



Citi PayAll – February 2023 Flash Deal Promotion (“Promotion”)
Terms and Conditions

1. Definitions

- a. **“Citi” or “Citibank”** means Citibank Singapore Limited.
- b. **“Eligible Card”** refers to Credit Cards issued by Citibank as below (excluding supplementary cards):
 - Citi ULTIMA Card
 - Citi Prestige Card
 - Citi PremierMiles Card
 - Citi Rewards Card
 - Citi Lazada Card
 - Citi Cash Back+ Card
 - Citi Cash Back Card
- c. **“Eligible Cardmember”** refers to an individual who:
 - i. Currently holds an Eligible Card as a main cardholder (i.e. supplementary cardholders are not eligible to participate in this Promotion); and
 - ii. Has held the Eligible Card as a main cardholder throughout the Promotion Period.
- d. **“Citi PayAll”** refers to the Citi PayAll Service and its applicable “Citi PayAll Service Terms and Conditions” applies, detailed copy of terms and conditions can be found [here](#).
- e. **“Promotion Period”** refers to the period from **23 February 2023, 12:00 A.M. SGT to 28 February 2023, 11:59 P.M. SGT.**
- f. **“Citi PayAll Payment Registration Date”** refers to the date which the Citi PayAll payment is set-up. It must fall within the Promotion Period from **23 February 2023, 12:00 A.M. SGT to 28 February 2023, 11:59 P.M. SGT.** to qualify.
- g. **“Citi PayAll Qualifying Spend”** refers to the Eligible Cardmember’s successful setting-up and successful charging of Citi PayAll payment using the payment of fee option* where the Citi PayAll Payment Registration Date of such payment is within the Promotion Period and the charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be on or before 6 March 2023, 11:59P.M SGT.
**Please note that if a customer selects the service fee option “Enjoy Citi PayAll with Zero fees (No rewards will be earned for this option)”, this payment option will not be considered as Citi PayAll Qualifying Spend.*

The “Enjoy Citi PayAll with Zero fees” fee option here refers to the use of Citi PayAll product without having the customer incur an additional fee for the transaction made. The customer will only be paying the amount in the transaction but will not be receiving any other rewards e.g. base points or miles or additional bonus points or miles or any gift vouchers.

Please refer to the table illustration below which assumes one Eligible Card only:

Citi PayAll Payment Registration Date	Date that Citi PayAll payment is charged to the Eligible Card	Is this a Citi PayAll Qualifying Spend?
<i>23 February 2023 (One Time Citi PayAll set-up of S\$5,000)</i>	<i>1 March 2023</i>	<i>Yes</i>
<i>23 February 2023 (Recurring Citi PayAll set-up for S\$5,000 for 20th next month)</i>	<i>20 March 2023</i>	<i>No, because the Citi PayAll payment was not charged to the Eligible Card on or before 6 March 2023</i>
<i>1 March 2023 (One Time Citi PayAll set-up of S\$5,000)</i>	<i>6 March 2023</i>	<i>No, because the Citi PayAll Payment Registration date did not fall within the Promotion Period (23 February 2023 – 28 February 2023)</i>

- h. **“Gift”** refers to the S\$60 or S\$120 eCapitaVoucher promotion code, depending on the amount of Citi PayAll Qualifying Spend (see paragraph 2 below). Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion. The promotion code is non-exchangeable, non-transferable, not redeemable for cash, and cannot be combined with other promo codes.
- i. An Eligible Customer will only be entitled to receive a maximum of **only one Gift** for the Promotion Period regardless of total Citi PayAll Qualifying Spend.
- j. For the purposes of these terms and conditions, (i) references to one gender includes all genders and (ii) references to the plural include the singular and vice versa.

2. Campaign Mechanics (“Promotion Criteria”)

- a. An Eligible Cardmember who accumulates total Citi PayAll Qualifying Spend between S\$4,000 to S\$7,999 or S\$8,000 and above on **any ONE (1) of his/her Eligible Cards** during the Promotion Period shall receive (as set out in the table below) the gift set out in the “Gift” column corresponding to the **“Total Citi PayAll Qualifying Spend on ONE of the Eligible Cards”** column below

Total Citi PayAll Qualifying Spend on ONE of the Eligible Cards	Gift
Between S\$4,000 to S\$7,999	S\$60 eCapitaVoucher
S\$8,000 and above	S\$120 eCapitaVoucher

- b. Whether an Eligible Cardmember is eligible for the Gift is determined by the total Citi PayAll Qualifying Spend **on ONE of the Eligible Cards**. Accordingly:

