

**Citi Prestige Card: 7.5 Citi ThankYouSM Points 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 Prestige 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 Prestige Cardmember’s Agreement.
- d. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- e. “Citi ThankYou Points” refers to the points that an Eligible Cardmember can earn on retail purchases charged to the Eligible Card under the Citibank Prestige 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 ThankYou Points” refers to the additional Citi ThankYou Points 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 ThankYou Points 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. Please refer to <https://www.citibank.com.sg/credit-cards/rewards/prestige-credit-card/> for further details on promotions with this merchant.

- 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 Prestige Card	PRES3MILES <space>Last 4 digits of your Citi Prestige Card number (e.g. PRES3MILES 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 ThankYou Points earned on Eligible Spend	Bonus Citi ThankYou Points on Eligible Spend	Bonus Citi ThankYou Points Cap for the Promotion
November 2021	S\$2,000	3.25 Citi ThankYou Points per S\$1 spent in accordance with Citi Prestige Card Cardmember's Agreement	Additional 4.25 Citi ThankYou Points per S\$1 spent on Eligible Spend made during month of November 2021	Bonus Citi ThankYou Points will be awarded on the first S\$2,000 Eligible Spend for month of November 2021
December 2021	S\$2,000		Additional 4.25 Citi ThankYou Points per S\$1 spent on Eligible Spend made during month of December 2021	Bonus Citi ThankYou Points 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 7.5 Citi ThankYouSM Points for every S\$1 incurred on Eligible Spend transactions capped at maximum of S\$3,000 per calendar month. The 7.5 Citi ThankYouSM Points includes the base rate of 3.25 Citi ThankYouSM Points (i.e. the usual Citi ThankYouSM Points earn rate on the Eligible Card) plus additional 4.25 Citi ThankYouSM Points which the Eligible Cardmember will receive under the Promotion. For the avoidance of doubt, during the Promotion Period, Cardmember will continue to earn 5 Citi ThankYouSM Points 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 ThankYouSM Points will be awarded.

- c. The Eligible Spend is capped at a maximum of S\$3,000 per calendar month per Eligible Card and the Bonus Citi Points is capped accordingly at 12,750 Citi Points 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 ThankYou Points will be credited into the Eligible Cardmembers' Eligible Card account within two (2) months from the end of the Promotion Period.

Example 1:

Citi Prestige Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Eligible Spend charged during Promotion Period	Bonus Citi ThankYou Points to receive
Main Cardholder	Yes	Month of Nov 2021: S\$2,000	Month of Nov 2021: S\$2,000	S\$2,000 x 4.25 Citi ThankYou Points = 8,500 Citi Points
		Month of Dec 2021: S\$2,000	Month of Dec 2021: S\$2,000	S\$2,000 x 4.25 Citi ThankYou Points = 8,500 Citi Points
Total Bonus Citi ThankYou Points to receive				17,000 Citi ThankYou Points

Example 2:

Citi Prestige Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Eligible Spend charged during Promotion Period	Bonus Citi ThankYou points to receive
Main Cardholder	Yes	Month of Nov 2021: S\$2,000	Month of Nov 2021: S\$1,000	S\$1,000 x 4.25 Citi ThankYou Points = 4,250 Citi Points
		Month of Dec 2021: S\$3,000	Month of Dec 2021: S\$3,500	S\$3,000 x 4.25 Citi ThankYou Points = 12,750 Citi Points [^]
Total Bonus Citi ThankYou Points to receive				17,000 Citi ThankYou Points

[^]The Eligible Spend is capped at a maximum of S\$3,000 per calendar month per Eligible Card and the Bonus Citi ThankYou Points is capped accordingly at 12,750 Citi ThankYou Points per calendar month per Eligible Card during the Promotion Period.

Example 3:

Citi Prestige Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Eligible Spend charged during Promotion Period	Bonus Citi ThankYou Points to receive
Main Cardholder	Yes	Month of Nov 2021: S\$1,000	Month of Nov 2021: S\$1,000	No Bonus Citi ThankYou Points 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 4.25 Citi ThankYou Points = 4,250 ThankYou Citi Points
Total Bonus Citi ThankYou Points to receive				4,250 Citi ThankYou Points

Example 4:

Citi Prestige Card	SMS Enrollment	Qualifying Spend charged during Promotion Period	Eligible Spend charged during Promotion Period	Bonus Citi ThankYou points to receive
Main Cardholder	Yes	Month of Nov 2021: S\$2,000	Month of Nov 2021: S\$0	No Bonus Citi ThankYou Points since no Eligible Spend made
		Month of Dec 2021: S\$1,000	Month of Dec 2021: S\$1,000	No Bonus Citi ThankYou Points since Minimum Qualifying Spend is not met
Total Bonus Citi ThankYou Points 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 ThankYou Points, will not be entitled to participate in the program and receive any Bonus Citi ThankYou points on or after the date on which the Eligible Card is closed/suspended/terminated.
6. The use and redemption of Citi ThankYou Points is governed by the Citibank Prestige Cardmember's Agreement (for Citi Prestige 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 ThankYou Points. Additionally, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Citi ThankYou Points, 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 ThankYou Points (including but not limited to clawing-back/debiting the relevant Eligible Cardmember's account for such Citi ThankYou Points even if this results in a negative Citi ThankYou Points balance and/or reversing any redemption of Citi ThankYou Points 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 ThankYou Points 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 ThankYou Points 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 ThankYou Points howsoever arising, including but not limited to, fulfillment of the Bonus Citi ThankYou Points, 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.