



Citi PayAll – 1.5 Percent Cash Back Promotion (“Promotion”)

Terms and Conditions

Promotion Period: 21 June 2021 to 31 August 2021

1. Definitions

- a. **“Citi” or “Citibank”** means Citibank Singapore Limited.
- b. **“Eligible Card”** refers to Credit Cards issued by Citibank as below:
 - Citi Cash Back Card
- c. **“Eligible Cardmember”** refers to an individual who:
 - i. Currently holds an Eligible Card as a main cardholder; and
 - ii. Has held the Eligible Card as a main cardholder during the Promotion Period;
- d. **“Citi PayAll”** refers to the Citi PayAll Service and its applicable “Citi PayAll Service Terms and Conditions” applies, detailed copy of terms and conditions can be found [here](#). Unless otherwise defined, all capitalized terms herein bear the same meaning as in the Citi PayAll Service Terms and Conditions. Please note that in order to qualify for the Promotion, the Citi PayAll Payment Set-up Dates and Payment Charged Dates must both fall within the Promotion Period. For the avoidance of doubt, the Citi PayAll Payment Setup Date is the date on which the payment is set up and the Citi PayAll Payment Charged Date is the date where Citi charges the payment to your Eligible Card, which will be later than the date on which the payment is set up.
- e. **“Promotion Period”** refers to the period commencing on 21 June 2021 and ending on 31 August 2021 (both dates inclusive).
- f. **“Gift”** refers to the one-off \$50 cash back that an Eligible Cardmember can earn upon meeting the relevant Promotion Qualifying Conditions.
- g. For the purposes of these terms and conditions, (i) references to one gender includes all genders and (ii) references to the plural include the singular and vice versa.

2. Promotion Mechanics (“Promotion Qualifying Conditions”)

- a. An Eligible Citi Cash Back Cardmember will be awarded additional 1.25 % cash back for every transaction charged via Citi PayAll to his Eligible Card within the Promotion Period.*
- b. Eligible Cardmembers who have never made any Citi PayAll transactions prior to the Promotion Period and complete a minimum of 1 Citi PayAll transaction within the Promotion Period will earn a one-off S\$50 in cash back. *

** Please note that to qualify for the Promotion, the Citi PayAll Payment Set-up Dates and Payment Charged Dates must both fall within the Promotion Period. For the avoidance of doubt, the Citi PayAll Payment Setup Date is the date on which the payment is set up and the Citi PayAll Payment Charged*

Date is the date where Citi charges the payment to your Eligible Card, which will be later than the date on which the payment is set up.

Eligible Card	Under Existing Earn Rate	Cash Back % Under this Promotion		Total Cash Back Earned under this Promotion
	Base Cash Back Earned	Base Cash Back Earned	Bonus Cash Back Earned	
Citi Cash Back Card	0.25%	0.25%	1.25%	1.5%

3. The bonus cash back will be applied only in respect of and up to the **first S\$120,000 charged via PayAll across all Eligible Cards during the Promotion Period** and therefore the maximum amount of Bonus cash back that an Eligible Cardmember can receive under the Promotion is S\$1,500.
4. Subject to clause 5 below, bonus cash back earned pursuant to this Promotion will be credited into the Eligible Cardmembers' Eligible Card account within ten (10) weeks from the end of the Promotion Period.
5. 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 participate in the program and receive the Gift on or after the date on which the Eligible Card is closed/suspended/terminated.
6. The S\$50 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.
7. In the event that the Eligible Cardmember has made a spend to Citi PayAll on his/her 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/clawback, whether fully or partially, the cash back earned under this Promotion.
8. Citibank has the right to debit from the Eligible Cardmember's account, even if such debiting will cause the Eligible Cardmember's account to go into a negative rewards balance, any cash back already credited to such card account in respect of any refunded, cancelled or disputed Eligible Transactions or in the event that Citibank had erroneously credited these into the Eligible Cardmember's account.
9. Strictly no gaming of this promotion is allowed and Citibank's decision/determination on whether gaming of this promotion has occurred is final and binding
10. Unless otherwise stated, this Promotion is not valid in conjunction with other promotions, discounts or vouchers.
11. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion and to terminate this Promotion, add, delete or change any of these terms and conditions at any time.

12. Citibank shall not be liable in any way to any Eligible Cardmember for any loss or damage or expense arising out of or in connection with the Promotion, including without limitation, from any late or non-receipt of SMS notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
13. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction qualifies as Qualifying Spend, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Gift already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed Eligible Transaction or where there has been a wrongful fulfilment of Gift to an Eligible Cardholder, including debiting the value of the Gift from the Eligible Card account
14. 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.
15. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.

Dated June 2021