



Citi PayAll
Nov'25-Feb'26 Promotion Terms and Conditions
18 November 2025 – 28 February 2026

By participating in Citi PayAll **Nov'25-Feb'26** Promotion ("**Promotion**") participants shall be deemed to have read, understood and accepted these Terms and Conditions.

Terms and Conditions

1. Definitions:

- a. "**Citi**" or "**Citibank**" means Citibank Singapore Limited.
- b. "**Citi PayAll**" refers to the Citi PayAll Service and its applicable "Citi PayAll Service Terms and Conditions" applies, detailed copy of terms and conditions can be found [here](#). Unless otherwise defined, all capitalized terms herein bear the same meaning as in the Citi PayAll Service Terms and Conditions.
- c. "**Promotion**" refers to the Citi PayAll Nov'25-Feb'26 Promotion.
- d. "**Promotion Period**" refers to the period commencing from **18 November 2025 – 28 February 2026** (both dates inclusive) during which time the Citi PayAll Qualifying Spend and Qualifying Conditions (as defined in Clause 2) must be met.
- e. "**Eligible Card Account**" refers to an account which an Eligible Cardmember maintains with Citibank in respect of the Eligible Card.
- f. "**Eligible Cardmember**" refers to an individual who currently holds an Eligible Card as a main cardholder (i.e., supplementary cardholders are not eligible to participate in this Promotion and any spend by supplementary cardholders will not be considered).
- g. "**Citi PayAll Payment Registration Date**" refers to the date which the Citi PayAll payment is setup. It must fall within the Promotion Period from **18 November 2025 – 28 February 2026** to qualify.
- h. "**Citi PayAll Qualifying Spend**" refers to the successful set up and successful charge of a Citi PayAll payment by an Eligible Cardmember using the fee-paying option*, where the Citi PayAll Registration Date of such payment falls within the Promotion Period, and the corresponding charge to the Eligible Card is completed **on or before 05 March 2026**.

**Please note that if an Eligible Cardmember selects the service fee option "Enjoy Citi PayAll with Zero fees (No rewards will be earned for this option)", this payment with zero service fee option will not be considered as Citi PayAll Qualifying Spend.*

The "Enjoy Citi PayAll with Zero fees" service fee option here refers to the use of Citi PayAll service without having the Eligible Cardmember incur Citi PayAll service fee for the payment made. The Eligible Cardmember will only be paying the amount in the payment but will not be receiving any other rewards e.g. Citi ThankYou points or Cash back.

- i. "**Miles**" refers to Citi Miles that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.

- j. **“Points”, “ThankYou Points” or “TYP”** refers to the Citi ThankYou Points that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.
- k. **“Bonus Cash Rebate”** refers to the additional cash rebate of the transacted fee-paying amount that an **Eligible Cardmember will earn upon meeting the Qualifying Spend conditions**, and can be earned on only ONE Eligible Card during the Promotion Period. These Bonus Cash Rebate will be given on top of the Miles/Points each Eligible Cardmember earns on his Eligible card under the Cardmember Agreement.
- l. **Qualified Citigold Private Client (CPC)** refers to an individual who is a Citigold Private Client with Assets Under Management (AUM) \geq S\$1,500,000.
- m. **“Assets Under Management” (“AUM”)** refers to the combined balances held in a customer's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). For avoidance of doubt, SGD value of AUM is based on prevailing exchange rate computed in a customer's bank statement. AUM fluctuation due to market volatility is defining of a customer's AUM and is conclusive as indicated in customer's bank statement.
- n. **“Accredited Investor”** refers to a customer who, as a primary account holder, qualifies as an accredited investor under the Securities and Futures Act and has opted in to be treated as such by Citi. Please note the application for Accredited Investor status is approved at the sole discretion of Citi. For more detailed information on the Accredited Investor eligibility and definitions, please refer to www.citibank.com.sg/global_docs/pdf/schedule.pdf for more information.
- o. **“Citi Insurance”** refers to insurance plan(s) underwritten by AIA and distributed by Citibank, which is issued / incepted by AIA **during** the Promotion Period, and which satisfies all of the below criteria:
 - (i) The free-look feature in respect of such insurance plan has not been exercised;
 - (ii) The insurance plan has not been altered in any way (e.g. increase or decrease in sum assured) after the plan is issued / incepted;
 - (iii) The insurance plan has been purchased by an Eligible Cardmember;
 - (iv) The insurance plan is denominated in SGD, and payment is made in SGD.
- p. **“Premium”** refers to the total gross premium amount, inclusive of all riders but excludes all single or regular premium top-ups and loadings (if applicable).

