or other transportation delays that result in a missed cruise or tour departure. If air or transfers are purchased as part of a specific cruise or tour company package, the cruise or tour operator may provide assistance for missed departures.
- Travel Services has no control over air arrangements recommended by cruise or tour Suppliers including flight schedules, airlines selected, or whether your flight will be non-stop. Travel Services can assist you with deviations from the Supplier air/cruise package, but cannot guarantee that the supplier will honor your request. Some Suppliers will not allow air deviations under any circumstances.
- It is your responsibility to make sure that deposits and final payments are made by the Supplier due date. Until payments are confirmed by the Supplier, price, cabin/room, and availability are subject to change and cancellation.
- Cruise and tour cancellations received at any time may be subject to a Program fee in addition to applicable Supplier fees.
- You may have the option to purchase vacation protection insurance offered through the cruise or tour Supplier. If you decline any such vacation protection insurance, You will assume all risk of recovery of Your costs and Travel Services will be unable to assist You. Refunds and coverage are subject to the policies of the individual travel insurance provider.

Supplier Taxes and Fees (Only applies for transactions that are not point redemptions only)

- In connection with facilitating your transaction, the charge to your credit card will include a charge for taxes and fees, which varies based on a number of factors including, without limitation, the amount paid to the Supplier, the location of the Supplier and Your destination. This charge includes an estimated amount for taxes owed by the Supplier including, without limitation, sales and use tax, occupancy tax, room tax, excise tax, value-added tax and/or other similar taxes. In certain locations, the tax amount may also include government imposed service fees or other fees required by law to be collected by the Supplier. The actual amount paid to the Supplier for taxes in connection with your reservation may vary from the amount estimated and included in your charges, but the total amount you pay will not vary from the amount quoted. The balance of the charge for

taxes and fees, if any, is retained by Travel Services to cover the costs of your reservation, including, customer service costs.

- Travel Services is not the vendor collecting and remitting taxes to taxing authorities. Suppliers include all applicable taxes in the amount billed to Travel Services and Travel Services pays all such taxes directly to the Suppliers. Travel Services is not a co-vendor associated with any Supplier. Taxability, the tax rate and the type of applicable taxes vary by location.
- For transactions involving Suppliers located within certain jurisdictions, the charge to your credit card for taxes and fees includes a tax that Travel Services is required to collect and remit to the jurisdiction owed on amounts retained as compensation for services.
- If you reserve accommodations in a location that charges a Goods and Services Tax or similar tax that is refundable to non-residents, Travel Services is unable to facilitate a rebate of such tax.

Liability Disclaimers

- Travel Services acts only as an agent for the Supplier in regards to travel, and assumes no liability for injury, damage, loss, accident, delay or irregularity which may be caused due to a defect in any vehicle, acts of God, war, riots, or by any company or person involved in conveying the passenger or in carrying out travel arrangements.
- Travel Services reserves the right to accept minor adjustments in the passenger's travel itinerary made by the Supplier. In the event a Supplier cancels a trip prior to departure, a full refund will constitute a full settlement of all liability.
- Travel Services is not responsible for any changes initiated by the passenger with the Supplier.
- THE INFORMATION PUBLISHED ON THE TRAVEL REDEMPTION SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. TRAVEL SERVICES AND ITS AFFILIATES DO NOT GUARANTEE THE ACCURACY OF, AND DISCLAIM LIABILITY FOR INACCURACIES RELATING TO, THE INFORMATION AND DESCRIPTION OF THE HOTEL, AIR, CRUISE, CAR AND OTHER TRAVEL PRODUCTS DISPLAYED (INCLUDING, WITHOUT LIMITATION, PHOTOGRAPHS, LOGOS/ICONS, LISTS OF HOTEL AMENITIES AND GENERAL PRODUCT DESCRIPTIONS), WHICH INFORMATION IS PROVIDED BY THE RESPECTIVE SUPPLIERS. HOTEL RATINGS ARE INTENDED AS GENERAL GUIDELINES, AND TRAVEL SERVICES AND ITS AFFILIATES DO NOT GUARANTEE THE ACCURACY OF THE RATINGS.
- TRAVEL SERVICES, ITS AFFILIATES, AND THE SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY OF THE INFORMATION, PRODUCTS, AND SERVICES CONTAINED ON THIS SITE FOR ANY PURPOSE, AND THE INCLUSION OF ANY PRODUCTS OR SERVICES ON THIS SITE DOES NOT CONSTITUTE ANY ENDORSEMENT OR RECOMMENDATION OF SUCH PRODUCTS OR SERVICES BY TRAVEL SERVICES OR ITS AFFILIATES. ALL SUCH INFORMATION, PRODUCTS, AND SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. TRAVEL SERVICES, ITS AFFILIATES, AND THE SUPPLIERS DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, PRODUCTS, AND SERVICES, INCLUDING ALL IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NONINFRINGEMENT.

