

**Citi PayAll**  
**1.8 Miles Promotion and New to PayAll Promotion Terms and Conditions**  
**18 October 2023 – 29 February 2024**

By participating in Citi PayAll – 1.8 Miles Promotion (“**1.8 Miles Promotion**”) and New to PayAll Promotion (“**New to PayAll Promotion**”), participants shall be deemed to have read, understood and accepted these Terms and Conditions.

**Terms and Conditions**

**1. Definitions:**

- a. “**Citi**” or “**Citibank**” means Citibank Singapore Limited.
- b. “**Promotion**” refers to the Citi PayAll – 1.8 Miles Promotion and New to PayAll Promotion.
- c. “**Promotion Period**” refers to the period commencing from **18 October 2023 – 29 February 2024** (both dates inclusive) during which time the Citi PayAll Qualifying Spend and Qualifying Conditions (as defined in Clause 2) must be met.
- 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.
- e. “**Eligible Card Account**” refers to an account which an Eligible Cardmember maintains with Citibank in respect of the Eligible Card.
- f. “**Eligible Cardmember**” refers to an individual who currently holds an Eligible Card as a main cardholder (i.e., supplementary cardholders are not eligible to participate in this Promotion and any spend by supplementary cardholders will not be considered).
- g. “**Citi PayAll Payment Registration Date**” refers to the date which the Citi PayAll payment is setup. It must fall within the Promotion Period from **18 October 2023 – 29 February 2024** to qualify.
- h. “**Citi PayAll Qualifying Spend**” refers to the Eligible Cardmember’s successful setting up and successful charging of Citi PayAll payment using the payment of fee option\* where the Citi PayAll Payment Registration Date of such payment must be within the Promotion Date and the charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be **on or before 06 March 2024**.

*\*Please note that if a customer selects the service fee option “Enjoy Citi PayAll with Zero fees (No rewards will be earned for this option)”, this payment option will not be considered as Citi PayAll Qualifying Spend.*

*The “Enjoy Citi PayAll with Zero fees” fee option here refers to the use of Citi PayAll product without having the customer incur an additional fee for the transaction made. The customer will only be paying the amount in the transaction but will not be receiving any other rewards e.g. base points or miles or additional bonus points or miles or any gift vouchers.*

- i. “**Miles**” refers to Citi Miles that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.

- j. **“Points”, “ThankYou Points” or “TYP”** refers to the Citi ThankYou Points that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.
- k. **“Bonus Points” or “Bonus TYP” or “Bonus Miles”** refers to the additional Citi ThankYou Points or Citi Miles that an Eligible Cardmember can earn for up to S\$120,000 charged via Citi PayAll on only **ONE** Eligible Card during the Promotion Period. Miles are calculated based on a conversion rate of 2.5 ThankYou Points equals to 1 mile. Actual conversion rate may differ at the time of conversion.
- l. **“Gift”** refers to a S\$50 eCapitaVoucher code that will be awarded to **Eligible Cardmembers** who fulfill the **Qualifying Conditions** in the “New-to-PayAll Promotion” (as defined in Clause 2(ii)).

## 2. Qualifying Conditions

The table below sets out the qualifying conditions for the following promotions:

- (i) Citi PayAll – 1.8 Miles / Points Promotion;
- (ii) New-to-PayAll Promotion.

### 2 (i) Citi PayAll – 1.8 Miles promotion

**Eligible Cardmembers** who fulfill all of the following Qualifying Conditions in accordance with these terms shall receive the Bonus Miles/Points:

- a) Charges a minimum of S\$8,000 in Citi PayAll Qualifying Spend on one Eligible Card during the Promotion Period (Please note that the qualifying spend of S\$8,000 does not include the service fee amount charged)

Notwithstanding the number of Eligible Cards that the Eligible Cardmember charges the minimum sum of S\$8,000 in Citi PayAll Qualifying Spend to, the Bonus Points or Bonus Miles will only be awarded to **one Eligible Card**, and the earning of Bonus Points or Bonus Miles on that Eligible Card will be capped at the first S\$120,000 charged. You may refer to Illustration 3.

