

**Citi PremierMiles Card: 3 Citi Miles on Local Travel Spend Promotion (“Promotion”)
Terms and Conditions
Promotion Period: 1 November 2021 – 31 December 2021**

1. Definitions:

- a. “Eligible Card” refers to the Citi PremierMiles Card issued by Citibank Singapore only.
- b. “Eligible Cardmembers” refer to main cardmembers of the Eligible Card. The spend on any supplementary card(s) shall be consolidated under the main Eligible Cardmember’s account.
- c. “Cardmember Agreement” refers to the Citibank PremierMiles Cardmember’s Agreement.
- d. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- e. “Citi Miles” refers to the miles that an Eligible Cardmember can earn on retail purchases charged to the Eligible Card under the Citibank PremierMiles Program Terms and Conditions.
- f. “Retail purchase” means a purchase of any goods or services by the use of the card and may, at our reasonable discretion and with reasonable notice, include or exclude any card transaction as may be determined by us.
- g. “Local retail purchase” means a retail purchase denominated in Singapore Dollar.
- h. “Overseas retail purchase” means a retail purchase denominated in a currency other than Singapore Dollar.
- i. “Promotion Period” refers to the period from 1 November 2021 to 31 December 2021 (both dates inclusive).
- j. “Promotion Qualifying Conditions” refers to the conditions set out in clause 3 below.
- k. “Bonus Citi Miles” refers to the additional Citi Miles that Eligible Cardmembers will earn on Eligible Spend upon meeting the Promotion Qualifying Conditions.
- l. “Qualifying Spend” refers to any retail purchase (including Citi PayAll transactions and/or internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/ disputed/ unauthorised/ fraudulent retail purchases, (iii) Quick Cash/Ready Credit PayLite and other instalment loans, (iv) Paywise/ cash advance/ quasi-cash transactions/ balance transfers/ annual card membership fees/interest/goods and services taxes, (v) betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel; (vi) bill payments made using the Eligible Card as a source of funds, (vii) late payment fees and (viii) any other form of service/miscellaneous fees.
- m. “Eligible Spend” refers to local retail purchase charged to the Eligible Card **and** made at eligible Merchant Category Codes (“Eligible MCC”) as listed in the table below in respect of which the Bonus Citi Miles can be accorded if the Promotion Qualifying Conditions are met.

ELIGIBLE SPEND TABLE

| Category | Eligible Merchant Category Code (MCC) |
|---|--|
| AIRLINES AND AIR CARRIERS | 3000 to 3302 4511 |
| LODGING – HOTELS, MOTELS, RESORTS | 3501 to 3999 7011 |
| CRUISE LINES | 4411 |
| TRAVEL AGENCIES AND TOUR OPERATORS [^] | 4722 [^] |

[^]Excluding transactions charged to KALIGO and AGODA. Please refer to www.citibank.com.sg/premiermiles for further details on promotions with these merchants.

- n. A Merchant Category Code (“MCC”) is a four-digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it

determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC.

- o. 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. Participation and Enrollment:

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

| Eligible Card | SMS in the prescribed format below to 72484 |
|------------------------|--|
| Citi PremierMiles Card | PM3MILES <space>Last 4 digits of your Citi PremierMiles Card number (e.g. PM3MILES 1234) |

- b. An Eligible Cardmember is only successfully enrolled if he received an SMS from Citibank confirming that his enrollment request has been received.
- c. By enrolling for the Promotion and sending the SMS in the aforementioned format, an Eligible Cardmember:
- i. Confirms his decision to participate in this Promotion;
 - ii. Confirms that he has read, accepted and agreed to be bound by the Promotion terms and conditions; and
 - iii. Consents to Citibank sending SMS notifications pertaining to the Promotion to the Eligible Cardmember.

3. Campaign Mechanics ("Promotion Qualifying Conditions"):

| Calendar Month | Minimum Qualifying Spend required | Base Miles earned on Eligible Spend | Bonus Citi Miles on Eligible Spend | Bonus Citi Miles Cap for the Promotion |
|----------------|-----------------------------------|--|---|--|
| November 2021 | S\$2,000 | 1.2 Citi Miles per S\$1 spent in accordance with Citi PremierMiles Card Cardmember's Agreement | Additional 1.8 Citi Miles per S\$1 spent on Eligible Spend made during month of November 2021 | Bonus Citi Miles will be awarded on the first S\$2,000 Eligible Spend for month of November 2021 |
| December 2021 | S\$2,000 | | Additional 1.8 Citi Miles per S\$1 spent on Eligible Spend made during month of December 2021 | Bonus Citi Miles will be awarded on the first S\$2,000 Eligible Spend for month of December 2021 |

