

CITI THANKYOUSM REWARDS TERMS & CONDITIONS

1. GENERAL TERMS & CONDITIONS

1.1 Definitions

In these terms and conditions ("Terms and Conditions") the following definitions apply:

- "Program" means this Citi ThankYou Rewards program i.e. the Rewards program offered by Us to you as described in these Terms and Conditions;
- "You, Your" means the primary cardmember, the person in whose name the Card Account is maintained.
- "Account Terms and Conditions" are the terms and conditions and/or cardmember agreement that govern Your Card Account.
- "Card" means the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, and Citi Corporate Cards issued by Us.
- "Card Account" means the Card issued by Us on which the Program is offered. "Cash Rebates" means a credit to Your Card's account.
- "Citi, Citibank, We, Our, Us, Bank" means Citibank Singapore Limited.
- "Miles" means the Citi Miles earned through usage of the Citi PremierMiles Card as specified in the Citi PremierMiles Card member's agreement. Miles may be used to redeem for Rewards.
- "Participating Loyalty Program" means any participating loyalty program operated by any partner which is eligible for You to complete a Points Transfer or Instant Points Transfer.
- "Points" means the Citi ThankYou Points, and/or such other points earned through usage of the Card as set out under the Account Terms and Conditions and which may be used to redeem Rewards as determined.
- "Points/Miles Balance" is the then available amount of Points/Miles You accrued through usage of the Card. The Points/Miles Balance appears on Your statement and at www.citibank.com.sg/thankyou.
- "Points Transfer" is the Redemption of Points/Miles in exchange for points or miles at a Participating Loyalty Program on the Citi Mobile® App.
- "Instant Points Transfer" is the Redemption of Points/Miles in exchange for points or miles at a Participating Loyalty Program directly on a Participating Loyalty Program's website/mobile application/portal.
- "Redemption" means the use of Points/Miles to obtain a Reward through the Program.
- "Rewards" or "Reward" means any goods, services, benefits, arrangements or other privileges offered by the Program from time to time based on Your Card and may include vouchers, cash rebates, and points transfer.
- "Redemption Catalogue" means Rewards offered by participating merchants in Singapore.
- "Working Day" refers to any day on which banks are open for business in Singapore other than Saturday, Sunday and public holidays in Singapore.

1.2 Participation

- Your Card Account is entitled to participate in the Program at the date of commencement of the Program or the date when the Card is issued to You, whichever is later; provided

that Your Card Account is and remains in good credit standing, as determined by Us in Our sole discretion.

- Products & the Merchant Contract
 - Each Redemption shall constitute a purchase of the relevant Rewards by You from the participating merchant and not from Citibank, pursuant to an individual contract entered into directly and only between that participating merchant and You (such contract to be referred to as "Merchant Contract").
 - Citibank is authorized to make payments due from You to the participating merchant under the Merchant Contract on Your behalf.
 - Citibank shall not have any responsibility or liability relating to the compliance or non-compliance by You or any Merchant under any Merchant Contract, and at no point in time shall Citibank establish or be required to establish any contract for the provision of, or to provide any warranty or representation with respect to, the delivery, sale or provision of Rewards.
 - Citibank shall not under any circumstances be responsible for any delivery, after-sales service, payment invoicing or collection, customer enquiries (not limited to sales enquiries), technical support, maintenance services and/or any other obligations or services relating to or in respect of the Rewards under the Merchant Contract.
 - Citibank shall not in any way be liable for any goods or services or the quality of performance of any Rewards supplied by any merchant, site or service provider or other authorised agent under the Program. You should seek redress and direct any complaints or comments in respect of such Rewards to the respective participating merchant, provider or agent.
 - If Rewards have a warranty they will carry their manufacturer's warranty and We give no warranty with respect to Rewards provided by third party merchants and furthermore are not responsible for the fulfillment of warranties. We will not respond to obligations of manufacturers or providers of goods and services and any claims in respect of those Rewards should be made with those suppliers or manufacturers. Merchandise shipped to You outside Singapore from international merchants and therefore require the import of products into the country may lose their warranty upon importation and such products may not have local technical support. As such, You agree to forfeit Your rights to relevant warranties upon agreeing to redeem any item identified as shipped from outside Singapore.

1.3 Redemption of Points/Miles

- Provided that Your Card Account is in good standing as determined by Us and under the Card Account Terms and Conditions, and Your Card Account has sufficient Points/Miles, You are entitled to redeem Reward(s).
- Rewards may be redeemed via the channels We specify. Redemption channels and/or conditions may be changed or varied at Our sole discretion.
- Certain Rewards are available to selected Card types only.
- Once the Redemption has been submitted, You cannot reverse, cancel or change the Redemption and the Points/Miles Balance.
- The Bank has the right to reverse or cancel any Points/Miles Redemption (even if this causes Your Points/Miles balance to be negative) or to debit your Card Account for the amount of the Reward credited to Your Card Account at its discretion exercised reasonably, including where there has been any wrongful crediting of Points/Miles to

Your Card account, any error in the number of Points/Miles required for a Reward Redemption or where the Redemption has been approved or processed in error.

