

Terms and Conditions for Citi Credit Cards x KrisPay Instant Points Transfer Tactical Promotion ("Promotion"):

- 1) "KrisPay Instant Points Transfer" refers to the Instant Points Transfer service to KrisPay miles under the Citi ThankYouSM Rewards Program.
- 2) Offer is valid from 12 November 2025 – 26 February 2026 ("Promotion Period").
- 3) Only 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 (each an "Eligible Card").
- 4) Eligible Cardholders will enjoy 8% bonus KrisPay miles on every KrisPay Instant Points Transfer made through the Kris+ app during the Promotion Period. For clarity, under this Promotion, Eligible Cardholders will enjoy 8% bonus KrisPay miles equivalent to the conversion rate of 3,672 KrisPay miles per 10,000 Points or 4,000 Miles redeemed instead of usual 3,400 KrisPay miles points per 10,000 Points or 4,000 Miles redeemed.
- 5) No limit to the number of KrisPay Instant Points Transfer redemptions made during the Promotion Period and multiple redemptions are allowed.
- 6) For clarity, "Points" refer to the Citi ThankYouSM 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. "Miles" refer to the Citi Miles earned on Citi PremierMiles Cards.
- 7) Neither Citibank nor KrisPay shall 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. Citibank and KrisPay 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. All disputes about quality or performance of the products and/or services shall be resolved directly with KrisPay.
- 8) Citibank and KrisPay reserve the right, at their reasonable discretion, to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time.
- 9) Additional Citi ThankYouSM Rewards terms and conditions apply and are available at <https://www.citibank.com.sg/rewards>.
- 10) Additional Kris+ and KrisPay terms and conditions apply and are available at https://www.singaporeair.com/content/dam/sia/web-assets/pdfs/ppclub-krisflyer/use-miles/krisplus/2511_SG_CitiBonusCampaign_TnCs.pdf
- 11) "Citibank" means Citibank Singapore Limited.
- 12) "Kris+" or "KrisPay" means Kris+ Pte Ltd.