

Citibank Debit Mastercard 2023 Foreign Currency Cashback Campaign (“Promotion”) Terms and Conditions [2 Oct – 31 Dec 2023]

1. Definitions

- a. **“Citibank”** means Citibank Singapore Limited.
- b. **“Cardmembers”** refers to cardholders of Citibank, Citi Priority, Citi Plus, Citigold, or Citigold Private Client debit cards that are issued by Mastercard® (**“Eligible Debit Card”**). For the avoidance of doubt, the following cards are not eligible for the Promotion:
 - All Citibank credit cards, Citibank Ready Credit cards, Citibank commercial cards; or
 - Citibank debit cards issued by Visa; or
 - Citibank SMRT debit cards, Citibank ATM cards (issued either by Visa or Mastercard).
- c. **“Eligible Foreign Currency Spend”** refers to successful online payment and point-of-sales transactions in foreign currencies performed and charged in full directly to an Eligible Debit Card within the Promotion Period. A transaction must be minimum S\$1 equivalent to be eligible.
- d. **“Qualifying Spend”** refers to retail transactions made in Singapore dollars or foreign currency equivalent performed and charged in full directly to an Eligible Debit Card -within the Promotion Period.
- e. For the avoidance of doubt, Eligible Foreign Currency Spend and Qualifying Spend shall exclude the following:
 - cash withdrawal transactions made at any ATMs; or
 - interest, finance charges, fund transfer transactions and all fees charged by Citibank; or
 - transactions made via SAM and AXS; or
 - transactions made to insurance companies, government institutions and services, financial institutions, non-profit organizations, hospitals and professional service providers; or
 - transactions made via telephone or mail order; or
 - transactions or top-up of funds made to prepaid accounts (e.g. EZ-Link, TransitLink, Singtel Dash, GrabPay), wallets and merchants who are categorized as “payment service providers”; or
 - Quasi cash transactions (including but not limited to transactions relating to money orders, traveller’s checks, gaming/gambling related transactions, lottery tickets); or
 - transactions made via online banking; or
 - any transaction charged to the Eligible Debit Card during the Promotion Period that is subsequently refunded (whether in part or in full) or cancelled.
- f. **“Promotion Period”** refers to the period from 2 October – 31 December 2023 (both dates inclusive) or such other date(s) as may be determined by Citibank.
- g. **“Promotional Gift”** refers to the cashback (**“Cashback”**) that Cardmembers will receive under this Promotion, as described in clause 2 below.

2. Cardmembers are entitled to the following Promotional Gift during the Promotion Period:

- a. Cashback amount as described in clause 2b below if his/her total Qualifying Spend / Eligible Foreign Currency Spend is at least S\$600 per calendar month.

- b. The Promotional Gift is capped as shown:

Cardholder's Debit Mastercard	Cash Rebate	Maximum cashback
Citi Priority, Citibanking	3%	S\$60
Citi Plus	4%	S\$80
Citigold Private Client, Citigold	5%	S\$100

For the avoidance of doubt, total cashback earned will be determined at the end of Promotion Period (i.e. 31 December 2023).

- c. Eligible Cardmembers will be notified by way of an SMS that he/she has qualified for the Promotional Gift within 8 weeks after the Promotion Period has concluded.
- d. The Promotional Gift will be credited to the Cardmember's SGD Debit Card Account (linked to the Debit Card) that is of good standing i.e. not blocked / suspended / under investigation or in the process of being closed within 8 weeks after the Promotion Period has concluded.
3. The following Cardmembers are not eligible to participate in the Promotion:
- a. any person who is 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; or
- b. Cardmembers whose card account is not of good standing, i.e. blocked, suspended, under investigation or in the process of being closed, cancelled or closed/terminated (whether by the Cardmembers or Citibank) at any time during the Promotion Period.
4. To participate in the Promotion, Cardmembers must activate their Citibank Global Wallet before or during the Promotion Period.
5. Eligible Foreign Currency Spend must be successfully carried out and captured/posted to the Cardmembers' Debit Card Account on or before the last day of the Promotional Period (i.e. 31 December 2023, 23:59:00 SGT).
6. Any Cardmember whose Eligible Debit Card account is suspended, cancelled or closed/terminated (whether by the Cardmembers or Citibank) before crediting of Promotional Gift will be disqualified and the Promotional Gift shall be forfeited.
7. Any Cardmember whose Eligible Debit Card without a linked SGD Deposit Account before crediting of Promotional Gift will be disqualified and the Promotional Gift shall be forfeited.
8. Any Cardmember whose Citibank Global Wallet is deactivated / turned off before crediting of Promotional Gift will be disqualified and the Promotional Gift shall be forfeited.
9. 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 products and/or services shall be resolved directly with the supplier of the products and/or services.
10. The products and services mentioned in this document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, Isle of Man, the UK, Brazil, or New Zealand. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

11. The use of the Promotional Gift is subject to the terms of the relevant Citibank Singapore Global Consumer Banking Terms and Conditions.
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 by Citibank are final and binding on Cardmembers who participate 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.
15. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
16. Citibank reserves the right at its reasonable discretion to suspend or terminate the Promotion or vary, delete or add to any of these terms and conditions from time to time, without having to give prior notice or reason.
17. Citibank's decision on all matters relating to the Promotion will be at its reasonable discretion and will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.