- You may not return any Reward unless, the Reward is damaged and You agree that the return is subject to the then prevailing terms and conditions We specify in respect of the return.
- The total number of Points/Miles required for a Redemption of a chosen Reward will be displayed or communicated during the checkout process.
- Redemptions via CitiPhone may require an additional number of Points/Miles (compared to Redemptions via the Program website). You will be advised to the total number of Points/Miles required at the time of Your Redemption request.
- We have no responsibility or liability in connection with or towards any Reward You redeem under the Program, any death or injury, loss or consequential loss or damage from any Reward or the loss, theft or destruction of any Reward.
- The primary cardmember is the sole authorized person who may perform the Redemption or Rewards.

1.4 General Terms

- Terms relating to the accumulation of Points/Miles shall be specified in Your Account Terms and Conditions.
- Any request for adjustment of Points/Miles is subject to Our approval at Our reasonable discretion.
- Rewards and Rewards availability may be determined by Us at Our absolute discretion. We have the discretion to determine if Points/Miles may be used to redeem Rewards.
- All questions or disputes regarding eligibility for the Program or eligibility of Points/Miles for Redemption will be determined by Us at Our sole discretion (exercised reasonably). You acknowledge and agree that Our decision on all matters and disputes relating to the Program shall be final and binding.
- We reserve the right to suspend or exclude You from participating in the Program and forfeit all or part of the Points/Miles You have accrued if, in Our opinion, You have in any way breached these Terms and Conditions and/or Your Card Account Terms and Conditions.
- If Your Card Account is terminated at any time for any reason, whether by You or Us, the Card Account will be disqualified from participating in the Program, and all unused Points/Miles then accrued is non-transferrable to any card account (whether belonging to You or any other person) and shall automatically be forfeited immediately upon termination of Your Card Account.
- Our decision and Our records on all matters relating to the Program shall be conclusive, final and binding on You.
- We are entitled in Our reasonable discretion, from time to time, to vary the Rewards or substitute any Reward with another of a similar value.
- We may at any time in Our reasonable discretion vary, modify, or amend the Terms and Conditions of the Program, by giving reasonable notice to You and You shall be bound by such variations, modifications and amendments upon publication on www.citibank.com.sg.
- We may, at any time and without any notice, suspend, or, with reasonable notice, cancel or terminate the Program or withdraw, cancel or invalidate any Points/Miles and/or Reward already issued and You agree We are not obliged to provide a reason for the suspension, cancellation or termination. We are also entitled, for any reason and at any

time, without liability, to suspend the calculation or accrual of Points/Miles to rectify any errors in the calculation of Points/Miles or otherwise adjust such calculation.

- Where the Bank has determined that there has been any abuse or fraud by You or your supplementary cardmember(s) in respect of the issuance or accumulation of Points/Miles and/or Redemption of Rewards, the Bank has the right to (i) cancel all Your accrued Points/Miles; (ii) reverse/cancel any Rewards redeemed (even if this causes Your Points/Miles balance to be negative) or (iii) debit Your Card Account for the amount of the Reward.
- We are not liable if We are unable to perform Our obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside Our control or Our servants or agents. We shall not be responsible for any delay in the transmission to Us of evidence of retail purchases by the participating merchants or any other third party.
- Save in the case of gross negligence or willful default, We shall not be liable for any errors, delays, omissions in the performance of Our obligations under these Terms and Conditions.
- Save as expressly set out otherwise, these Terms and Conditions is governed by Singapore law and You hereby submit irrevocable to the non-exclusive jurisdiction of the Singapore courts.
- These Terms and Conditions shall be read in conjunction with the terms as set out in the Cardmember's Agreement applicable to Your Card. In the event of any conflict or inconsistency between these Terms and Conditions and the terms in the Cardmember's Agreement applicable to Your Card, the terms in the Cardmember's Agreement will prevail.

2. SHOP AT PARTNERS

2.1 Pay with Points

2.1.1 Definitions

For the purposes of this Program, the following words are defined as follows:

- “Account Terms and Conditions” are the terms and conditions and/or cardmember agreement that govern your Card Account;
- “Cardholder, You, Your” refers to all principal/primary Cardholders of Citi Cards that is active and in good credit standing;
- “Citi Card” means the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, and Citi Corporate Cards issued by Us or such other cards that we may determine from time to time;
- “Citi, Citibank, We, Our, Us, Bank” means Citibank Singapore Limited;
- “Miles” means Citi Miles earned on Citi PremierMiles Cards;
- “Points” means the Citi ThankYou Points/ThankYou Points earned on Citi ULTIMA, Citi Prestige, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business and Citi Corporate Cards;
- “PWP Program or PWP” refers to the Citibank Pay with Points Program which include “Pay with Points SMS”, “Pay with Points Online”, “Samsung Pay - Citi Pay with Points”, “Pay with Points via Merchants” and “Always Pay with Points”;
- “Rewards” means either Points/Miles, where relevant.

2.1.2 Pay with Points Online

- The Pay with Points Online service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, and Citi Corporate Cards issued by Us (“PWP Online Cards”).
- The Pay with Points Online service allows You to redeem Your available Rewards via Citi Mobile® App for statement credits to cover Eligible PWP Online Purchases (defined in paragraph 3(c) below) charged to Your PWP Online Card.
- To make use of the Pay with Points Online service, You must be enrolled for Citi Mobile® App.
- For the purposes of this Pay with Points Online service, “Eligible PWP Online Purchases” are retail purchases made using Your PWP Online Card within 60 days of a Points/Miles Redemption date. A “Retail Purchase” means a purchase of any goods or services by the use of the card and may, at Our reasonable discretion include or exclude any card transaction as may be determined by Us. Retail Purchases exclude annual card membership fees, interest, late payment charges, GST, cash advances, easy/ extended payment plans, income tax payments, bill payments (for example, payments via Citibank Online or via any other channel or agent (such as a third party agent for payment of bills) whether for bill payments or otherwise) and any other form of service/miscellaneous fees and such other transactions excluded from earning Rewards as set out in the relevant cardmember’s agreement applicable to Your PWP Online Card.
- We may allow You to use Your available Rewards to effect a full or partial Redemption of the value of an Eligible PWP Online purchase. In the event of a partial Redemption, You are still liable to make payment of the remaining value of the relevant Eligible PWP Online purchase.