2. Qualifying Conditions

Citi PayAll – Q4 2025 Promotion Qualifying Conditions

Promotion Summary Table

Eligible Card Type	Payment Purpose	Minimum Spend ¹ Eligible for Bonus Cash Rebate	Maximum Spend Eligible for Bonus Cash Rebate	Bonus Cash Rebate earned per dollar of fee-paying spend	
Citi ULTIMA Citi Prestige Citi PremierMiles Citi Rewards	Citi Insurance Premium Payment	S\$100,000	S\$400,000	All Cardmembers	0.55%
		S\$150,000		Qualified CPC & AI Prestige/Ultima Cardmember	0.60%
	All Other Payments ²	S\$6,000	S\$150,000	All Cardmembers	0.50%

Note:

¹Spend amount refers to accumulated fee-paying spend via Citi PayAll within the Promotion Period.

²Including Citi Insurance Premium payments of <S\$100,000.

2. Overall Bonus Cash Rebate Qualifying Spend Conditions

a. Citi Insurance Premium Payments

Eligible Cardmembers who fulfill all the following Qualifying Conditions in accordance with these terms and charges a **minimum of S\$100,000** in Citi PayAll Qualifying Spend of Citi Insurance Premiums on ONE Eligible Card, via Citi PayAll's fee-paying option they will receive **Bonus Cash Rebate of 0.55%** on their spends, capped at the first S\$400,000 in qualifying spend. These Bonus Cash Rebate will be given on top of the Miles/Points each Eligible Cardmember earns on his Eligible card under the Cardmember Agreement.

Eligible Cardmembers who fulfill all the following Qualifying Conditions in accordance with these terms, is a **Qualified Citigold Private Client**, is an **Accredited Investor (AI)** and charges a **minimum of S\$150,000** in Citi PayAll Qualifying Spend of Citi Insurance Premiums on ONE Eligible Card, via Citi PayAll's fee-paying option they will receive **Bonus Cash Rebate of 0.60%** on their spends, capped at the first S\$400,000 in qualifying spend. These Bonus Cash Rebate will be given on top of the Miles/Points each Eligible Cardmember earns on his Eligible card under the Cardmember Agreement.

Citi Insurance policies must be issued/incepted during the Promotion Period, and payments below the minimum spend stated above, will fall into the below category ("All Other Payments"), and is still subject to the minimum spend of S\$6,000 in order to receive Bonus Cash Rebate of 0.50%. Please note that the Citi PayAll Qualifying Spend does not include the Citi PayAll service fee.

b. All Other Payments

Eligible Cardmembers who fulfill all the following Qualifying Conditions in accordance with these terms and charges a **minimum of S\$6,000** in Citi PayAll Qualifying Spend on ONE Eligible Card during the Promotion Period, they will receive **Bonus Cash Rebate of 0.50%** on their spends, capped at the first S\$150,000 in qualifying spend. These Bonus Cash Rebate will be given on top of the Miles/Points each Eligible Cardmember earns on his Eligible card under the Cardmember Agreement.

Notwithstanding the number of Eligible Cards that the Eligible Cardmember charges the Citi PayAll Qualifying Spend to, the Bonus Cash Rebate will only be awarded to ONE Eligible Card, capped at the first S\$150,000 charged. Please note that the Citi PayAll Qualifying Spend does not include the Citi PayAll service fee.

You may refer to Illustration 1 and Illustration 2 below.

Illustration 1: Customers who spend on multiple Eligible Cards during the Promotion Period will receive their Bonus Cash Rebate as per the below 6 scenarios:

