

## Citi Prestige Card Foreign Currency Spend Promotion (“Promotion”) Terms and Conditions

### 1. Definitions:

- a. “**Bonus Points**” refers to the additional **6.25 ThankYou points per S\$1** on Qualifying Spend that the Eligible Cardmember will earn upon meeting the Qualifying Conditions, capped at a Qualifying Spend of S\$5,000 each calendar month (i.e., the maximum Bonus Points that an Eligible Cardmember will receive under this Promotion is 31,250 ThankYou Points each calendar month).
- b. “**Cardmember Agreement**” refers to the Citi Prestige Cardmember’s Agreement.
- c. “**Citi**” or “**Citibank**” refers to Citibank Singapore Limited.
- d. “**Promotion**” refers to the Citi Prestige Card Foreign Currency Spend Promotion.
- e. “**Eligible Card**” refers to the Citi Prestige Card.
- f. “**Eligible Cardmember**” refers to an individual who has held the Eligible Card as a main cardmember during the Promotion Period.
- g. “**Local Currency Spend**” refers to a Retail Purchase denominated in Singapore Dollars.
- h. “**Foreign Currency Spend**” refers to a Retail Purchase denominated in a currency other than Singapore Dollars.
- i. “**Promotion Period**” refers to the period from **1 November 2023 till 31 January 2024** both dates inclusive.
- j. “**Minimum Spend**” refers to a minimum spend of **S\$8,000** in Retail Purchases (including internet purchases) which do not arise from:
  - (i) any Equal Payment Plan (EPP) purchases;
  - (ii) refunded/disputed/unauthorised/fraudulent retail purchases;
  - (iii) Quick Cash and other instalment loans;
  - (iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes;
  - (v) bill payments made using the Eligible Card as a source of funds;
  - (vi) late payment fees;
  - (vii) any other form of service/ miscellaneous fees; or
  - (viii) Citi Payall transactions where the customer is not charged the Citi Payall service fee.

To meet the Minimum Spend, Foreign Currency Spend and Local Currency Spend can be taken into account, however the Bonus Points can only be earned on Qualifying Spend.

- k. “**Qualifying Spend**” means **Foreign Currency Spend** charged to an Eligible Card which does not arise from any:
  - i. annual fees, interest charges, late payment charges, GST, cash advances, instalment/easy/extended/equal payment plans, preferred payment plans, balance transfers, cash advances, quasi-cash transactions, all fees charged by Citibank or third party, miscellaneous charges imposed by Citibank (unless otherwise stated in writing by Citibank);
  - ii. funds transfers using the card as source of funds;
  - iii. bill payments (including via Citibank Online or via any other channel or agent);

- iv. payments to educational institutions;
- v. payments to government institutions and services (including but not limited to court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases);
- vi. payments to insurance companies (sales, underwriting, and premiums);
- vii. payments to financial institutions (including banks and brokerages);
- viii. payments to non-profit organizations;
- ix. betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
- x. any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts;
- xi. transit-related transactions;
- xii. transactions performed at establishments/businesses/merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank, as sent out in [www.citibank.com.sg/rwdexcl](http://www.citibank.com.sg/rwdexcl) (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardmembers shall refer to this list for any updates); OR
- xiii. Dynamic Currency Conversion transactions, which refers to card transactions (including online and overseas transactions) where final transaction amount is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale).

For the purposes of this Promotion, any Qualifying Spend charged to a supplementary cardholder of an Eligible Card will be added to the main cardholder's Qualifying Spend on his/her main Eligible Card.

- l. **"Qualifying Conditions"** refers to the conditions set out in clause 3 below.
- m. **"Retail Purchase"** refers to purchase of any goods or services by the use of the Eligible Card and may, at our reasonable discretion and with reasonable notice, include or exclude any card transaction as may be determined by us.

## 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	SMS CITIPRESFX<space>last 4 digits of your Citi Prestige Card number (e.g. CITIPRESFX 1234) to 72484.



- b. Enrolment for this Promotion is limited to 3000 customers. An Eligible Cardmember is only successfully enrolled if both conditions below are satisfied:
  - (i) Enrollment is performed by the Eligible **main** Cardmember\*; **AND**
  - (ii) Eligible main Cardmember receives an SMS from Citi confirming that his/her enrollment request has been received.

\*For the avoidance of doubt, an individual who receives an SMS from Citi confirming that enrollment request has been received by Citi will **NOT** be considered successfully enrolled if he/she is not an Eligible Cardmember. Accordingly, such individual / supplementary cardmember will not be eligible to earn up to 11.25 ThankYou Points regardless of whether he/she has performed Eligible Transactions.

- c. By enrolling for the Promotion and sending the SMS in the aforementioned format, an Eligible Cardmember consents to Citi sending SMS notifications pertaining to the Promotion to him/her.