**“Eligible Card”** refers to Credit Cards issued by Citibank as below:

- Citi ULTIMA Card
- Citi Prestige Card
- Citi PremierMiles Card
- Citi Rewards Card

#### **Awarding of Bonus Miles or Points** (You may refer to Illustration 2)

For details on how the Bonus TYP or Bonus Miles<sup>^</sup> will be awarded, please see below for every Eligible Card:

An Eligible Citi ULTIMA Cardmember will be awarded an additional 0.5 Points for every S\$1 of qualifying spend charged via Citi PayAll to his Eligible Card within the Promotion Period. \*

An Eligible Citi Prestige Cardmember will be awarded additional 1.25 Points for every S\$1 of qualifying spend charged via Citi PayAll to his Eligible Card within the Promotion Period. \*

An Eligible Citi PremierMiles Cardmember will be awarded additional 0.6 Citi Miles for every S\$1 of qualifying spend charged via Citi PayAll to his Eligible Card within the Promotion Period. \*

An Eligible Citi Rewards Cardmember will be awarded additional 3.5 Points for every S\$1 of qualifying spend charged via Citi PayAll to his Eligible Card within the Promotion Period. \*

### Qualifying Payment Setup Date(s) and Charged Date(s)

Please note that to qualify for the **1.8 Miles Promotion**, the Citi PayAll Payment Setup Date(s) and Payment Charged Date(s) must both fall within the Promotion Period.

The Citi PayAll Payment Setup Date is the date on which the payment is setup and the Payment Charged Date is the date where charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be on or before **06 March 2024**.

For the avoidance of doubt, if the **Eligible Cardmember** cancels the Citi PayAll Payment Setup(s) prior to the completion of the respective payments and/or if the Citi PayAll Payment Setup(s) made during the **Promotion Period** are reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the **Bonus Miles/Points** or debit the value of the **Bonus Miles/Points** from the **Eligible Card** account.

#### Illustration 1: Payment Setup Scenarios

Citi PayAll Payment Setup Date	Date that Citi PayAll payment is charged to the Eligible Card	Is this a Citi PayAll Qualifying Spend?
18 October 2023	25 October 2023	Yes
29 February 2024	10 March 2024	No, because the Citi PayAll payment was not charged to the Eligible Card on or before <b>06 March 2024</b>
08 March 2024	15 March 2024	No, because the Citi PayAll Payment Setup date did not fall within the Promotion Period <b>18 October 2023 – 29 February 2024</b>

#### Illustration 2: Base and Bonus Miles/Points earned with this promotion for each card type and the maximum points or miles earned (assuming a customer spends S\$120,000)

Eligible Card	Points or Miles Earned Under this Promotion/Gift (Cap^ applies)		Total Points or Miles Earned under this Promotion (Cap^ applies)	Maximum Bonus Points or Miles Earned (assuming S\$120,000 spend)
	Base Points or Miles Earned	Bonus Points or Miles Earned		
Citi ULTIMA Card	4 Points per S\$1 charged	0.5 Point per S\$1 charged	4.5 Points (1.8 Miles) per S\$1 charged	60,000 Points
Citi Prestige Card	3.25 Points per S\$1 charged	1.25 Points per S\$1 charged	4.5 Points (1.8 Miles) per S\$1 charged	150,000 Points
Citi PremierMiles Card	1.2 Miles per S\$1 charged	0.6 Mile per S\$1 charged	1.8 Miles per S\$1 charged	72,000 Miles
Citi Rewards Card	1 Point per S\$1 charged	3.5 Points per S\$1 charged	4.5 Points (1.8 Miles) per S\$1 charged	420,000 Points

^Please note that the aggregate amount of Bonus Points or Bonus Miles earned will be capped at the first S\$120,000 charged via Citi PayAll on only one Eligible Card during the Promotion Period.