2.1.3 Pay with Points via Merchants

- The Pay with Points via Merchants service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, and Citi Corporate Cards issued by Us (“PWP Merchant Cards”).
- Pay with Points via Merchants is a service where You will be able to perform an Eligible PWP via Merchants Transaction (defined below) made with Eligible PWP Integrated Merchants (defined below), inviting You to redeem your available Rewards which can then be used to off-set, either fully or partially (subject to a cap that is determined by Us and which can be amended by Us from time to time), the transaction amount charged to Your PWP Merchant Card for the Eligible PWP via Merchants Transaction.
- For the purposes of this Pay with Points via Merchants service, “Eligible PWP via Merchants Transaction” refers to the charge of Cardholder’s purchase at Eligible PWP Integrated Merchants to a Citi Card. “Eligible PWP Integrated Merchants” refer to the merchants listed on citibank.com.sg/pwp that have been integrated with Citi’s PWP Program.
- You must enroll for this service via the self-registration process on the relevant Eligible PWP Integrated Merchant’s website/mobile application/portal (as the case may be), as further explained below. In connection with Your enrollment, You agree that Citi will provide the relevant Eligible PWP Integrated Merchant with information about Your Rewards balance.
- During the self-registration process, You will need to enter Your Cardholder details on the relevant Eligible PWP Integrated Merchant’s website/mobile application/portal (as the case may be) and You will be prompted to key in a One-Time Password (“OTP”) via Your Citi registered mobile number to enter for verification. Thereafter, Your Rewards balance will be linked to Your account with Eligible PWP Integrated Merchants using the Card Account that You have selected. Please note that if You have de-enrolled, You may need to perform a fresh enrollment in order to enjoy the Pay with Points via Merchants service.
- To effect the full or partial Redemption of Your Rewards, You will need to select the Pay with Points option as Your preferred payment option found on the checkout page of each Eligible PWP Integrated Merchants. You will be able to view Your Available Rewards Balance on Your PWP Merchant Card and the number of Rewards that will be deducted from Your Available Rewards Balance for You to off-set, either fully or partially, the Eligible PWP via Merchants Transaction amount using Your Rewards.
- Upon checkout, Citi will deduct from Your Rewards Balance the number of Rewards You are redeeming in respect of the Eligible PWP via Merchants Transaction. There is no fee to redeem Your Rewards through Pay with Points via Merchants. Eligible PWP Integrated Merchants may restrict the use of Rewards for purchases of select items. Purchases made with Rewards are subject to the return policy and terms and conditions of the relevant Eligible PWP Integrated Merchants, which can be found on their websites.
- All credit card payments for purchases made with Eligible Pay with Points Integrated Partners must be made in SGD (Singapore Dollars). Card Accounts may be charged foreign exchange fees if purchases are made in other foreign currencies, in accordance with the terms of the relevant cardmember’s agreement.
- Your use of the website/mobile application/portal of any Eligible PWP Integrated Merchant is at Your own risk. Citibank will not be responsible for any losses caused to You due to any delay or error in the website/mobile application or portal of any Eligible PWP Integrated Merchant.

2.1.4 Always Pay with Points

- The Always Pay with Points service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, and Citi Corporate Cards issued by Us (“APWP Cards”).
- Always Pay with Points allows You to redeem Your available Rewards via Citi Mobile® App for statement credits by setting up automatic Redemptions to off-set Eligible Always PWP Purchases (defined in paragraph 5(c) below) charged to Your APWP Card.
- Always Pay with Points service is available on Citi Mobile® App and such other channels that may be determined by Us.
- For the purposes of this Always Pay with Points service, “Eligible Always PWP Purchases” refers to retail purchases made using Your APWP Card at the point of authorization with an Eligible Always PWP Merchant. “Eligible Always PWP Merchants” refers to the merchants as listed on Citi Mobile® App. The list of Eligible Always PWP Merchants will be determined by Citibank at its sole discretion and may be updated from time to time. Citibank has no arrangement or association with these merchants for this service. Accordingly, by determining that a merchant is an Eligible Always PWP Merchant, Citibank does not endorse any of these merchants’ products and/or services.
- For the Always Pay with Points service on the Citi Mobile® App, only full Redemption of the value of an Eligible Always PWP Purchase is allowed unless otherwise notified to You.
- To effect the Redemption, You will need to go to credit card settings and click on Always Pay with Points. By clicking on Always Pay with Points, You will be routed to screens where:
 - You will be able to select a Participating Always PWP Merchant;
 - You will be able to select an amount limit where Eligible Always PWP Purchases that are below the selected amount limit which will be automatically redeemed. Eligible Always PWP Purchases that are above the selected amount limit will not be automatically redeemed. For the avoidance of doubt, if You have selected an amount limit of below S\$50, a transaction amount of S\$49.99 and below will be automatically redeemed but a S\$50.00 transaction amount and above will not be automatically redeemed;
 - You will be able to select a period of time, from the next business day after You have successfully set up Always Pay with Points service, within which Your Eligible Always PWP Purchases will be automatically redeemed. Eligible Always PWP Purchases that are after the selected period of time will not be automatically redeemed. If You choose “No End Date”, You will continue to redeem for Eligible Always PWP Purchases as long as You have sufficient Points/Miles/Reward Points to redeem; or
 - You can login to Citi Mobile® App and deselect the Participating Always PWP Merchant to cancel the Always Pay with Points Service for the relevant Participating Always PWP Merchant.
- In the event that You do not have enough Rewards to automatically redeem for the next Eligible Always PWP Purchase, You will not be able to make an automatic Redemption for Your Eligible Always PWP Purchase until You accumulate enough Rewards.

