

Citi x M1 Spend & Get Promotion (“Promotion”) Terms and Conditions Exclusive to Citi M1 Credit Cardmembers Only

1. Definitions:

- a. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b. “M1” refers to M1 Limited.
- c. “Promotion” refers to the Citi x M1 Spend & Get Promotion (“Promotion”).
- d. “Cardmember” refers to all customers holding on to a Citi M1 Credit Card.
- e. “Citi M1 Credit Card” refers to all Citi M1 Credit Cards issued in Singapore.
- f. “Promotion Period” refers to the period from 24 October 2024 to 30 June 2025 both dates inclusive.
- g. “Qualifying Spend” refers to retail purchase of any goods or services made to Citi M1 Credit 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; and
 - xii. Citi PayAll transactions where the customer is not charged the Citi PayAll service fee; or
 - xiii. 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 (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)

For the purposes of this Promotion, any Qualifying Spend charged to a supplementary cardholder of Citi M1 Credit Card will be added to the main cardholder’s Qualifying Spend on his main Citi M1 Credit Card.

- h. “Qualifying Conditions” refers to the conditions set out in clause 3 below.
- i. “Eligible Cardmember” refers to Cardmember who fulfil the Qualifying Conditions as set out in clause 3 below.
- j. “Gift” refers to the S\$30 or S\$90 M1 Handset Voucher that the Eligible Cardmember will receive upon meeting the Qualifying Conditions. Terms and Conditions of the Gift could be found at <https://m1.sg/CitiSpendAndGetVoucherTnCs>.

2. Participation and Enrollment

To participate in this Promotion, Eligible Cardmembers will need to enroll for the Promotion on Citi Mobile® App during the Promotion Period from 24 October 2024 to 30 June 2025. An Eligible Cardmember is only successfully enrolled if he/she has received a confirmation via Citi Mobile® App from the Bank that his/her enrollment has been successful.

3. Promotion Mechanics (“Qualifying Conditions”)

- a. Eligible Cardmembers will qualify to receive Gift if he/she fulfils all requirements of the Promotion during Promotion Period.
 - i. An Eligible Cardmember who enrolls for the Promotion and charges S\$4,000 to under S\$6,000 worth of Qualifying Spend on Citi M1 Card during the Promotion Period, will receive S\$30 M1 Handset Voucher or
 - ii. An Eligible Cardmember who enrolls for the Promotion and charges S\$6,000 and above worth of Qualifying Spend on Citi M1 Card during the Promotion Period, will receive S\$90 M1 Handset Voucher.
4. Each Qualified Cardmember is limited to one Gift during the Promotion Period.
5. 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.
6. Fulfilment of Gift when the eligible Cardmember meets the Qualifying Conditions during the Promotion Period:
 - i. The Gift will be in the form of a M1 Handset Voucher which will be uploaded to Citi Mobile® App within three (3) calendar months from the end of the Promotion Period given that all the conditions in Clause (3) have been satisfied. The Gift must be redeemed within 6 months from the date of when Citi uploads the M1 Handset Voucher on Citi Mobile® App, and is only applicable for redemption at M1 Shops, and exclusion distributors of M1:
 - a. M1 Shops Bugis Junction
 - b. M1 Shops Causeway Point
 - c. M1 Shops Compass One
 - d. M1 Shops IMM Building
 - e. M1 Shops Jurong Point
 - f. M1 Shops NEX
 - g. M1 Shops Tampines Mall
 - ii. In the event that the eligible Cardmember has accumulated the Qualifying Spend amount on his/her eligible card or eligible account within the Promotion Period, but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected, and as a result the eligible Cardmember no longer meets the Qualifying Spend amount within the Promotion Period, Citibank reserves the right to forfeit/clawback the Gift.
7. An Eligible Cardmember whose Citi M1 Credit 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 Gift will not be entitled to receive any cash rebate on or after the date on which the Citi M1 Credit Card is closed/suspended/terminated.
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 Cash rebate or offering a replacement of a similar value at any time, without having to give any prior notice.
9. This promotion and all services provided by M1 are subject to M1 registration guidelines, General Terms and Conditions and other applicable specific terms and conditions available at m1.com.sg. In the event of any conflict or inconsistency between the terms, such conflict or inconsistency shall, in the absence of any express agreement to the contrary, be resolved in a manner most favorable to M1, to the fullest extent permissible under applicable laws.
10. M1 reserves the right to refuse any customer’s eligibility for the Promotion at any time in its discretion in the event of such customer’s breach or suspected breach of any of the terms and conditions herein without prior notification or any liability to such customer whatsoever.
11. Citi and M1 reserve the right to vary any terms or conditions of the Promotion. M1 will, where it is practicable to do so, give customers advance notice (which may be through written notice, electronic mail, letters, M1 website, bills or such other forms as M1 deems appropriate) of such changes.
12. Citi shall not be responsible for the quality, merchantability, or the fitness for any purpose or any other aspect of the items and/or services provided by the merchant. Notwithstanding anything herein, Citi shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered or incurred by or in connection with the items and/or services provided by the M1 whether

