

**Citi SMRT Card Malaysian Ringgit Spend Promotion (“Promotion”) Terms and Conditions
Exclusive to Citi SMRT Cardmembers Only**

1. Definitions

- a. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b. “Card, Citi SMRT Card” refers to all Citi SMRT Credit Cards issued in Singapore.
- c. “Basic Cardmember” refers to the person at whose request one or more Supplementary Cards have been issued by us to Supplementary Cardmembers.
- d. “Bonus SMRT\$” refers to additional 4.7% bonus SMRT\$ awarded on Qualifying Malaysian Ringgit Spend during Promotion Period.
- e. “Eligible Cardmember” refers to the Citi SMRT Cardmember who fulfil the Qualifying Conditions as set out in clause 2 below.
- f. “Promotion” refers to Citi SMRT Card Malaysian Ringgit Spend Promotion.
- g. “Promotion Period” refers to the period from **1 September 2025 to 28 February 2026**, both dates inclusive.
- h. “Qualifying Malaysian Ringgit Spend” refers to Qualifying Retail Spend made in Malaysian Ringgit currency.
- i. “Qualifying Retail Spend” refers to retail purchase of any goods or services made to Citi SMRT 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. 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) provided always that Citibank is entitled, in its reasonable discretion, to determine whether a transaction is a Qualifying Retail Spend.
- j. “Supplementary Cardmember” refers to the person who is issued a supplementary Card.
- k. “You, your, Cardmember” refers the person to whom the Card is issued and includes the Basic Cardmember and each and every Supplementary Cardmember where the context requires.

2. Promotion Mechanics (“Qualifying Conditions”)

- a. Eligible Cardmembers will receive the Bonus SMRT\$ on Qualifying Malaysian Ringgit Spend during the Promotion Period, if they also make a minimum monthly statement Qualifying Retail Spend of S\$500 on the Citi SMRT Card during the Promotion Period. For the avoidance of doubt, 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) transactions are not

considered Qualifying Malaysian Ringgit Spend.

- b. Qualifying Malaysian Ringgit 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.
 - c. The Bonus SMRT\$ earned by both Basic and Supplementary Cardmembers will be credited to the card account of the Basic Cardmember.
 - d. In the event that the Eligible Cardmember has accumulated the Qualifying Retail Spend amount on his/her Citi SMRT Card 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 Retail Spend amount within the Promotion Period, Citibank reserves the right to forfeit/clawback the Bonus SMRT\$.
 - e. The Bonus SMRT\$ earned is subject to a maximum of SMRT\$600 that can be accumulated during any 12 month period commencing from (i) the date your Citi SMRT Card is issued; or (ii) the date of the statement of account in the month your Citi SMRT Card account is renewed.
3. You will continue to be subject to the Citi SMRT\$ Rewards Program Terms and Conditions.
 4. An Eligible Cardmember whose Citi SMRT 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 Bonus SMRT\$ will not be entitled to receive any SMRT\$ on or after the date on which the Citi SMRT Card is closed/suspended/terminated.
 5. Citibank is 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 the control of our servants or agents. Citibank shall not be responsible for any delay in the transmission to us of evidence of retail purchases
 6. The bank's records of all matters relating to the Promotion are conclusive and binding on Eligible Cardmember. The bank is entitled, for any reason and at any time, without liability, to suspend the calculation or accrual of SMRT\$, to rectify and errors in the calculation, or otherwise adjust such calculation.
 7. Citibank reserves the right at our reasonable discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time, with notice, and without having to disclose any reason.
 8. 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 at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
 9. 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.
 10. Citibank's decision on all matters relating to this Promotion will be at its reasonable discretion and will be final and binding on all customers.
 11. This Promotion is not valid with other promotions unless otherwise expressly stated.