2.1.5 Samsung Pay – Citi Pay with Points

- The Samsung Pay – Citi Pay with Points service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear Citi Business, and Citi Corporate Cards issued by Us (“Samsung PWP Cards”).

- Samsung Pay - Citi Pay with Points is service where You will receive a notification from Samsung Pay after You have performed the Eligible Samsung Pay PWP Transaction (defined below) made with Samsung Pay for Participating Samsung Pay PWP Merchants (defined below), inviting You to pay the transaction amount charged to Your Samsung PWP Card for the Samsung Pay - Citi Pay with Points Transaction in full using the available Rewards on Your Samsung PWP Card.
- For the purposes of this Samsung Pay - Citi Pay with Points service, “Eligible Samsung Pay PWP Transaction” refers to the charge of Cardholder’s purchase at Participating Merchants to a Samsung PWP Card, where the transaction is made with Samsung Pay and You have the required Rewards for Redemption. “Participating Samsung Pay PWP Merchants” refer to the merchants that accept Samsung Pay as a form of payment.
- To effect the full Redemption, You will need to click on the notification received from Samsung Pay or the latest ten (10) Eligible Samsung Pay PWP Transactions which You can view on the Card Details screen on Your Samsung Pay App.
- By clicking on “Redeem Now”, You will be routed to screens where You will be informed about Your Available Rewards Balance on Your Samsung PWP Card and the number of Rewards that will be deducted from Your Available Rewards Balance for You to pay for Your Eligible Samsung Pay PWP Transaction in full using Your Rewards.

2.1.6 Terms Generally Applicable to PWP Program

- If the Rewards Redemption is successful, the amount of Rewards required for the Redemption will be deducted from Your Citi Card account’s Available Rewards Balance. Your relevant Citi Card account will be credited accordingly within 3-5 working days of Redemption. Please note that where such successful Redemption is within 3-5 working days prior to the date of issuance of Your statement for the relevant Citi Card account, such credit to Your relevant Citi Card account will only be reflected in Your statement of account for the following month. Accordingly, You will have to continue to make payment of the amounts as stated in Your statement of account.
- Once the Redemption request has been submitted, the Redemption cannot be reversed, cancelled or changed and the Rewards used in the Redemption cannot be transferred back to Your Available Rewards Balance subject to the right of the Bank to reverse or cancel the Rewards Redemption at its discretion exercised reasonably (including where that there has been a wrongful crediting of Rewards to Your relevant Citi Card account or where the Redemption has been approved or processed in error).
- Rewards redeemed and statement credits credited to Your Citi Card account is not considered a payment to Your Citi Card account, cannot be encashed and cannot be used to offset the minimum amount due, total amount due or any amount in between that is due on Your Citi Card account statement. You are required to settle at least the minimum amount due to avoid late charges from being billed to Your Citi Card account.
- In the event that You have a dispute with any merchant, and in the event that a transaction where You have made a Redemption under the PWP Program is reversed by a merchant, the dollar transaction amount of the transaction, and not the Rewards used to pay for such transaction, will be credited back to Your statement of account.
- Any disputes or queries with regards to the goods and/or services purchased or redeemed under the PWP Program shall be directed to the respective merchant.
- 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. 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.

- Citibank shall not be responsible of costs incurred in connection with the PWP Program. In particular, You agree that You shall bear any costs of mobile data or SMS costs incurred when You send or receive such mobile data or SMS from Us in connection with the PWP Program.
- Citibank reserves the right to charge a fee for using the PWP Program provided that such fees will be disclosed on the relevant PWP Program channels where applicable.
- Citibank may set minimum and/or maximum Rewards, partial or full Redemption requirements for the PWP Program at any time at our reasonable discretion.
- Citibank has the right to change the Rewards to Singapore Dollar conversion rates under the PWP Program at any time at Our reasonable discretion.
- The PWP Program may be modified or terminated at any time at Our reasonable discretion.
- Additional Citi ThankYouSM Rewards terms and conditions apply and are available at citibank.com.sg/rewards

