



Terms and Conditions for Citi ThankYouSM Rewards Pay with Points Promotion 2025 ("Promotion"):

1. "PWP Program or PWP" refers to the Citibank Pay with Points Program which include "Pay with Points Online" and "Always Pay with Points".
2. Offer is valid from 17 October 2025 to 6 January 2026 ("Promotion Period"), both dates inclusive.
3. Only principal/primary Cardholders of the following Citibank Credit Cards ("Eligible Cardholders") will be eligible to participate in this Promotion: Citi Platinum, Citi Rewards, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi PremierMiles, Citi Business, Citi Corporate, Citi Prestige and Citi ULTIMA Cards (each an "Eligible Card"). The discounted rate off Points/Miles will depend on the Eligible Card type.
4. "Points" refer to the Citi ThankYou Rewards Points earned on Citi Platinum, Citi Rewards, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business, Citi Corporate, Citi Prestige, and Citi ULTIMA Cards.
5. "Miles" refer to the Citi Miles earned on Citi PremierMiles Cards.
6. Eligible Cardholders will enjoy 25% off Points/Miles for all PWP redemptions on posted transactions made via Citi Mobile[®] App during the Promotion Period. For clarity, under this Promotion, Eligible Cardholders of Citi ULTIMA and Citi Prestige Cards and all other cards will enjoy 25% off Points equivalent to the conversion rate of 330 Points per S\$1 redeemed, Citi PremierMiles Cards will enjoy 25% off Miles equivalent to the conversion rate of 123 Miles per S\$1 redeemed instead of usual 440 Points or 165 Miles per S\$1 redeemed through all PWP redemptions.
7. Citi 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.
8. Citi is not a supplier of the product/service purchased and will not accept any liability in relation thereto.
9. Citi is not an agent of the merchants and makes no representation as to the quality of goods and services provided.
10. All disputes about quality or performance of the product and/or services should be resolved directly with the merchant.
11. Notwithstanding anything herein, Citi 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.
12. Citi and the respective merchant(s) reserve the right, at their reasonable discretion, to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time. Additional Citi ThankYou Rewards terms and conditions apply and are available on Citi Mobile[®] App.
13. Additional Citi ThankYouSM Rewards terms and conditions apply and are available at <https://www.citibank.com.sg/pdf/0424/citi-thankyou-rewards-terms-and-conditions.pdf>
14. "Citi" means Citibank Singapore Limited.