- a. From 1 November 2021 to 31 December 2021, an Eligible Cardmember who enrolls for the Promotion and charges Qualifying Spend of S\$2,000 or more during each calendar month **and** charges Eligible Spend to the Eligible Card during the same calendar month will receive 3 Citi Miles for every S\$1 incurred on Eligible Spend transactions capped at maximum of S\$2,000 per calendar month. The 3 Citi Miles includes the base rate of 1.2 Citi Miles (i.e. the usual Citi Miles earn rate on the Eligible Card) plus additional 1.8 Citi Miles which the Eligible Cardmember will receive under the Promotion. For the avoidance of doubt, during the Promotion Period, Cardmember will continue to earn 2 Citi Miles for every S\$1 incurred on overseas retail purchases charged to his card account. Please refer to the illustration set out in Clause 3.
- b. For clarity, if the Eligible Cardmember fails to (i) meet the Minimum Qualifying Spend on his Eligible Card within the Promotion Period, or (ii) fails to enroll for the Promotion during the Promotion Period (whether before or after he meets the Minimum Qualifying Spend and regardless of the total Qualifying Spend charged to his Eligible Card during the Promotion Period), or (iii) meets the Minimum Qualifying Spend during the calendar month but did not make any Eligible Spend on the same calendar month during the Promotion Period, no Bonus Citi Miles will be awarded.
- c. The Eligible Spend is capped at a maximum of S\$2,000 per calendar month per Eligible Card and the Bonus Citi Miles is capped accordingly at 3,600 Citi Miles per calendar month per Eligible Card during the Promotion Period.
- d. For the avoidance of doubt, the transactions made across different Eligible Cards cannot be combined to meet the Promotion Qualifying Conditions.

- e. The Bonus Citi Miles will be credited into the Eligible Cardmembers' Eligible Card account within two (2) months from the end of the Promotion Period.

Example 1:

| Citi PremierMiles Card | SMS Enrollment | Qualifying Spend charged during Promotion Period | Eligible Spend charged during Promotion Period | Bonus Citi Miles to receive |
|--|----------------|--|--|--|
| Main Cardholder | Yes | Month of Nov 2021: S\$2,000 | Month of Nov 2021: S\$2,000 | S\$2,000 x 1.8 Citi Miles = 3,600 Citi Miles |
| | | Month of Dec 2021: S\$2,000 | Month of Dec 2021: S\$2,000 | S\$2,000 x 1.8 Citi Miles = 3,600 Citi Miles |
| Total Bonus Citi Miles to receive | | | | 7,200 Citi Miles |

Example 2:

| Citi PremierMiles Card | SMS Enrollment | Qualifying Spend charged during Promotion Period | Eligible Spend charged during Promotion Period | Bonus Citi Miles to receive |
|--|----------------|--|--|---|
| Main Cardholder | Yes | Month of Nov 2021: S\$2,000 | Month of Nov 2021: S\$1,000 | S\$1,000 x 1.8 Citi Miles = 1,800 Citi Miles |
| | | Month of Dec 2021: S\$2,000 | Month of Dec 2021: S\$2,500 | S\$2,000 x 1.8 Citi Miles = 3,600 Citi Miles [^] |
| Total Bonus Citi Miles to receive | | | | 5,400 Citi Miles |

[^]The Eligible Spend is capped at a maximum of S\$2,000 per calendar month per Eligible Card and the Bonus Citi Miles is capped accordingly at 3,600 Citi Miles per calendar month per Eligible Card during the Promotion Period.

Example 3:

| Citi PremierMiles Card | SMS Enrollment | Qualifying Spend charged during Promotion Period | Eligible Spend charged during Promotion Period | Bonus Citi Miles to receive |
|--|----------------|--|--|---|
| Main Cardholder | Yes | Month of Nov 2021: S\$1,000 | Month of Nov 2021: S\$1,000 | No Bonus Citi Miles since Minimum Qualifying Spend is not met |
| | | Month of Dec 2021: S\$2,000 | Month of Dec 2021: S\$1,000 | S\$1,000 x 1.8 Citi Miles = 1,800 Citi Miles |
| Total Bonus Citi Miles to receive | | | | 1,800 Citi Miles |

Example 4:

| Citi PremierMiles Card | SMS Enrollment | Qualifying Spend charged during Promotion Period | Eligible Spend charged during Promotion Period | Bonus Citi Miles to receive |
|--|----------------|--|--|---|
| Main Cardholder | Yes | Month of Nov 2021: S\$2,000 | Month of Nov 2021: S\$0 | No Bonus Citi Miles since no Eligible Spend made |
| | | Month of Dec 2021: S\$1,000 | Month of Dec 2021: S\$1,000 | No Bonus Citi Miles since Minimum Qualifying Spend is not met |
| Total Bonus Citi Miles to receive | | | | Nil |

4. Qualifying Spend and Eligible 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.
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 Bonus Citi Miles, will not be entitled to participate in the program and receive any Bonus Citi Miles on or after the date on which the Eligible Card is closed/suspended/terminated.
6. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Visa Cardmember's Agreement (for Citi PremierMiles Visa Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
7. Citibank shall not be responsible for any loss, damage or delay in connection with the processing of the issuance and/or redemption of Citi Miles. Additionally, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Citi Miles, 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 Citi Miles (including but not limited to clawing-back/debiting the relevant Eligible Cardmember's account for such Citi Miles even if this results in a negative Citi Miles balance and/or reversing any redemption of Citi Miles and charging the account for the same).
8. 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 Bonus Citi Miles or offering a replacement of a similar value at any time, without having to give any prior notice.
9. 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. Citibank shall not be liable or responsible for the quality or fitness for use of the Bonus Citi Miles and/or any injury, loss or damage suffered as a result of, or in connection with the Promotion and/or redemption or use of the Bonus Citi Miles howsoever arising, including but not limited to, fulfillment of the Bonus Miles, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise. For the avoidance of doubt, cancellation, termination or suspension by or Citibank of this Promotion shall not entitle any party to any claim or compensation against Citibank for any and all losses or damage suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
10. 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.
11. 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.
12. This Promotion is not valid with other promotions unless otherwise expressly stated.

Updated October 2021