2.2 Apple Rewards Store

- The Apple Rewards Store is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business and Citi Corporate Cards issued by Us.
- Citi is not the seller or supplier of the products and/or services which are featured on the Apple Rewards store. Apple Rewards Store is operated and managed by OneEmpower to facilitate purchase of products from Apple South Asia Pte. Ltd by Citi customers.
- All purchases made at the Apple Rewards Store will be subject to the Store Policies reflected in the Apple Rewards Store including terms and conditions regarding the purchase, product warranties (if applicable), returns and refunds, shipping and delivery. These Store Policies are available on Apple Rewards store, which You can access via <https://citibank.appleRewardsstore.com/sg> or the Citi Mobile® App. In these Store Policies, the reference to a Customer Service hotline is our Citiphone hotline where Citi's role in respect of any non-Rewards redemption or Card-related matters is purely to direct You to the relevant party to assist with Your queries. Citi will not be providing any form of technical assistance or after-sales service care.
- If You wish to pay for a product/service at the Apple Products page (“Transaction”), You can choose to pay for the Transaction with your Points/Miles or a combination of Points/Miles and Card payment (“Split pay”). For such Split pay Transactions, You can only make payment with Your Card and not with other bank-issued credit cards.
- All payments by Card for Split pay Transactions will be billed by OneEmpower and will appear on Your monthly card statement as “OneEmpower”. Card transactions may be subject to a Dynamic Currency Conversion fee as set out in the relevant cardmember's agreement applicable to Your Card.
- If You choose to pay for the Transaction with your Points/Miles, whether in whole or in part, the amount of Points/Miles that was used for the redemption will be deducted from Your Card Account's available Points/Miles Balance.

- At checkout, the total number of Points/Miles displayed or communicated will reflect both the cost of the Rewards in Points/Miles as well as any other costs or fees such as administrative or transfer fees or shipping costs which is inclusive of duties and taxes.
- We may set a minimum Points/Miles redemption requirements for a Transaction which will be determined by Citi at Our discretion.
- In the event that Your request for a refund of Your Transaction is successful in accordance with the Store Policies reflected in the Apple Rewards Store, your Points/Miles will be refunded in the form of Store Credit and retail SGD amount (in the case of Split pay Transactions) will be refunded to the original mode of payment, in accordance with the aforementioned Store Policies. This may take up to 21 days subject to the Store Policies reflected in the Apple Rewards Store.
- Citi shall not be responsible for the quality, merchantability or the fitness for any purposes of any products and/or services provided by third parties. Notwithstanding anything herein, Citi shall not 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.
- Apple is a trademark of Apple Inc.

For full terms and conditions, please refer to <https://citibank.appleRewardsStore.com/sg>.

3. REDEMPTION CATALOGUE

3.1 Redemption Catalogue

- The Redemption Catalogue Rewards service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business and Citi Corporate Cards issued by Us.
- Redemptions from the Redemption Catalogue can be made via the Citi Mobile® App. A Citibank Rewards voucher in either physical or electronic form (“Rewards Voucher”) will be sent to You for Redemption from the merchant in Singapore. The physical Rewards Voucher will be sent to Your mailing address in Citibank’s records while the electronic Rewards voucher will be disbursed via the Citi Mobile® App and/or sent to Your email in Citibank’s records.
- At checkout, the total number of Points/Miles displayed or communicated will reflect both the cost of the Rewards in Points/Miles as well as any other costs or fees such as administrative or transfer fees or shipping costs which is inclusive of duties and taxes.
- Delivery of physical Voucher Rewards would at the minimum, take 7 Working Days, whilst delivery of electronic Rewards Voucher would at the minimum, take 5 Working Days.

3.1.1 USE OF PHYSICAL REWARDS VOUCHER

- The physical Rewards Voucher shall be issued in Your name and address and shall specify the Reward as selected by You. The physical Rewards Voucher may be used by You or any of Your supplementary cardmember(s).
- Use of the physical Rewards Voucher is subject to the terms and conditions stated on the physical Rewards Voucher. Physical Rewards Vouchers shall not be used to purchase any item on sale or on special offer nor used in conjunction with any discount card, loyalty program, promotional voucher or similar scheme, unless stated otherwise.

- Physical Rewards Vouchers are only valid 3 months from date of issue, unless stated otherwise. We are not obliged to extend the expiry and/or replace the expired physical Rewards vouchers.
- To redeem a Reward using the physical Rewards Voucher, You must present the relevant physical Rewards Voucher with Your Card at the relevant participating merchant. If You make a purchase, which exceeds the value of the physical Rewards Voucher, You must charge the difference to his Citi credit card. There shall be no refund, in any form whatsoever, if the value of the goods and/or services requested is below that of the physical Rewards Voucher.
- Multiple physical Rewards Vouchers per visit may be used in the Redemption of any one Reward, unless otherwise stated. Where the use of more than one physical Rewards Voucher is allowed, there may be a minimum purchase required per voucher used as stipulated by the participating merchant.
- A physical Reward Voucher, which has been redeemed by You, is neither refundable nor exchangeable for cash, Points/Miles or for another Reward.
- Redemption and use of a Reward is subject to availability and to such conditions as may be specified by the participating merchants. In the event that a participating merchant is, for any reason, unable to supply the goods or services as specified in the physical Rewards Voucher, the participating merchant reserves the right to supply alternative products or services of similar quality or price to You.
- All hotel stays redeemed under the physical Rewards Vouchers are subject to the hotel's terms and conditions including the availability of rooms. Reservations must be guaranteed by a Citi credit card. No walk-in will be entertained and the hotels reserve the right to impose a one-night room charge for late cancellations and no-shows.
- Each physical Rewards Voucher may only be used once and is not transferrable. Your Card account will be charged accordingly for any multiple Redemption or multiple usage of a physical Rewards Voucher.

