

**Citi ULTIMA Card Referral Program ("Promotion")  
Terms and Conditions**

**Promotion Period: 3 March 2023 till 31 January 2024**

1. Definitions:
  - a) "Citi" or "Citibank" refers to Citibank Singapore Limited.
  - b) "Citibank Singapore" refers to any Citibank entity formed and operating in Singapore, which includes but is not limited to Citibank and Citibank N.A., Singapore branch.
  - c) "Promotion" means the Citi Ultima Card Referral Program
  - d) "Qualifying Period" refers to the period from 3 March 2023 till 31 January 2024 both days inclusive.
  - e) "Eligible Card" refers to Citi ULTIMA card
  - f) "Eligible Referrer" refers to Citi ULTIMA cardmembers
  - g) "Eligible Referee" refers to new Citi ULTIMA cardmember that was referred during the qualifying period by an Eligible Referrer
  - h) "U.S. Resident" refers to a person 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.
2. To qualify as a "Eligible Referrer" under the terms of this Promotion, an individual:
  - a) must be a fee paying Citi ULTIMA cardmember as a main / supplementary card holder; and
  - b) must not be a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder; and
  - c) must have obtained consent from the Eligible Referee for the Eligible Referee's personal data (including email address or contact number) to be disclosed to Citibank for Citibank to contact the Eligible Referee regarding the Eligible Card; and
  - d) must consent to the disclosure of the Eligible Referrer's name and that the Eligible Referrer is a Citi ULTIMA cardholder who is participating in the Promotion to the Eligible Referee .
3. To qualify as an "Eligible Referee" under the terms of this Promotion, an individual must **not** be:
  - a) an existing main Citi ULTIMA customer (including existing Citi ULTIMA card application who is in the process awaiting for approval); or
  - b) a former Citi ULTIMA cardmember who terminated his/her Citi ULTIMA card (as a main card member) during the twelve (12) months prior to successfully opening the Eligible Card account for this promotion.
4. A Referrer will be entitled to receive a promotional gift of **S\$450 Marina Bay Sands Gift Certificates** ("Promotional Gift") for every Successful Referral (defined in clause 6 below) made during Qualifying Period.
5. The Promotional Gift will be sent to the Eligible Referrer via direct mailer to the registered address as per bank records within three(03) months after the Eligible Referee's Citi Ultima Card open is open.
6. A Successful Referral is achieved when the Eligible Referee fulfills all the below criteria:
  - a) The Eligible Referee applies for the Eligible Card during the Qualifying Period; and
  - b) The Eligible Referee's application for the Eligible Cards is approved during the Qualifying Period and is in good standing or is not otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Referee or Citibank or for any reason whatsoever) within three (03) months of Eligible Card account(s) approval date; and
  - c) The Eligible Referee gives his/her consent to Citibank to inform the Referrer of the establishment of the Eligible Referee's Citi ULTIMA card application.

7. The Eligible Referrer should not actively solicit for prospects nor should he/she make representations about the Citi ULTIMA Card to any person including the Eligible Referee.
8. There is no limit to the number of Eligible Referees that an Eligible Referrer can refer.
9. If the same Eligible Referee is referred by more than one Eligible Referrer, Citibank shall in its discretion determine which Successful Referral was received first (and hence qualifies for the Promotion) based on the date and time stamp of the referral emails received from the Referrers.
10. Citibank reserves the right to decline or clawback the Eligible Referrer's Promotional Gift if Citibank is of the opinion that the Referrer had:
  - a) acted fraudulently or dishonestly; and/or
  - b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank.
11. The **Promotional Gift** is subject to terms and conditions of Marina Bay Sands Gift Certificates of which details are listed at <https://www.marinabaysands.com/shopping/gift-certificates.html>. The terms and conditions include but are not limited to the following:
  - a. The Promotional Gift of S\$450 Marina Bay Sands Gift Certificates will be in the form of physical vouchers ("vouchers"); and
  - b. The Marina Bay Sands Gift Certificates have an expiry of up to 1 year, subjected to the date of voucher was issued. Vouchers expiry will be stated on the voucher itself.
  - c. Each voucher will be of S\$50 denomination, with a total value of S\$450 (9x Units of S\$50 denomination voucher); and
  - d. No refunds offered if each of the voucher amount is not used to its full value and any amount incurred exceeding the value of the voucher must be settled in full by cash or credit card; and
  - e. Lost or stolen shopping vouchers will not be replaced and will be considered invalid if found torn and/or tampered with; and
  - f. The vouchers can be used at Marina Bay Sands shopping centre and is limited to the participating merchants listed on the website given above.
12. Citibank reserves the right to substitute the Promotional Gift with items of similar value at its discretion without notice.
13. Decisions relating to this Promotion, including without limitation the time of receipt of any referrals/Successful Referrals by Citibank is final and binding on an Eligible Referrer who participates in this Promotion.
14. Citibank reserves the right to vary, delete or add to any of these terms and conditions from time to time at its discretion. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
15. 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 and 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. All disputes about quality or performance of the product and/or services shall be resolved directly with the supplier of such products and/or services.