



Citi Mastercard® – Singapore Airlines Online Spend and Get Campaign Terms and Conditions
25 October 2024 – 31 December 2024

1. Definitions

- a. **“Citi”** or **“Citibank”** refers to Citibank Singapore Limited.
- b. **“Mastercard”** refers to MasterCard Asia/Pacific Pte Ltd.
- c. **“Eligible Cardmember”** refers to a main cardmember of an Eligible Card who has access to Citi Mobile® App or will be able to register for access to Citi Mobile® App.

- d. **“Eligible Card”** refers to any of the Citi Mastercard cards below

Citi ULTIMA Mastercard
Citi Prestige Mastercard
Citi Rewards Mastercard
Citi PremierMiles Mastercard
Citi Cash Back+ Mastercard
Citi Cash Back Mastercard

- e. **“Merchant Category Code (MCC)”** is a fourdigit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citi does not determine the merchant’s MCC.
- f. **“Promotion”** refers to the Citi Mastercard - Singapore Airlines Spend and Get Campaign.
- g. **“Promotion Period”** refers to the period commencing on 25 October 2024 and ending on 31 December 2024 (both dates inclusive).
- h. **“Qualifying Spend”** refers to a minimum spend of S\$2,000 in a single transaction for Singapore Airlines tickets purchased between 25 October 2024 and ending on 31 December 2024 (both dates inclusive) made via Singapore Airlines Website or SingaporeAir Mobile App and which are captured under **Merchant Category Code 3075**. Any Qualifying Spend on any supplementary card(s) shall be consolidated under the main Eligible Cardmember’s account. For clarity, the S\$2,000 in Qualifying Spend will be determined by “spend date” which is the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
For the avoidance of doubt, the following will not be considered as Qualifying Spend:
 - i. annual fees, Citi PayAll transactions where the customer is not charged the Citi PayAll service fee, interest charges, 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. Transactions which were subsequently cancelled, voided or reversed for any reason.



- i. **“Qualifying Criteria”** refers to an Eligible Cardmember who successfully enrolls for this Promotion in accordance with these terms and charges at least S\$2,000 in Qualifying Spend in a single transaction with his/her Eligible Card within the Promotion Period.
- j. **“Gift”** refers to the American Tourister 68/25 Luggage to be awarded to the Eligible Cardmember who meets the Qualifying Criteria within the Promotion Period. The redemption details of the Gift will be available in the Citi Mobile® App. Strictly no extension is allowed. Each unique redemption reference number is applicable for a single redemption. Colour and model of luggage will be solely determined by Citibank. The Gift is strictly non-transferable, non-exchangeable and non-refundable for cash or credit in full or in part.
- k. An Eligible Cardmember will only be entitled to receive one Gift for this Promotion regardless of the number of eligible cards enrolled and the total amount of Qualifying Spend made on these cards during the Promotion Period.

Illustration 1: If the Qualifying Spend is S\$2,000, the Eligible Cardmember is only entitled to one (1) American Tourister 68/25 Luggage based on the enrolled physical card.
Illustration 2: An Eligible Cardmember has 3 Eligible Cards as a main cardmember (Citi PremierMiles Mastercard, Citi Cash Back Mastercard and Citi Rewards Mastercard) under his/her name and decides to enroll all 3 Eligible Cards. The Eligible Cardmember manages to enroll all 3 cards successfully. During the Promotion Period, the Eligible Cardmember make the following transactions: Citi PremierMiles Card: S\$2000 Citi Cash Back Card: S\$1,000 Citi Rewards Card: S\$3,000. In this case, even though the Citi PremierMiles Mastercard and Citi Rewards Mastercard both have met the Qualifying Spend, the Eligible Cardmember will only be entitled to one (1) Gift.

- l. This Promotion is offered and sponsored by Citibank & Mastercard. Any merchants listed in this terms and condition have no agreement or affiliation with, and have not authorized or endorsed, Citibank in relation to this Promotion. All queries relating to the Promotion should be directed to Citibank.

2. Participation and Enrollment

- a. To participate in this Promotion, Eligible Cardmember needs 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 ULTIMA Mastercard Citi Prestige Mastercard Citi Rewards Mastercard Citi PremierMiles Mastercard Citi Cash Back+ Mastercard Citi Cash Back Mastercard	CITIMCSQTTF<space>Last 4 digits of their eligible Citi Mastercard number (e.g. CITIMCSQTTF 1234)

- b. The SMS must be received by Citibank within the Promotion Period before an Eligible Cardmember may participate in the Promotion. Enrollment for this Promotion is limited to the first 1,000 customers. 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 deemed not to be an Eligible Cardmember.



- c. Eligible Cardmembers are only allowed to enroll for this promotion once. All Qualifying Spends under the same Eligible Cardmember would only be considered once.
- d. By enrolling for the Promotion, an Eligible Cardmember consents to Citibank sending SMS notifications pertaining to the Promotion to him/her.
- e. An Eligible Cardmember is only successfully enrolled if he/she received a SMS from Citibank confirming that his/her enrollment request has been received with the valid registered Citi Mastercard.

3. Promotion Mechanics

- a. An Eligible Cardmember who meets the Qualifying Criteria of successfully enrolling for this Promotion in accordance with these terms AND charging a minimum of S\$2,000 in a single transaction in Qualifying Spend with his/her Eligible Card within the Promotion Period will be eligible to receive the Gift. The availability of incentives is limited and will be distributed on a first-come, first-served basis, subject to the completion of the Qualifying Criteria.
- b. For clarity, the S\$2,000 in Qualifying Spend will be determined by "spend date" which is the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
- c. Citibank will send a notification via SMS (or such other mode of communication as Citi may determine in its sole discretion) to the Eligible Cardmember based on his / her contact details on Citi's records with redemption details of the Gift within three (3) months from the end of the Promotion Period. Requests for advance fulfillment of Gift will not be entertained. There will strictly be no extension of the redemption period for the Gift.
- d. The Gift will only be available on the Citi Mobile® App and Eligible Cardmembers are required to log in to retrieve the Gift. The Eligible Cardmembers' account must be open and in good standing (which shall be determined at Citibank's discretion) at the time the Gift is sent. The Gift is non-exchangeable and not redeemable for cash. Citibank will not be responsible for non-receipt of SMS and the SMS cannot be resent.
- e. An Eligible Cardmember will not be entitled to receive the Gift 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 Gift; 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 Gift, such discretion to be exercised reasonably.



- f. Eligible Cardmembers are required to have access to their Citi Mobile® App to redeem the Gift. No other form of fulfillment will be provided. If Eligible Cardmembers have any technical issues with the Citi Mobile® App, they can contact Citibank for assistance.
- g. Citibank also reserves the right to replace the Gift, whether wholly or in part, with any other gift which is in Citibank's opinion, of similar value, without prior notice or reason or being liable to any person.
- h. Eligible Cardmembers to visit Citibank Singapore website for details on downloading and navigating the Citi Mobile® App.
- i. The Gift shall not be transferrable to any other Citi Cardmembers during said promotion period.

4. General Terms and Conditions

- a. Citibank & Mastercard reserves the right at its reasonable discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.
- b. 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 balance, any Gift 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.
- c. Citibank & Mastercard 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. Notwithstanding anything herein, 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.
- d. Citibank & Mastercard 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 notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- e. Citibank's & Mastercard's decision on all matters relating to the Promotion will be at its reasonable discretion and will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.

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