3.1.2 USE OF ELECTRONIC REWARDS VOUCHER

- The electronic Rewards Voucher shall be issued in Your name and email address and shall specify the Reward as selected by You, and may be used by You or any of Your supplementary cardmember(s).
- Use of the electronic Rewards Voucher is subject to the terms and conditions stated on the electronic Rewards Voucher. Electronic Rewards Vouchers shall not be used to purchase any item on sale or on special offer nor used in conjunction with any discount card, loyalty program, promotional voucher or similar scheme, unless stated otherwise.
- Electronic Rewards Vouchers are only valid 3 months from date of issue, unless stated otherwise. We are not obliged to extend the expiry and/or replace the electronic Rewards Voucher.
- To redeem a Reward using the electronic Rewards Voucher, You must login to Citi Mobile® App to retrieve the electronic Rewards Voucher code under "Your Vouchers" > "Rewards Vouchers" tab. Subsequently, You should key in the electronic Rewards Voucher code on respective merchant's online or electronic platform to enjoy the Rewards. If You make a purchase which exceeds the value of the electronic Rewards Voucher, You must charge the difference to your Card. There shall be no refund, in any form whatsoever, if the value of the goods and/or services requested is below that of the electronic Rewards Voucher.
- Multiple electronic Rewards Vouchers may be used in the Redemption of any one Reward in a single transaction, unless otherwise stated. Where the use of more than one

electronic Rewards Voucher is allowed, there may be a minimum purchase required per electronic Rewards Voucher used as stipulated by the participating merchant.

- An electronic Rewards Voucher, which has been redeemed by you, is neither refundable nor exchangeable for cash, Points/Miles or for another Reward.
- Redemption and use of an electronic Rewards Voucher is subject to availability and to such conditions as may be specified by the participating merchants. In the event that a participating merchant is, for any reason, unable to supply the goods or services as specified in the electronic Rewards Voucher, the participating merchant reserves the right to supply alternative products or services of similar quality or price to You.
- All hotel stays redeemed under the electronic Rewards Vouchers are subject to the hotel's terms and conditions including the availability of rooms. Reservations must be guaranteed by a Citi credit card. No walk-in will be entertained and the hotels reserve the right to impose a one-night room charge for late cancellations and no-shows.
- Each electronic Rewards Voucher may only be used once and is not transferrable. Your Card account will be charged accordingly for any multiple Redemption or multiple usage of the same Citibank electronic Rewards Voucher.

4 CASH REBATES

4.3 Cash Rebates

4.3.1 Definitions

For the purposes of this Program, the following words are defined as follows:

- “Account Terms and Conditions” are the terms and conditions and/or cardmember agreement that govern Your Card Account;
- “Cardholder, You, Your” refers to all principal/primary Cardholders of Citi Cards that is active and in good credit standing;
- “Cash Back” means Cash Back Dollars earned on Citi Cash Back+ Cards;
- “Cash Rebate” refers to the statement credits credited to your Citi Card account;
- “Cash Rebate Program” refers to the Citibank Cash Rebate Program which includes “Cash Rebate SMS” and “Cash Rebate Online”;
- “Citi Card” means the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, Citi Corporate, Citi SMRT, Citi M1 and Citi Cash Back+ Cards issued by Us or such other cards that we may determine from time to time;
- “Citi, Citibank, We, Our, Us, Bank” means Citibank Singapore Limited;
- “Citi M1 Rebate” means Citi M1 Rebates earned on Citi M1 Cards;
- “Miles” means Citi Miles earned on Citi PremierMiles Cards;
- “Points” means the Citi ThankYou Points/ThankYou Points earned on the Citi ULTIMA, Citi Prestige, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business and Citi Corporate Cards;
- “Rewards” means either Cash Back, Citi M1 Rebate, Miles, Points, or SMRT\$, where relevant;
- “SMRT\$” means SMRT\$ earned on Citi SMRT Cards.

4.1.2 Cash Rebate SMS¹

- The Cash Rebate SMS service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, Citi Corporate, Citi SMRT and Citi Cash Back+ Cards issued by Us (“Cash Rebate SMS Cards”).
- Cash Rebate SMS is a service that allows you to redeem your available Rewards where You must send an SMS in the prescribed format via Your mobile phone number that is registered in Our records to initiate the Redemption.
- The Cash Rebate SMS Redemption is subject to Your internet and/or mobile phone service provider ability to support the service, and the relevant terms and charges of such service provider.
- You accept and acknowledge that any SMS received by You pertaining to Your Rewards balance enquiry may not be encrypted and may contain personal details and information pertaining to Your Cash Rebate SMS Card accounts, and Citibank shall not be responsible or liable to you for any possible release, loss or interception of such personal details and/or information.
- Citibank neither guarantees the delivery, accuracy, security, nor confidentiality of the contents of any SMS sent by Citibank to You. You must promptly update Citibank of any change to your mobile phone number. Citibank shall not be liable to You or anyone else for any losses or damages arising from the Service, including but not limited to, (a) non-

delivery, delayed delivery, wrong delivery or partial delivery of any SMS; (b) inaccurate contents of any SMS; or (c) unauthorized access to the contents of any SMS by anyone.

- You are required to state the amount of Rewards that You would like to redeem by indicating the keyword for the respective Cash Rebate denominations. In the event that the existing Rewards in the Cash Rebate SMS Card account which are available for Redemption is less than the Rewards required to redeem the Cash Rebate requested, You will receive a rejection SMS and the Redemption will not go through.
- Only the Rewards accumulated on the Cash Rebate SMS Card that was used for the SMS Redemption can be redeemed. Rewards from different Cash Rebate SMS Cards cannot be accumulated for Redemption. Rewards accumulated on supplementary Cash Rebate SMS Cards can only be redeemed by the principal/main Cardholder.