**Illustration 3: Customers who spend on multiple Eligible Cards during the Promotion Period will receive their rewards as per the below 2 scenarios:**

Scenario	Rewards as per qualifying spend
<p><b>Scenario 1: Customer spent different amount on both Eligible Cards:</b></p> <p>Customer A spent S\$10,000 on Citi PremierMiles Card and S\$8,000 on Citi Rewards Card during promotion period</p>	<p>Base and Bonus Miles spend of S\$10,000 will go to only Citi PremierMiles card type in this case as it is the card with the most accumulated spend.</p> <p>The S\$8,000 on Citi Rewards Card will only earn Base Points but not the Bonus Points.</p>
<p><b>Scenario 2: Customer spent same amount spent on both Eligible Cards:</b></p> <p>Customer B spent S\$8,000 on Prestige Card and S\$8,000 on Rewards Card during promotion period</p>	<p>Bonus Miles/Points will be rewarded on 1 Eligible Card despite both Eligible Cards meeting the minimum spend of \$8,000. In this case, it will be rewarded to the Eligible Card with the highest priority that is up to Citi’s discretion as follows:</p> <p><u>Priority of fulfilment based on the Card Types when there are equal amount spend (in descending order):</u></p> <ol style="list-style-type: none"> <li>1. Citi ULTIMA Card</li> <li>2. Citi Prestige Card</li> <li>3. Citi PremierMiles Card</li> <li>4. Citi Rewards Card</li> </ol> <p>In this case, Prestige Card spend of S\$8,000 will earn both Base and Bonus Points, while the Rewards Card will only earn Base Points.</p> <p>Cap: The aggregate amount of Bonus Points <u>or</u> Bonus Miles earned will be capped at the first S\$120,000 charged via Citi PayAll <b>on only ONE Eligible Card</b> during the Promotion Period.</p>

## 2 (ii) New to PayAll Promotion

The **Eligible Cardmember** who fulfill all of the following Qualifying Conditions in accordance with these terms shall receive the **Gift**:

- a) Charges a minimum of S\$8,000 in Citi PayAll Qualifying Spend on one Eligible Card during the Promotion Period (Please note that the qualifying spend of S\$8,000 does not include the service fee amount charged); and
- b) Has never made any Citi PayAll transactions in the 24 months immediately preceding the commencement of the Promotion on any of his/her Eligible Card Account(s).

“**Eligible Card**” refers to the following Credit Cards issued by Citibank:

- Citi ULTIMA Card
- Citi Prestige Card
- Citi PremierMiles Card
- Citi Rewards Card
- Citi Cash Back Card
- Citi Cash Back+ Card

### Qualifying Payment Setup Date(s) and Charged Date(s)

Please note that to qualify for the **Promotion**, the Citi PayAll Payment Setup Date(s) and Payment Charged Date(s) must both fall within the Promotion Period.

The Citi PayAll Payment Setup Date is the date on which the payment is set up and the Payment Charged Date is the date where charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be on or before **06 March 2024**.

Each Eligible Customer is only limited to only one (1) Gift irrespective of the number of Eligible Card Accounts that they have.

### Illustration 1: Payment Setup Scenarios

<b>Citi PayAll Payment Setup Date</b>	<b>Date that Citi PayAll payment is charged to the Eligible Card</b>	<b>Is this a Citi PayAll Qualifying Spend?</b>
<b>18 October 2023</b>	<b>25 October 2023</b>	Yes
<b>29 February 2024</b>	<b>10 March 2024</b>	No, because the Citi PayAll payment was not charged to the Eligible Card on or before <b>06 March 2024</b>
<b>08 March 2024</b>	<b>15 March 2024</b>	No, because the Citi PayAll Payment Setup date did not fall within the Promotion Period <b>18 October 2023 – 29 February 2024</b>

## 3. Bonus Miles, Points and/or Gift Fulfilment

### Fulfilment Timelines

- i. The Bonus Points or Bonus Miles will be credited to the Eligible Card within sixteen (16) weeks from the end of the Qualifying Period if the Qualifying Criteria in respect of the Bonus Points or Bonus Miles has been satisfied provided that Citibank may extend the date of crediting with notice.
- ii. The **Gift** (“S\$50 eCapitaVouchers”) will be sent to Eligible Cardmember via SMS and/or Push Notification containing redemption details of the **Gift** within sixteen (16) weeks from the end of the Qualifying Period if the Qualifying Criteria in respect of the **Gift** has been satisfied provided that Citibank may extend the date of crediting with notice.