by the customer or by any other person. All disputes about quality, merchantability, or the fitness of the item and/or services should be resolved directly with M1. For the avoidance of doubt, cancellation, termination, or suspension by M1 or Citi of this Promotion shall not entitle any party to any claim or compensation against Citi for any and all losses or damage suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

13. 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.
14. Citi's and M1's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all customers.

Updated September 2024

Frequently Asked Questions (FAQ)

1. When is the Promotion Period?

“Promotion Period” refers to the period from 24 October 2024 to 30 June 2025 both dates inclusive.

2. How do I qualify to receive the Gift?

You will have to fulfil all requirements of the Promotion during Promotion Period.

- i. An Eligible Cardmember who enrolls for the Promotion and charges S\$4,000 to under S\$6,000 worth of Qualifying Spend on Citi M1 Card during the Promotion Period, will receive S\$30 M1 Handset Voucher or
- ii. An Eligible Cardmember who enrolls for the Promotion and charges S\$6,000 and above worth of Qualifying Spend on Citi M1 Card during the Promotion Period, will receive S\$90 M1 Handset Voucher.

3. How can I enroll for the Citi x M1 Spend & Get Promotion?

To participate in this Promotion, Eligible Cardmembers will need to enroll for the Promotion on Citi Mobile® App during the Promotion Period from 24 October 2024 to 30 June 2025 via the following steps:

Step 1: Login to Citi Mobile® App

Step 2: Select “For You”

Step 3: Next, select “Get More”

Step 4: Select “Learn More” on the banner titled as “**Spend & Get with your Citi M1 Card!**”

Step 5: Select “Enrol Now”.

An Eligible Cardmember is only successfully enrolled if he/she has received a confirmation via Citi Mobile® App from the Bank that his/her enrollment has been successful.

4. What do I do if I am unable to enroll for the Promotion on the Citi Mobile® App during the Promotion Period from 24 October 2024 to 30 June 2025?

Please contact us by messaging us on the Citi Mobile® App or at our CitiPhone hotline from 8am to 8pm and we will do our best to assist you.

5. What qualifies as a Qualifying Spend?

“Qualifying Spend” refers to retail purchase of any goods or services made to Citi M1 Credit 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; and
- xii. Citi PayAll transactions where the customer is not charged the Citi PayAll service fee; or
- xiii. 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 (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)

For the purposes of this Promotion, any Qualifying Spend charged to a supplementary cardholder of Citi M1 Credit Card will be added to the main cardholder's Qualifying Spend on his main Citi M1 Credit Card.

6. Is the Qualifying Spend based on transaction date or posting date?

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.

7. What happens if I have one or more transactions made during the Promotion Period been reversed/refunded/rejected?

In the event that the eligible Cardmember has accumulated the Qualifying Spend amount on his/her eligible card or eligible account within the Promotion Period, but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected, and as a result the eligible Cardmember no longer meets the Qualifying Spend amount within the Promotion Period, Citibank reserves the right to forfeit/clawback the Gift.

8. Can I receive more than 1 Gift during the Promotion Period?

Each Qualified Cardmember is limited to one Gift during the Promotion Period. For example, if you spent S\$20,000 worth of Qualifying Spend on Citi M1 Card during the Promotion Period, you will receive S\$90 M1 Handset Voucher.

9. Where can I find out more information on the M1 Handset Voucher?

Terms and Conditions of the M1 Handset Voucher could be found at <https://m1.sg/CitiSpendAndGetVoucherTnCs>.