- (i) Eligible Cardmembers must spend between S\$4,000 to S\$7,999 in Citi PayAll Qualifying Spend on any ONE of their Eligible Cards to get the S\$60 eCapitaVoucher. For the avoidance of doubt, Eligible Cardmembers will not be entitled to receive the S\$60 eCapitaVoucher if they have not met the above criteria notwithstanding that their total Citi PayAll Qualifying Spend across all their Eligible Cards is between S\$4,000 to S\$7,999. (For an example of this, please see Illustrations 1 & 2 below); and
- (ii) Eligible Cardmembers must spend at least S\$8,000 and above in Citi PayAll Qualifying Spend on any ONE of their Eligible Cards to get the S\$120 eCapitaVoucher. For the avoidance of doubt Eligible Cardmembers will not be entitled to receive the S\$120 eCapitaVoucher if they have not met the above criteria, even if their total Citi PayAll Qualifying Spend across all their Eligible Cards is S\$8,000 and above. (For an example of this, please see Illustrations 3 & 4 below); and
- (iii) An Eligible Cardmember may only receive **ONE GIFT** under the Promotion (i.e. EITHER the S\$60 eCapitaVoucher OR the S\$120 eCapitaVoucher depending on the Citi PayAll Qualifying Spend). For the avoidance of doubt, even if an Eligible Cardmember meets the Citi PayAll Qualifying Spend required for Gift eligibility on more than one Eligible Card, he/she will only be entitled to ONE Gift based on the Eligible Card with the largest amount of Citi PayAll Qualifying Spend (For an example of this, please see Illustration 5 below).

Illustrations	Total Citi PayAll Qualifying Spend	Gift Eligibility
Illustration 1: Customer has made a total spend of <ul style="list-style-type: none"> S\$2,000 on PremierMiles Card S\$2,000 on Rewards Card 	S\$4,000	Does not qualify for any vouchers due to spending less than S\$4,000 on either 1 of PremierMiles or Rewards Card
Illustration 2: Customer has made a total spend of <ul style="list-style-type: none"> S\$2,000 on PremierMiles Card S\$4,000 on Rewards Card 	S\$6,000	Qualify for S\$60 eCapitaVoucher due to S\$4,000 spend on Rewards Card
Illustration 3: Customer has made a total spend of <ul style="list-style-type: none"> S\$5,000 on PremierMiles Card S\$3,000 on Rewards Card 	S\$8,000	Qualify for S\$60 eCapitaVoucher due to S\$5,000 spend on Citi PremierMiles Card
Illustration 4: Customer has made a total spend of <ul style="list-style-type: none"> S\$7,000 on Citi PremierMiles Card S\$8,000 on Citi Rewards Card 	S\$15,000	Qualify for S\$120 eCapitaVoucher due to S8,000 spend on Citi Rewards Card
Illustration 5: Customer has made a total spend of <ul style="list-style-type: none"> S\$5,000 on PremierMiles Card S\$8,000 on Rewards Card 	S\$13,000	Qualify for S\$120 eCapitaVoucher only due to S\$8,000 spend on Rewards Card

3. An Eligible Customer will receive a notification sent via SMS and/or email containing redemption details of the Gift within sixteen (16) weeks from the end of the Promotion Period. For the avoidance of doubt, if the Eligible Customer cancels the Citi PayAll Payment Setups prior to the completion of the respective payments, Citibank reserves the right to forfeit/clawback the Gift or debit the value of the Gift from the Eligible Card account. The Gift will be subject to additional terms and conditions of the supplier.
4. 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. 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.
5. An Eligible Cardmember whose Eligible Card is closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) during the Promotion Period or before the fulfilment of the Gift, will not be entitled to participate in the Promotion and receive the Gift on or after the date on which the Eligible Card is closed/suspended/terminated.
6. In the event that the Eligible Cardmember has met the Promotion Criteria within the Promotion Period, but cancels the Citi PayAll Payment Setups made to fulfill the Promotion Criteria prior to the completion of respective payments, or has some of his/her transactions made reversed/refunded/rejected, Citibank reserves the right to forfeit or clawback the Gift or debit the value of the Gift from the Eligible Card account.
7. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion and to terminate this Promotion, add, delete or change any of these terms and conditions at any time.
8. 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 the Promotion, these terms and conditions shall prevail.
9. Citibank's decision on all matters relating to the Promotion will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Gift already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed transaction or where there has been a wrongful fulfilment of Gift to an Eligible Cardholder, including debiting the value of the Gift from the Eligible Card account.
10. 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 the Promotion, these terms and conditions shall prevail.
11. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.

Dated February 2023