## Activation and Usage of Gift

iii. The **Gift** will be in the form of a digital voucher code. Eligible Customers who receive the Gift are to activate the code and redeem it on the CapitaStar App. The Gift is subjected to additional terms and conditions of the supplier.

- Digital CapitaVoucher code has to be activated within 80 calendar days from the date of Citi's communication of the Gift fulfilment.
- Each Digital CapitaVoucher is valid for use only during the period commencing on the date of its activation and ending one year from the date of code activation.

Do note that Supplier's terms and conditions may be subjected to changes at any point in time. For the full terms & conditions, please visit: <https://www.capitastar.com/sg/en/capitavoucher/terms---conditions.html>

- a. Any failure to redeem the **Gift** by the time period specified by Citibank will lead to forfeiture of the **Gift** and no extensions will be entertained.
  - b. The **Gift** is non-exchangeable and not redeemable for cash.
  - c. Citibank will not be responsible for the non-receipt of Push Notification and/or SMS. Any Push Notifications and/or SMS that are not received or have been deleted by the Customer cannot be resent.
  - d. **Eligible Cardmember** are required to have access to their Citi Mobile® App and have both in-app and device level Push Notifications enabled to redeem the **Gift**. Citibank will not be responsible for any non-receipt of such Push Notifications if the Eligible Cardmember has not so enabled their Push Notifications on his/her Citi Mobile® App.
  - e. **Eligible Cardmember** may refer to <https://www.citibank.com.sg/MOB> for details on downloading and navigating the Citi Mobile® App.
- iv. An Eligible Cardmember will not be entitled to receive the fulfilment of Bonus Miles, Points and/ or Gift for any of the following reasons:
- a. the Eligible Cardmember's Card or any of the Eligible Cardmember's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Cardmember is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or the Eligible Cardmember or for any reason whatsoever) at any time during the Promotion Period, Qualifying Period or before or at the time of the fulfilment of the Bonus Miles, Points and/or Gift; or any time after the Promotion Period up to and including the time of fulfillment of the relevant Bonus Miles, Points and/or Gift; or
  - b. if Citibank is of the opinion that the Eligible Cardmember had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or

- c. for any reason which Citibank determines in its discretion that the Eligible Cardmember should not be entitled to receive the Bonus Miles, Points and/or Gift, such discretion to be exercised reasonably.
- v. This **Promotion** offer shall not be transferrable to any other Citi customers during said **Promotion Period**.
- vi. 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/unsuccessful for whatsoever reason, Citibank reserves the right to forfeit/clawback, whether fully or partially, the Bonus Points or Miles or cash back earned under this Promotion.
- vii. For the usage of digital credit card, there are limitations to the number of transactions an Eligible Cardmember can charge to his/her Citibank digital credit card as well as the amount per transaction prior to activation of the physical credit card. Due to the limitations in the number of transactions and amount per transaction, PayAll transactions may be rejected in such circumstances. In the event, if his/her PayAll transaction on the digital card is rejected/ unsuccessful, they will not be considered as part of the Eligible PayAll Transactions.
- viii. 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. 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.
- ix. The use and redemption of Citi ThankYou points is governed by the Citibank ULTIMA Cardmember's Agreement (for Citi ULTIMA Card), the Citibank Prestige Cardmember's Agreement (for Citi Prestige Card), the Citi Rewards Card Cardmember's Agreement (for Citi Rewards Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at [www.citibank.com.sg](http://www.citibank.com.sg).
- x. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Card) which is available at [www.citibank.com.sg](http://www.citibank.com.sg).
- xi. The use and redemption of Citi Cash Back is governed by Citibank Cash Back Cardmember's Agreement and Citibank Cash Back + Cardmember's Agreement. all of which are available at [www.citibank.com.sg](http://www.citibank.com.sg).
- xii. 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 miles 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.
- xiii. Strictly no gaming of this promotion is allowed (for example if the transactions are not genuine transactions and conducted for the main purpose of gaining Citi ThankYou Points or Citi Miles) and Citibank's decision/determination on whether gaming of this promotion has occurred is final and binding.
- xiv. 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.
- xv. 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, Push Notification or other form of communication, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.

- xvi. 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.
- xvii. 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.
- xviii. 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.