Scenario	Bonus Cash Rebate as per qualifying spend
<p>Scenario 1: Cardmember did not meet the minimum spend of S\$100,000 on Citi Insurance Premium payment on 1 Eligible Card:</p> <p>Card (Citi PremierMiles Card)</p> <ul style="list-style-type: none"> S\$90,000 on Citi Insurance Premium 	<p>All Cardmembers</p> <ul style="list-style-type: none"> Citi PremierMiles Card will earn a Bonus Cash Rebate of 0.50% per dollar for the S\$90,000 spent on Citi Insurance Premium payment.
<p>Scenario 2: Cardmember met the minimum spend of S\$100,000 on Citi Insurance Premium payment on 1 Eligible Card:</p> <p>Card (Citi Prestige Card)</p> <ul style="list-style-type: none"> S\$150,000 on Citi Insurance Premium 	<p>All Cardmembers</p> <ul style="list-style-type: none"> Citi Prestige Card will earn a Bonus Cash Rebate of 0.55% per dollar for the S\$150,000 spent on Citi Insurance Premium payment. <p>If Cardmember is a Qualified CPC and an AI</p> <ul style="list-style-type: none"> Citi Prestige Card will earn a Bonus Cash Rebate of 0.60% per dollar for the S\$150,000 spent on Citi Insurance Premium payment.
<p>Scenario 3: Cardmember spent S\$100,000 on Citi Insurance Premium payment across 2 Eligible Cards:</p> <p>Card 1 (Citi Ultima Card)</p> <ul style="list-style-type: none"> S\$90,000 on Citi Insurance Premium <p>Card 2 (Citi Rewards Card)</p> <ul style="list-style-type: none"> S\$10,000 on Citi Insurance Premium 	<p>Card 1 (Citi Ultima Card)</p> <ul style="list-style-type: none"> Earns a Bonus Cash Rebate of 0.50% per dollar for the S\$90,000 spent on Citi Insurance Premium payment. <p>Card 2 (Citi Rewards Card)</p> <ul style="list-style-type: none"> Only earn Base Miles/Points for S\$10,000 on Citi Insurance Premium payment.
<p>Scenario 4: Cardmember spent more than S\$200,000 on 1 Eligible Card:</p> <p>Card (Citi PremierMiles Card)</p> <ul style="list-style-type: none"> 1st transaction: S\$140,000 on Citi Insurance Premium 2nd transaction: S\$40,000 on Taxes 3rd transaction: S\$10,000 on Rent 4th transaction: S\$30,000 on Education Fees 	<p>All Cardmembers</p> <ul style="list-style-type: none"> Earn a Bonus Cash Rebate of 0.55% per dollar for the S\$140,000 spent on Citi Insurance Premium payment. Additionally, Cardmember will also earn a Bonus Cash Rebate of 0.50% per dollar for the S\$80,000 spent on all other payments.
<p>Scenario 5: Cardmember has 2 Citi Insurance policies issued/incepted during the Promotion Period, and met the minimum spend of S\$100,000 on Citi Insurance Premium payment on 1 Eligible Card:</p> <p>Card (Citi PremierMiles Card)</p> <ul style="list-style-type: none"> 1st transaction: S\$100,000 on Citi Insurance Premium (for self) 2nd transaction: S\$100,000 on Citi Insurance Premium (for child) 	<p>All Cardmembers</p> <ul style="list-style-type: none"> Citi PremierMiles Card will earn a Bonus Cash Rebate of 0.55% per dollar for the total of S\$200,000 spent across 2 Citi Insurance Premium payments.
<p>Scenario 6: Cardmember met the same minimum spend of S\$100,000 on Citi Insurance Premium payment on 2 Eligible Cards:</p>	<p>Cardmember will only earn the Bonus Cash Rebate on 1 Eligible Card despite both Eligible Cards having met the minimum spend of S\$100,000 on Citi Insurance Premium payment.</p>

<p>Card 1 (Citi Ultima Card)</p> <ul style="list-style-type: none"> • S\$150,000 on Citi Insurance Premium <p>Card 2 (Citi Rewards Card)</p> <ul style="list-style-type: none"> • S\$150,000 on Citi Insurance Premium 	<p>In this case, it will be awarded to the Eligible Card with the highest priority that is up to Citi's discretion as follows:</p> <p><u>Priority of fulfilment based on the Card Types when there is equal amount spend (in descending order):</u></p> <ul style="list-style-type: none"> • Citi ULTIMA Card • Citi Prestige Card • Citi PremierMiles Card • Citi Rewards Card <ul style="list-style-type: none"> • Citi Ultima Card earns a Bonus Cash Rebate of 0.55% per dollar for the S\$150,000 spent on Citi Insurance Premium payment. • Citi Rewards Card will only earn Base Miles/Points for the S\$150,000 spent on Citi Insurance Premium payment. <p><u>If Cardmember is a Qualified CPC and an AI</u></p> <ul style="list-style-type: none"> • Citi Ultima Card earns a Bonus Cash Rebate of 0.60% per dollar for the S\$150,000 spent on Citi Insurance Premium payment. • Citi Rewards Card will still earn Base Miles/Points for the S\$150,000 spent on Citi Insurance Premium payment.
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Qualifying Payment Setup Date(s) and Charged Date(s) on Eligible Card

Please note that to qualify for the Promotion, the Citi PayAll Payment Setup Date(s) and Payment Charged Date(s) must both fall within the Promotion Period.

The Citi PayAll Payment Setup Date is the date on which the payment is setup, and the Payment Charged Date is the date where charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be on or before 05 March 2026.