- THE SUPPLIERS PROVIDING TRAVEL OR OTHER SERVICES ARE INDEPENDENT CONTRACTORS AND NOT AGENTS OR EMPLOYEES OF TRAVEL SERVICES OR ITS AFFILIATES. TRAVEL SERVICES AND ITS AFFILIATES ARE NOT LIABLE FOR THE ACTS, ERRORS, OMISSIONS, REPRESENTATIONS, WARRANTIES, BREACHES OR NEGLIGENCE OF ANY SUCH SUPPLIERS OR FOR ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE, OR OTHER DAMAGES OR EXPENSES RESULTING THEREFROM.
- TRAVEL SERVICES AND ITS AFFILIATES HAVE NO LIABILITY AND WILL MAKE NO REFUND IN THE EVENT OF ANY DELAY, CANCELLATION, OVERBOOKING, STRIKE, FORCE MAJEURE OR OTHER CAUSE BEYOND THEIR DIRECT CONTROL, AND THEY SHALL HAVE NO RESPONSIBILITY FOR ANY ADDITIONAL EXPENSE, OMISSIONS, DELAYS, RE-ROUTING OR ACTS OF ANY GOVERNMENT OR OTHER AUTHORITY. IN NO EVENT SHALL TRAVEL SERVICES, ITS AFFILIATES, AND THE SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF, OR IN CONNECTION WITH, THE USE OF THIS SITE OR ANY INFORMATION, PRODUCTS, AND SERVICES OBTAINED THROUGH THIS SITE, OR OTHERWISE ARISING OUT OF THE USE OF THIS SITE, WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE, EVEN IF TRAVEL SERVICES, ITS AFFILIATES, AND/OR THE SUPPLIERS HAVE BEEN ADVISED OF THE POSSIBILITY OF DAMAGES.

Governing Law

- These Travel Disclosures and any action or proceeding related thereto, whether in contract or tort shall be governed by, construed and enforced in accordance with the laws of the state of New York, USA. Any action in connection with any matters related to these travel disclosures, shall be brought only in the state or federal courts located in the state and city of New York and you expressly consent to the jurisdiction of said courts.

General Information

- Terms relating to the accumulation of Points or Miles shall be specified in Your Account Terms and Conditions.
- Any request for adjustment of Points or Miles is subject to our approval at our reasonable discretion.
- Rewards and Rewards availability may be determined by us at our absolute discretion. We have the discretion to determine if Points or Miles may be used to redeem Rewards.
- All questions or disputes regarding eligibility for the Program or eligibility of Points or Miles for redemption will be determined by us at our sole discretion (exercised reasonably). You acknowledge and agree that our decision on all matters and disputes relating to the Program shall be final and binding.
- We reserve the right to suspend or exclude You from participating in the Program and forfeit all or part of the Points or Miles You have accrued if, in Our opinion, You have in any way breached these Terms and Conditions and/or Your Card Account Terms and Conditions.
- If Your Card Account is terminated at any time for any reason, whether by You or Us, the Card Account will be disqualified from participating in the Program, and all unused Points or

Miles then accrued is non-transferable to any card account (whether belonging to You or any other person) and shall automatically be forfeited immediately upon termination of Your Card Account.

- Our decision and our records on all matters relating to the Program shall be conclusive, final and binding on you.
- We are entitled in our reasonable discretion, from time to time, to vary the Rewards or substitute any Reward with another of a similar value.
- We may at any time in our reasonable discretion vary, modify or amend the Terms and Conditions of the Program, by giving reasonable notice to you and you shall be bound by such variations, modifications and amendments upon publication on www.citibank.com.sg.
- We may, at any time and without any notice, suspend, or, with reasonable notice, cancel or terminate the Program or withdraw, cancel or invalidate any Points/Miles and/or Reward already issued and you agree we are not obliged to provide a reason for the suspension, cancellation or termination. We are also entitled, for any reason and at any time, without liability, to suspend the calculation or accrual of Points, Miles, to rectify any errors in the calculation of Points or Miles or otherwise adjust such calculation.
- Any abuse or fraud in respect of the issuance or accumulation of Points or Miles and/or redemption of Rewards may result in the cancellation of all accrued Points or Miles. and/or Rewards redeemed
- We are not liable if we are unable to perform our obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, way, Act of God, or anything outside our control or our servants or agents. We shall not be responsible for any delay in the transmission to us of evidence of retail purchases by the participating merchants or any other third party.
- Save in the case of gross negligence or willful default, we shall not be liable for any errors, delays, omissions in the performance of our obligations under these Terms and Conditions.
- Save as expressly set out otherwise, these Terms and Conditions are governed by Singapore law and you hereby submit irrevocably to the non-exclusive jurisdiction of the Singapore courts.

Points Transfer

- You can make a Points Transfer request if Your Card is eligible for Points Transfer and, You accept these Terms & Conditions before completing the Points Transfer. We reserve the right to determine which Card(s) (if any) is/are eligible for Points Transfer.
- In order to transfer Your Points or Miles to a Participating Travel Loyalty Program:
- You must have a valid membership account with the Participating Travel Loyalty Program;
- Your first and last names on both the Program and the Participating Travel Loyalty Program membership account must match;
- Such transfer must result in an exchange of Points or Miles in blocks of 10,000 points or miles with the Participating Travel Loyalty Program.
- Upon completion of a Points Transfer Redemption, the transferred Points or Miles will immediately be deducted from Your Points/Miles Balance.

- Points or Miles redeemed in a Points Transfer Redemption will be credited to Your membership account with the Participating Travel Loyalty Program within 14 working days or such other period We may notify You upon completion of the Points Transfer
- An administrative fee of SGD\$25 will be charged for each Points Transfer. This Fee is waived for Points Transfer from an ULTIMA Card.
- A Points Transfer is final and cannot be changed or cancelled or returned.
- Citibank may change the Points Transfer terms including the Participating Travel Loyalty Programs, regulations, policies, benefits, conditions of participation or mileage levels (if applicable), in whole or in part at any time and You shall be bound by such variations, modifications and amendments upon publication on www.citibank.com.sg.
- Citibank is not responsible for, or affiliated with, any Participating Travel Loyalty Programs and is not responsible for, the actions or products and/or services of any participating airlines and/or hotels under the Participating Travel Loyalty Programs.
- The points or miles exchanged under the Points Transfer Redemption and credited to Your membership account with the Participating Travel Loyalty Program are subject to the terms and conditions of the Participating Travel Loyalty Program.
- If you request for a Points Transfer, You agree that Citibank is authorized to disclose your information to the Participating Travel Loyalty Program and their agents.