



Citi Prestige Card Foreign Currency Spend Promotion (“Promotion”) Terms and Conditions

1. Definitions:

- a. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b. “Foreign Currency Spend” refers to spend on an Eligible Card which is in a currency other than Singapore Dollars.
- c. “Promotion” refers to the Citi Prestige Card Foreign Currency Spend Promotion.
- d. “Eligible Card” refers to the Citi Prestige Card.
- e. “Eligible Cardmember” refers to an individual who:
 - i. has held the Eligible Card as a main cardmember during the Promotion Period; and
 - ii. directly receives an invitation or notification from Citibank regarding this Promotion or to participate in this Promotion.
- f. “Promotion Period” refers to the period from 19 April 2023 to 30 June 2023 (both dates inclusive).
- g. “Qualifying Spend” refers to a Foreign Currency Spend 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. Citi PayAll transactions where the customer is not charged the Citi PayAll service fee; or
 - xiii. 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)
- h. For the purposes of this Promotion, any Qualifying Spend charged to a supplementary cardholder of an Eligible Card will be added to the Main cardholder's Qualifying Spend on his main Eligible Card.
 - i. "Qualifying Conditions" refers to the conditions as set out in Clause 3 below.
 - a. "Cash rebate" refers to 3.25% cash rebate on the Qualifying Spend that the Eligible Cardmember will earn upon meeting the Qualifying Conditions, capped at Qualifying Spend of S\$10,000 (i.e. the maximum Cash rebate that an Eligible Cardmember will receive under this Promotion is S\$325).

2. Participation and Enrollment

- a. To participate in this Promotion, an Eligible Cardmember will need to enroll by sending a Short Message Service ("SMS") within the Promotion Period in the format specified below from his/her registered mobile number in Citi's records.

Eligible Card	SMS in the prescribed format below to 72484
Citi Prestige Card	PRSTSPEND<space>Last 4 digits of their Eligible Card number (e.g. PRSTSPEND 1234)

- b. The SMS must be received by Citibank within the Promotion Period before an Eligible Cardmember is entitled to participate in the Promotion. Enrollment for this Promotion is limited. An Eligible Cardmember is only deemed to be successfully enrolled if he/she receives an SMS from Citibank confirming that his/her enrollment request has been received.
- c. Eligible Cardmembers are only allowed to enroll for this Promotion once. Additional enrollment (if any) under the same cardmember will have Qualifying Spends considered under a single participation.
- d. By enrolling for the Promotion, an Eligible Cardmember consents to Citibank sending SMS notifications pertaining to the Promotion to him/her.

3. Promotion Mechanics (“Qualifying Conditions”)

- a. An Eligible Cardmember who enrolls for the Promotion and charges at least S\$6,000 in Qualifying Spend to the Eligible Card during the Promotion Period, will receive the 3.25% Cash rebate on the Qualifying Spend from the first dollar. The 3.25% Cash rebate is capped at Qualifying Spend of S\$10,000 (i.e. the maximum Cash rebate that an Eligible Cardmember can receive under this Promotion is S\$325).
 - b. For clarity, the S\$6,000 in Qualifying Spend will be determined by “spend date” which is the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
 - c. The Cash rebate will be credited to the Cardmember’s Eligible Card. The Cash rebate will be credited within three months (by 30 September 2023) from the end of the Promotion Period if he has successfully.
 1. enrolled for the Promotion during the Promotion Period; and
 2. met the minimum combined Qualifying Spend criteria of S\$6,000 during the Promotion Period.
 - d. The Cash rebate will be calculated on the amount of total retail purchases transactions during the Promotion Period, rounded down to the nearest 2 decimal places. Any refunded retail purchases will not be accredited Cash rebate.
 - e. For clarity, if the Eligible Cardmember fails to (1) meet the minimum combined Qualifying Spend criteria of S\$6,000 across the Eligible Card within the Promotion Period, or (2) fails to enroll for the Promotion during the Promotion Period (whether before or after he meets the minimum combined Qualifying Spend of S\$6,000 in Foreign Currency Spend), the Cash rebate will not be credited to the Eligible Cardmember’s Eligible Card account.
4. For the avoidance of doubt, the Qualifying Spend must be charged to the Eligible Card in a currency other than Singapore dollars to meet the Qualifying Conditions. References to Singapore dollar amounts in these terms and conditions refer to the Singapore dollar equivalent in the foreign currency.
 5. 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.
 6. The Cash rebate 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.



7. 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 receive the Gift on or after the date on which the Eligible Card is closed/suspended/terminated.
8. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his Eligible Card within the Promotion Period but has some of his /her transactions made during the Promotion Period reversed/refunded/rejected, Citibank reserves the right to forfeit the Cash Rebate.
9. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion including varying any part or all of the Cash Rebate or offering a replacement of a similar value at any time, without having to give any prior notice.
10. 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 be responsible for any loss, damage or delay in connection with the processing of the issuance of the Cash Rebate. Additionally, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual of Cash Rebate, to rectify any errors in the calculation, or otherwise adjust such calculation, to take such action as may be necessary to debit any erroneously credited Cash Rebate.
11. 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.
12. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all customers.
13. This Promotion is not valid with other promotions unless otherwise expressly stated.

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