For the avoidance of doubt, if the Eligible Cardmember cancels the Citi PayAll Payment Setup(s) prior to the completion of the respective payments and/or if the Citi PayAll Payment Setup(s) made during the Promotion Period are reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the Bonus Cash Rebate or debit the value of the Bonus Cash Rebate from the Eligible Card account.

Illustration 2: Payment Setup Scenarios

<i>Citi PayAll Payment Setup Date</i>	<i>Date that Citi PayAll payment is charged to the Eligible Card</i>	<i>Is this a Citi PayAll Qualifying Spend?</i>
18 November 2025	30 November 2025	Yes
28 February 2026	10 March 2026	<i>No, because the Citi PayAll payment was not charged to the Eligible Card on or before 05 March 2026</i>
05 March 2026	15 March 2026	<i>No, because the Citi PayAll Payment Setup date did not fall within the Promotion Period 18 November 2025 – 28 February 2026</i>

3. Bonus Cash Rebate Fulfilment

Fulfilment Timelines

- i. The Bonus Cash Rebate will be credited to the Eligible Card **within twelve (12) weeks** from the end of the Promotion Period if the Qualifying Criteria in respect of the Bonus Cash Rebate has been satisfied, provided that Citibank may extend the date of crediting with notice.
- ii. An Eligible Cardmember will not be entitled to receive the fulfilment of Bonus Cash Rebate for any of the following reasons:
 - a) 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, Qualifying Period or before or at the time of the fulfilment of the Bonus Cash Rebate; or any time after the Promotion Period up to and including the time of fulfillment of the relevant Bonus Cash Rebate;
or
 - b) 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
 - c) for any reason which Citibank determines in its discretion that the Eligible Cardmember should not be entitled to receive the Bonus Cash Rebate, such discretion to be exercised reasonably;
or
 - d) the Eligible Cardmember, who is a Qualified Citigold Private Client and an Accredited Investor (AI) closes or fails to maintain their status/relationship with Citi at any time during the Promotion Period, Qualifying Period or up to the point of fulfilment of the Bonus Cash Rebate should not be entitled to receive the Bonus Cash Rebate, such discretion to be exercised reasonably;
- iii. This Promotion offer shall not be transferrable to any other Citi customers during said Promotion Period.
- iv. In the event that the Eligible Cardmember has made a spend to Citi PayAll on his/her Eligible Card within the Promotion Period but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected/unsuccessful for whatsoever reason, Citibank reserves the right to forfeit/clawback, whether fully or partially, the Bonus Cash Rebate earned under this Promotion.
- v. For the usage of digital credit card, there are limitations to the number of payments an Eligible Cardmember can charge to his/her Citibank digital credit card as well as the amount per payment prior to activation of the physical credit card. Due to the limitations in the number of payments and amount per payment, Citi PayAll payments may be rejected in such circumstances. In the event, if his/her Citi PayAll payment on the digital card is rejected/ unsuccessful, they will not be considered as part of the eligible Citi PayAll payments.
- vi. 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. 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.

- vii. The use and redemption of Citi ThankYou Points is governed by the Citibank ULTIMA Cardmember's Agreement (for Citi ULTIMA Card), the Citibank Prestige Cardmember's Agreement (for Citi Prestige Card), the Citi Rewards Card Cardmember's Agreement (for Citi Rewards Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
- viii. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Card) which is available at www.citibank.com.sg.
- ix. 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 rewards balance, any miles already credited to such card account in respect of any refunded, cancelled or disputed eligible payments or in the event that Citibank had erroneously credited these into the Eligible Cardmember's account.
- x. Strictly no gaming of this Promotion is allowed (for example if the payments are not genuine payments and conducted for the main purpose of gaining Cash Rebate, Citi Miles or Citi ThankYou Points) and Citibank's decision/determination on whether gaming of this Promotion has occurred is final and binding.
- xi. Citibank 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, Push Notification or other form of communication, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- xii. Citibank's decision on all matters relating to the Promotion, including determination of whether a payment qualifies as a Citi PayAll Qualifying Spend, are final and at its reasonable discretion. Accordingly, Citibank reserves the right to reverse or cancel any credited Bonus Cash Rebate at its reasonable discretion for any refunded, cancelled, disputed Citi PayAll Qualifying Spend, or for wrongful fulfilment of Bonus Cash Rebate to an Eligible Cardmember. This includes debiting the Bonus Cash Rebate from the Eligible Card account. Citibank may also suspend the calculation and accrual of Bonus Cash Rebate to rectify any errors in the calculation, or otherwise adjust such calculation.
- xiii. 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.
- xiv. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.