

Citi Cash Back+ Card
Lead The Way Online Acquisition Promotion 2022
Apr 2022 – Jun 2022 (“Promotion”) 6.0% Cash Back Welcome Gift

Terms and Conditions

1. Definitions:

- a) “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b) “Eligible Cardmember” refers to an individual who:
 - i. has applied for the Eligible Card through an on-line acquisition channel; and
 - ii. does not have an *existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
 - iii. prior to being issued the Eligible Card during the Promotion Period, did not previously have a Citi Credit Card (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Card; and
 - iv. has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card; and
 - v. is not an employee of Citibank and its affiliates; and
 - vi. 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; and
 - vii. is not an individual resident of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK.
*For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
- c) “Eligible Card” refers to the Citi Cash Back+ Card only.
- d) “Promotion Period” refers to the period from **14 April 2022 to 30 June 2022** (both dates inclusive).

2. “Qualifying Spend” means a charge made to an Eligible Card which does not arise from any:

- i. annual fees, interest charges, late payment charges, GST, cash advances, instalment/easy/extended/equal payment plans, preferred payment plans, balance transfers, cash advances, quasi-cash transactions, all fees charged by Citibank or third party, miscellaneous charges imposed by Citibank (unless otherwise stated in writing by Citibank);
- ii. funds transfers using the card as source of funds;
- iii. bill payments (including via Citibank Online or via any other channel or agent);
- iv. payments to educational institutions;
- v. payments to government institutions and services (including but not limited to court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases);
- vi. payments to insurance companies (sales, underwriting, and premiums);
- vii. payments to financial institutions (including banks and brokerages);
- viii. payments to non-profit organizations;
- ix. betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
- x. any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts;
- xi. transit-related transactions;
- xii. transactions performed at establishments/businesses/merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank, as sent out in www.citibank.com.sg/rwdexcl (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardmembers shall refer to this list for any updates)

3. "Qualifying Period" refers to the period starting from the Eligible Card approval date to the **end of that calendar month** ("First Month") and, **two full calendar months** immediately after the end of that First Month. Example: if the Eligible Card is approved on 14 April 2022, the Qualifying Period will be from 14 April 2022 (i.e. card approval date) to 30 June 2022 (i.e. **two** full calendar months starting from April), both dates inclusive.
4. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her.
5. An Eligible Cardmember who meets all of the conditions below will qualify to receive **6.0% Cash Back** ("Welcome Gift") set out below:
 - a. applies for the Eligible Card within the Promotion Period via an online application (an online application is an application made via Citibank's online application platform or such other online platforms through which an application may be made); and
 - b. the application for the Eligible Card must be approved and successfully opened within 30 days from the date of application.

Cash Back	1.6% ("Base Rate")	+	4.4% ("Bonus Rate")	=	6.0% Cash Back
Conditions	<p>Base Rate will be applied on Eligible Retail Purchases in accordance with the Citi Cash Back+ Card Cardmember's Agreement^ (refer to Section 3 Issuance of Cash Back). There is no cap to the amount of cash back earned under the Base Rate.</p> <p>^refer to www.citibank.com.sg/CBPCA for full details</p>		<p>Bonus Rate will be applied only in respect of and up to the first S\$4,000 Qualifying Spend made during the Qualifying Period ("Bonus Cash Back Amount"). Accordingly, the Bonus Cash Back Amount is capped at S\$176.</p>		

6. The Bonus Cash Back Amount will be credited to the Eligible Card **within three (3) calendar months** from the end of the Qualifying Period given that all the conditions in Clause (5) have been satisfied.
7. In the event that the Eligible Cardmember's Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of crediting the Bonus Cash Back Amount, Citibank reserves the right to forfeit the Bonus Cash Back Amount.
8. The Bonus Cash Back Amount credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card account in cash.
9. An Eligible Cardmember whose Eligible Card is not in good standing or is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) at any time before the fulfilment of the Bonus Cash Back Amount will not be entitled to receive any Bonus Cash Back Amount on or after the date on which the Eligible Card is closed/suspended/terminated.
10. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his/her Eligible Card within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the Bonus Cash Back Amount.

11. The “spend date” of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
12. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice.
13. 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.
14. Citibank’s decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
15. This Promotion is not valid with other ongoing acquisition Gifts or promotions unless otherwise stated.
16. Citibank reserves the right to Gift different promotions/Gifts depending on channel or platform.
17. Citibank makes no warranty or representation 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 held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.

Updated as of **Apr 2022**