### 3. Promotion Mechanics (“Qualifying Conditions”)

- a. An Eligible Cardmember, who successfully enrolls for the Promotion and meets the Minimum Spend of at least **S\$8,000 with the Eligible Card each calendar month** during the Promotion Period, will receive up to 11.25 ThankYou points per S\$1 on his/her Qualifying Spend based on the following:
- i. 5 base Citi ThankYou Points per S\$1 on Foreign Currency Spend in accordance with the Cardmember’s Agreement; and
  - ii. Bonus Points of additional 6.25 Citi ThankYou Points per S\$1 on Qualifying Spend made from the enrolment month (e.g., Eligible Cardmember enrolls successfully on 15 December 2023, only Qualifying Spend made from 1 December 2023 to 31 January 2024 will be entitled to Bonus Miles and previous transactions prior to the enrolment month will not earn Bonus Miles.)

Illustration 1:

Transaction Date	Your Spend Made At	Local / Foreign Currency Spend	Your Spend	Base Citi ThankYou Points Earned (3.25 points in Local Currency Spend / 5 points in Foreign Currency Spend)	Qualifying Spend	Bonus Citi ThankYou Points Earned (additional 6.25 points on Foreign Currency Spend)*
1 Nov	Takashimaya	Local	S\$3,000	9,750	No	No
10 Nov	Agoda	Foreign	S\$3,000	15,000	Yes	18,750
13 Nov	Taobao	Foreign	S\$2,000	10,000	Yes	12,500
<b>Total</b>			<b>S\$8,000</b>	<b>34,750</b>		<b>31,250</b>

\* Capped at 31,250 Thank You points

Illustration 2:

Transaction Date	Your Spend Made At	Local / Foreign Currency Spend	Your Spend	Base Citi ThankYou Points Earned (3.25 points in Local Currency Spend / 5 points in Foreign Currency Spend)	Qualifying Spend	Bonus Citi ThankYou Points Earned (additional 6.25 points on Foreign currency Spend)*
1 Nov	Takashimaya	Local	S\$3,000	9,750	No	No
10 Nov	Agoda	Foreign	S\$4,000	20,000	Yes	25,000
13 Nov	Taobao	Foreign	S\$3,000	15,000	Yes	6,250^
<b>Total</b>			<b>S\$10,000</b>	<b>44,750</b>		<b>31,250</b>

\* Capped at 31,250 Thank You points

^ Even though the Qualifying Spend for the particular transaction is S\$3,000, the customer would only be awarded 6,250 ThankYou points (for S\$1,000 spend) based on the spend cap of S\$5,000 in Foreign Currency Spend.

- b. The Bonus Points will be credited to the Eligible Card account within 3 months after the end of the Promotion Period. Citibank may extend the date of crediting with notice.
- c. The Bonus Points will be calculated on the amount of total Qualifying Spend during the calendar month of the Promotion Period where Qualifying Conditions are met, and is capped at Qualifying Spend of S\$5,000 of the same calendar month (i.e. the maximum Bonus Points that an Eligible Cardmember will receive under this Promotion is 31,250 ThankYou Points for the calendar month where Qualifying Conditions are met.). Bonus Points will be credited to the Eligible Card account rounded down to the nearest Citi ThankYou Points.
- d. For the avoidance of doubt, the Qualifying Spend must be charged to the Eligible Card in a currency other than Singapore dollars to meet the Qualifying Conditions. References to Singapore dollar amounts in these terms and conditions refer to the Singapore dollar equivalent in the foreign currency.

Any refunded Retail Purchases will not be accredited Citi ThankYou Points. Where Citi ThankYou Points have been credited to the Eligible Cardmember's account and/or used before the Retail Purchase is refunded, the Bank will debit the Eligible Card account for the credited Citi ThankYou Points. The Bank shall be entitled to debit such Citi ThankYou Points even if such debiting causes the card account to have a negative Citi Points balance.

- d. Minimum Spend and/or Qualifying 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.
- e. An Eligible Cardmember will not be entitled to receive any of Bonus Points for any of the following reasons:
  - (i) 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 or any time after the Promotion Period up to and including the time of fulfillment of the relevant Bonus Points; or
  - (ii) 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
  - (iii) for any reason which Citibank determines in its discretion that the Eligible Cardmember should not be entitled to receive the relevant Bonus Points, such discretion to be exercised reasonably.
- f. In the event that the Eligible Cardmember has accumulated the Minimum Spend and/or Qualifying Spend on his 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 clawback or forfeit the Bonus Points.

## **2) General Terms and Conditions**

- a) 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 Citi ThankYou Points or offering a replacement of a similar value at any time, without having to give any prior notice.
- b) 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 be responsible for any loss, damage or delay in connection with the processing of the issuance of Bonus Points. Additionally, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual of Bonus 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 Bonus Points.



- c) 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.
- d) 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.
- e) This Promotion is not valid with other promotions unless otherwise expressly stated.

Updated as of **October 2023**