¹ For terms & conditions applicable to Cash Rebate Redemptions on the Citi SMRT Card, please refer to https://www.citibank.com.sg/global_docs/pdf/citi-smrt-rewards-program-tncs.pdf.

- To use the Cash Rebate SMS service to redeem the Cash Rebate:
 - Cardholders can redeem their Points/Reward Points for a Cash Rebate via SMS by sending the following to 72484:

“RWDS <space> Last 4 digits of the Citi Card number <space> <Keyword>”

Redemption Amount	Keyword
\$10 Cash Rebate	CASH10
\$20 Cash Rebate	CASH20
\$50 Cash Rebate	CASH50

- Cardholders can redeem their Miles for a Cash Rebate via SMS by sending the following to 72484:

“RWDS <space> Last 4 digits of the Citi Card number <space> <Keyword>”

Redemption Amount	Keyword
\$10 Cash Rebate	PM CASH10
\$20 Cash Rebate	PM CASH20
\$50 Cash Rebate	PM CASH50

- Cardholders can redeem their Cash Back on Citi Cash Back+ Card for a Cash Rebate via SMS by sending the following to 72484:

“RWDS <space> Last 4 digits of the Citi Card number <space> <Keyword>”

Redemption Amount	Points	Keyword
\$10 Cash Rebate	\$10 Cash Back	CSHBK10
\$20 Cash Rebate	\$20 Cash Back	CSHBK20
\$50 Cash Rebate	\$50 Cash Back	CSHBK50

4.3.3 Cash Rebate Online

- The Cash Rebate Online service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business,

Citi Corporate, Cards, Citi SMRT, Citi M1 and Citi Cash Back+ issued by Us (“Cash Rebate Online Cards”).

- The Cash Rebate Online service allows You to redeem Your available Rewards via Citi Mobile® App for statement credits to Your Cash Rebate Online Card account.
- To make use of the Cash Rebate Online service, You must be enrolled for Citi Mobile® App.

4.3.4 Terms Generally Applicable to Citibank Cash Rebate Program

Terms Generally applicable to Citibank Cash Rebate Program

- If the Rewards Redemption is successful, the amount of Rewards required for the Redemption will be deducted from Your Citi Card account’s Available Rewards Balance. Your relevant Citi Card account will be credited accordingly within 3-5 working days of Redemption. Please note that where such successful Redemption is within 3-5 working days prior to the date of issuance of Your statement for the relevant Citi Card account, such credit to Your relevant Citi Card account will only be reflected in Your statement of account for the following month. Accordingly, You will have to continue to make payment of the amounts as stated in Your statement of account.
- Once the Redemption request has been submitted, You cannot reverse, cancel or change the Redemption and the Rewards used in the Redemption cannot be transferred back to Your Available Rewards Balance subject to the right of the Bank to reverse or cancel the Rewards Redemption at its discretion exercised reasonably (including where that there has been a wrongful crediting of Rewards to Your relevant Citi Card account or where the Redemption has been approved or processed in error).
- Rewards redeemed and statement credits credited to Your Citi Card account is not considered a payment to Your Citi Card account, cannot be encashed and cannot be used to offset the minimum amount due, total amount due or any amount in between that is due on Your Citi Card account statement. You are required to settle at least the minimum amount due to avoid late charges from being billed to Your Citi Card account.
- Citibank shall not be responsible for Your costs incurred in connection with the Cash Rebate Program. In particular, You agree that You shall bear any costs of mobile data or SMS costs incurred when You send SMSes to Us or when You receive SMSes from Us in connection with the Cash Rebate Program.
- Citibank reserves the right to charge a fee for using the Cash Rebate Program provided that such fees will be disclosed on the relevant Cash Rebate Program channels where applicable.
- Citibank reserves the right to charge a fee for using the Cash Rebate Program provided that such fees will be disclosed on the relevant Cash Rebate Program channels where applicable.
- Citibank may set minimum and/or maximum Rewards, partial or full Redemption requirements for the Cash Rebate Program at any time at Our reasonable discretion.
- Citibank has the right to change the Rewards to Singapore Dollar conversion rates under the Cash Rebate Program at any time at our reasonable discretion.
- The Cash Rebate Program may be modified or terminated at any time at our reasonable discretion with notice.
- Additional Citi ThankYouSM Rewards terms and conditions apply and are available at citibank.com.sg/rewards

5. POINTS TRANSFER

5.1 Points Transfer and Instant Points Transfer

- The Points Transfer and Instant Points Transfer service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Clear, Citi Business, and Citi Corporate Cards issued by Us.
- You can make a Points Transfer or Instant Points Transfer request if Your Card is eligible for and, You accept these Terms & Conditions before completing the Points Transfer or Instant Points Transfer. We reserve the right to determine which Card(s) (if any) is/are eligible for this service.

5.2 Points Transfer

- In order to transfer Your Points/Miles to a Points Transfer Participating Loyalty Program:
 - You must have a valid membership account with the Participating Loyalty Program;
 - Your first and last names on both the Program and the Participating Loyalty Program membership account must match;
 - Such transfer must result in an exchange of Points/Miles in blocks of 10,000 points or miles issued under the relevant Participating Loyalty Program.

