



**Citibank Ready Credit S\$80 GrabFood Vouchers Promotion (“Promotion”)
Terms and Conditions**

1. The Promotion commences on 9 May 2022 and ends on 8 July 2022, both days inclusive (“Promotion Period”).
2. “Eligible Customer” refers to an individual who:
 - (a) is not an employee of Citibank and its affiliates; and
 - (b) should not have an existing Citibank Ready Credit; and
 - (c) must not have cancelled their Citibank Ready Credit within the six (6) months prior to this commencement of the Promotion Period; and
 - (d) has submitted the application via Citibank Online or any other digital channel that is launched by Citibank during the promotion period; and
 - (e) meets all the eligibility criteria to apply for a Citibank Ready Credit; and
 - (f) has successfully applied for a Citibank Ready Credit during the Promotion Period; and
 - (g) spend a minimum of S\$80 on “Qualifying Spend” within 30 days from the date of account opening; and
 - (h) is not a United States (“U.S.”) Citizen, U.S. Resident or U.S. Green Card holder. A person is a “U.S. Resident” if he 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
3. An Eligible Customer who successfully applies for a Citibank Ready Credit during the Promotion Period shall receive S\$80 GrabFood vouchers (“Gift”). Minimum qualifying spend required.
4. **“Qualifying Spend”** refers to any (i) ATM cash withdrawal or point-of-sale transaction using the Citibank Ready Credit Citibank ATM/Debit Card; or (ii) withdrawal or payment by way of Citibank Ready Credit cheque; or (iii) payment from the Citibank Ready Credit account for one-time bill payment, online funds transfer or GIRO/direct debit authorization; or (iv) Any balance transfers, instalment loans or programs (granted in respect of the available Citibank Ready Credit credit balance such as Citibank Quick Cash Program). Payment of any annual membership fees, interest, goods and services taxes, late payment fees, and any other form of service/miscellaneous fees will not be considered as a Qualifying Transaction. Citi reserves the right, at its discretion, to determine whether any transaction is a Qualifying Transaction.
5. **“Qualifying Spend Amount”** refers to a Qualifying Spend of at least S\$80.
6. **“Qualifying Period”** refers to the period within 30 days from the date the Eligible Card is approved. Example: if the Eligible Card is approved on 1 June 2022, the Qualifying Period will be from 1 June 2022 (i.e. card approval date) to 30 June 2022, both dates inclusive.
7. The Citibank Ready Credit must be conducted in a proper and satisfactory manner at all times as determined by Citibank.
8. An Eligible Customer will receive a notification sent via SMS and/or email containing redemption details of the Gift by 7 October 2022.



9. Eligible Customers must maintain their Citibank Ready Credit account for at least one (1) year from the Citibank Ready Credit Account opening date. Otherwise, Citibank reserves the right to claw back and/or deduct the S\$80 from the Applicant's Citibank Ready Credit Account and/or any other accounts with Citibank.
10. The Gift is a promotion code with a denomination of S\$10/S\$20/S\$30 and each usage of the code is for an amount of S\$10/S\$20/S\$30. We reserve the right to decide the denominations of the Gift. The Gift may be subject to terms and conditions of the supplier. When using the code, if the purchase is less than the value of vouchers (S\$10/S\$20/S\$30), no refunds of the unutilized portion of the code will be refunded to the Eligible Customer. Likewise, if the purchase when using the code is above the value of vouchers (S\$10/S\$20/S\$30), the cost of the purchase in excess will be borne by the Eligible Customer. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion.
11. 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.
12. The Gift is non-transferable, non-assignable and not exchangeable for cash or in kind.
13. For the avoidance of doubt, each Eligible Customer can only take part in one (1) campaign and will only be entitled to receive one (1) Gift per Eligible Customer, regardless of the number of applications submitted and/or approved during the Promotion Period.
14. An Eligible Customer of this Promotion is not eligible for other Citi promotions relating to or in connection with any application for a Citibank Ready Credit.
15. 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.
16. Citibank's decision on all matters relating to this Promotion will be at its reasonable discretion and will be final and binding.
17. Citibank reserves the right at its reasonable discretion to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time.
18. "Citi" or "Citibank" refers to Citibank Singapore Limited.

*Important Notes: Terms and conditions, fees and/or interest apply to the Citibank Ready Credit, visit www.citibank.com.sg for details.

Citibank full disclaimers, terms and conditions apply to individual products and banking services. For more details, please visit www.citibank.com.sg.

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