



Citibank Credit Card Online Member-Get-Member 2026 Promotion Terms and Conditions

1. Definitions:

- (a) "Citibank" refers to Citibank Singapore Limited.
- (b) "Citibank Singapore" refers to any Citibank entity formed and operating in Singapore, which includes but is not limited to Citibank and Citibank N.A., Singapore branch.
- (c) "Promotion" means the Citibank Credit Card Online Member-Get-Member Promotion for online referrals only
- (d) "Qualifying Period" refers to the period from **1 January 2026 to 30 June 2026**, both days inclusive.
- (e) "Eligible Cards" refer to the Citi Prestige Card, Citi PremierMiles Card, Citi Rewards Card, Citibank SMRT Card, Citi Cash Back Card, Citi Cash Back+ Card, Citi M1 Card and Citi Lazada Card only.
- (f) "U.S. Resident" refers to a person 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.

2. To qualify as a "Referrer" under the terms of this Promotion, an individual:

- (a) must hold at least one Citibank Credit Card as a main / supplementary card holder (for clarity, an individual who only holds Citibank Commercial Cards does not qualify as a "Referrer");
- (b) must not be a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder; and
- (c) must not be an employee of Citibank and its affiliates.
- (d) The promotions, products and services mentioned in the referenced document are not offered to individuals residents in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka or Peru. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
- (e) Domicile/based in Singapore

3. To qualify as an "Eligible Referee" under the terms of this Promotion, an individual must not be:

- (a) an existing main Citibank Credit Card customer (including any existing Citibank Credit Card customer who is in the process of upgrading his existing Citibank Credit Card or is awaiting approval of an Eligible Card application already submitted), unless he/she is applying for a Citi Prestige Card pursuant to this promotion*;
**(i.e. An Eligible Referrer can refer another existing Citibank Credit Card customer only if such other person is applying to be a Citi Prestige main cardmember under this Promotion.)*
- (b) a former customer who terminated one or more of his/her Citibank Credit Card accounts (as a main card member) during the twelve (12) months prior to successfully opening the Eligible Card account for this promotion;

(c) an employee of Citibank Singapore, unless he/she is applying for a Citi Prestige Card pursuant to this promotion[^];
[^](i.e. An Eligible Referrer can refer an employee of Citibank Singapore only if such person is applying to be a Citi Prestige main cardmember under this Promotion.); or

(d) The promotions, products and services mentioned in the referenced document are not offered to individuals residents in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka or Peru. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

4. To participate in the Promotion, a Referrer must make a Successful Referral (defined below) of an Eligible Referee to Citibank during the Qualifying Period by generating the unique code and sharing this code with the Eligible Referee. For the avoidance of doubt, the Eligible Referee and the Referrer cannot be the same person (for example, an existing Citi credit cardmember cannot refer himself/herself to be a Citi Prestige Cardmember).
5. A Referrer will be entitled to receive a promotional gift of **S\$150 cash** ("Promotional Gift") for every Successful Referral (defined below) made during Qualifying Period. The total amount of Promotional Gift that a Referrer can receive under this Promotion is capped at S\$1,500/10th Referral.

*(For example, if a referrer has successfully referred 2 referrals during the Qualifying Period, referrer will be entitled to receive Promotional Gift of **S\$150** x2 i.e. **S\$300** cash in total.)*

6.

Number of Successful Referrals during the Qualifying Period	Promotional Gift
1 Successful Referral	S\$150 for 1 Successful Referral <u>Total Promotional Gift: S\$150</u>
2 Successful Referrals	(S\$150 X 2) for 2 Successful Referrals <u>Total Promotional Gift: S\$300</u>
3 Successful Referrals	(S\$150 X 3) for 3 Successful Referrals <u>Total Promotional Gift: S\$450</u>

4 Successful Referrals	(S\$150 X 4) for 4 Successful Referrals <u>Total Promotional Gift: S\$600</u>
5 Successful Referrals	(S\$150 X 5) for 5 Successful Referrals <u>Total Promotional Gift: S\$750</u>
6 Successful Referrals	(S\$150 X 6) for 6 Successful Referrals <u>Total Promotional Gift: S\$900</u>
7 Successful Referrals	(S\$150 X 7) for 7 Successful Referrals <u>Total Promotional Gift: S\$1,050</u>
8 Successful Referrals	(S\$150 X 8) for 8 Successful Referrals <u>Total Promotional Gift: S\$1,200</u>

7. The Referrer will not be entitled to receive the Promotional Gift under this Promotion for any of the following reasons:
- (i) the Referrer's Citibank Card or any of the Referrer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Referrer 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 Referrer or for any reason whatsoever) at any time during the Qualifying Period or any time after the Qualifying Period up to and including the time of fulfillment of the relevant Promotional Gift.
 - (ii) if Citibank is of the opinion that the Referrer 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
 - (iii) for any reason which Citibank determines in its discretion that the Referrer should not be entitled to receive the Promotional Gift, such discretion to be exercised reasonably.
8. The Promotional Gift will be credited into the Referrer's Citibank Credit Card account used for the referral, within twelve (12) to sixteen (16) weeks of a Successful Referral provided that Citibank may extend this period with notice.
In the event where Citi is unable to credit to referring Credit Card account, another Citibank Credit Card account will be chosen for crediting at random.
9. The Promotional Gift credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citibank Credit Card account in cash.
10. A Successful Referral is achieved when the Eligible Referee fulfills **all** the below criteria:
- (a) The Eligible Referee applies for at least one Eligible Card during the Qualifying Period, using the code generated by their Referrer when applying for the Eligible Cards;
 - (b) The Eligible Referee's application for his Eligible Card account(s) is approved during the Qualifying Period and is in good standing or is not otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Referee or Citibank or for any reason whatsoever) within 60 days of Eligible Card account(s) approval date; and
 - (c) The Eligible Referee gives his/her consent to Citibank to inform the Referrer of the establishment of the Eligible Referee's Eligible Card account(s).
 - (d) The Eligible Referee makes 1 transaction **within a 30 day period from the account being open.**
11. If the Referrer changes his/her mobile number and/or closes his/her card registered for the unique code, the Referrer must generate a new Referral Invite Code using his/her new mobile number and/or alternative existing active card. If an Eligible Referee successfully opens his/her Eligible Card using the Referral Invite Code that was generated using the old mobile number and/or closed card of the Referrer, the Promotional Gift will not be credited to the Referrer.
12. In the event that the Referrer loses or upgrades the card that was used to create the referral code, the Referrer will need to contact and inform Citibank on his existing eMGM referral for his referral to be recorded and the Promotional gift to be credited to his new card.
13. If an Eligible Referee successfully opens more than one Eligible Card account, the Referrer will still only be regarded as having made one Successful Referral.
14. If more than one Referrer claims to have referred the same Eligible Referee, the unique code

used by the Eligible Referee for the successful application will be used to determine which Referrer made the Successful Referral. Citibank's determination on this is final and binding.

15. Citibank reserves the right to decline or clawback the crediting of the Referrer's Promotional Gift if Citibank is of the opinion that the Referrer had: 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.
16. The use/redemption of the Promotional Gift is subject to the terms of the relevant Eligible Card Cardmember's agreement.
17. Citibank reserves the right to substitute the Promotional Gift with items of similar value at its discretion without notice.
18. Decisions relating to this Promotion, including without limitation the time of receipt of any referrals by Citibank is final and binding on an Eligible Cardholder who participates in this Promotion.
19. Citibank reserves the right to vary, delete or add to any of these terms and conditions from time to time at its discretion. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
20. 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 product and/or services shall be resolved directly with the supplier of such products and/or services.