5.3 Instant Points Transfer

- If You are transferring Your Points/Miles to an Instant Points Transfer Participating Loyalty Program directly on an Instant Points Transfer Participating Loyalty Program's website/mobile application/portal:
 - You must enroll for this service via the self-registration process on the relevant Instant Points Transfer Participating Loyalty Program's website/mobile application/portal (as the case may be) and only on Your Instant Points Transfer Participating Loyalty Program membership account registered in Your name, as further explained below. In connection with Your enrollment, You will be required to perform such verification as required by us, including providing Your Cardholder details, Your Citibank Online login credentials and Your One-Time Password ("OTP"), which should not be shared with others to prevent unauthorized enrollment and Redemption on Your Card. You authorize and agree that Citi will provide the relevant Instant Points Transfer Participating Loyalty Program with information on Your Cards (including Your list of eligible Citi Cards and their last 4 digits and Your Points/Miles balances) upon successful Instant Points Transfer enrollment. Without prejudice to the generality of the foregoing, You acknowledge and agree to the following:
 - (For Instant Points Transfer to BIG points) During the self-registration process, You will need to enter Your Cardholder details and Your Citi registered mobile number on BIG Rewards mobile application owned by Biglife Sdn Bhd ("BIG") and You will be prompted to key in Your OTP for verification. Thereafter, Your Points/Miles balance for Your selected eligible Card that You have enrolled will be disclosed to BIG and Your selected eligible Card will be linked to Your BIG account. You will only be required to enroll once per eligible Card and Your enrolled eligible Card will continue to be enrolled unless You have de-enrolled such eligible Card. Please note that if You wish to select another eligible Card or if You have de-enrolled, You will need to perform a fresh enrollment in order to enjoy the service;

- *(For Instant Points Transfer to KrisPay miles)* During the self-registration process, You will be redirected to Citibank website from the Kris+ mobile application owned by Singapore Airlines Limited (“Singapore Airlines”) in which You will be required to key in Your Citibank Online login credentials and You will be prompted to key in Your OTP for verification. Thereafter, Your Points/Miles balances in respect of all Your eligible Cards will be disclosed to Singapore Airlines and linked to Your KrisPay account. Please note that the enrollment is temporary for the session and You will need to perform a fresh enrollment in order to enjoy the service;
- Your use of the website/mobile application/portal of any Instant Points Transfer Participating Loyalty Program is at Your own risk. Citibank will not be responsible for any losses caused to You due to any delay or error in the website/mobile application or portal of any Instant Points Transfer Participating Loyalty Program.

5.4 General

- Upon completion of a Points Transfer or Instant Points Transfer Redemption, the transferred Points/Miles will immediately be deducted from Your Points/Miles Balance.
- Points/Miles redeemed in a Points Transfer or Instant Points Transfer Redemption will be credited to Your membership account with the Participating Loyalty Program within 14 working days or such other period indicated. We may notify You upon completion of the Points Transfer or Instant Points Transfer.
- An administrative fee of SGD27.25 (inclusive of GST) will be charged for each Points Transfer. This Fee is waived for Points Transfer from a Citi ULTIMA Card.

Please note that the billing of the administrative fee may be split up into separate charges under the description of “Miles Transfer Fee” and “GST on Miles Transfer Fee” and may be billed in different statements of account.

Please note that the charging of the administrative fee based on the applicable date will be at the point of that the Points Transfer request, which is generally 2-3 business days after the Points Transfer request is made (ie. if the Points Transfer request is made on 31 December 2023, the administrative fee will be processed on or around 3 January 2024 and the administrative fee will be SGD27.25 (inclusive of GST)).

- Once the Points Transfer or Instant Points Transfer Redemption has been submitted, You cannot reverse, cancel or change the Redemption and the Points/Miles Balance.
- The Bank has the right to reverse or cancel any Points Transfer or Instant Points Transfer Redemption (even if this causes Your Points/Miles balance to be negative) or to debit Your Card Account for the amount of the Reward credited to Your Card Account at its discretion exercised reasonably, including where there has been any wrongful crediting of Points/Miles to Your Card account, any error in the number of Points/Miles required for a Reward Redemption or where the Redemption has been approved or processed in error.
- Where the Bank has determined that there has been any abuse or fraud by You or Your supplementary cardmember(s) in respect of the issuance or accumulation of Points/Miles and/or Redemption of Rewards, the Bank has the right to (i) cancel all Your accrued Points/Miles; (ii) reverse/cancel any Rewards redeemed (even if this causes your Points/Miles balance to be negative) or (iii) debit Your Card Account for the amount of the Reward.

- Citibank may change the terms, with notice, including the Participating Loyalty Programs, regulations, policies, benefits, conditions of participation or mileage levels (if applicable), in whole or in part at any time. We will publish the amended terms on www.citibank.com.sg.
- Citibank is not responsible for, or affiliated with, any Participating Loyalty Programs and is not responsible for, the actions or products and/or services of any participating partners under the Participating Loyalty Programs.
- The Points/Miles exchanged and credited to Your membership account with the Participating Loyalty Program are subject to the terms and conditions of the Participating Loyalty Program.
- If You request for a Points Transfer or Instant Points Transfer, You agree that Citibank is authorized to disclose Your information to the Participating Loyalty Program and their agents.
- For enhanced security reasons, Citibank may require You to perform additional verification in connection with the Instant Points Transfer process.

Effective 1 Mar 2026