



Citi Prestige Card Welcome Gift Citigold & Citigold Private Client Promotion 2026 (“Promotion”) Terms and Conditions Up to 162,500 ThankYouSM Points in Welcome Gift

1. Promotion and Gift

- a. The Promotion Period is open from 1 July 2026 to 30 November 2026 (both dates inclusive) (“Promotion Period”).
- b. If you meet all our requirements under the Promotion, you will receive up to 162,500 ThankYouSM Points in Welcome Gift (“Gift”), which consists Annual Fee Bonus and Spend Bonus.
- c. You will only be entitled to receive one (1) Gift subjected to additional terms as set out below.

2. Eligibility

- a. This promotion is open to customers whom (“Eligible cardmember”):
 - i. has applied for a Citi Prestige Card (“Eligible Card”) through our Citibank website or Citi mobile app as a main cardholder; and
 - ii. does not have an Eligible Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
 - iii. did not previously have an Eligible Card (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Card; and
 - iv. has not already submitted an application for an Eligible Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card.

3. Qualifying Criteria

- a. To qualify, your application for a Citi Prestige Card must be approved and successfully opened within 30 days from the date of application and meet the Qualifying Spend Criteria.
- b. Customers must fulfil either one of these criteria by end of Qualifying Period and maintain the qualified banking relationship up till Fulfillment of Gift:
 - i. Established and have a qualified banking relationship of
 - Citigold with AUM \geq S\$300,000 OR
 - Citigold Private Client with AUM \geq S\$1,500,000
- c. the Eligible Cardmember must meet the respective Qualifying Criteria as set out below in order to enjoy the Annual Fee Bonus and/or Spend Bonus.

For customers who meet and maintain **Citigold** criteria:

	Qualifying Criteria for the Gift ("Qualifying Criteria")	Citi ThankYouSM Points to be Awarded
(a)	Annual Fee Bonus Entitled to receive this bonus pursuant to Clause 3.1 of the Citi Prestige Program Terms and Conditions during the Qualifying Period	80,000 Citi ThankYou SM Points*
(b)	Spend Bonus Entitled to receive if Qualifying Spend of S\$12,000 is met during the Qualifying Period	82,500 Citi ThankYou SM Points

*Upon customers' subsequent card anniversary membership renewal and payment of the annual fee, you will be entitled to a renewal gift of 80,000 Citi ThankYouSM Points

For customers who meet and maintain **Citigold Private Client** criteria:

	Qualifying Criteria for the Gift ("Qualifying Criteria")	Citi ThankYouSM Points to be Awarded
(a)	Annual Fee Bonus Entitled to receive this bonus pursuant to Clause 3.1 of the Citi Prestige Program Terms and Conditions during the Qualifying Period	80,000 Citi ThankYou SM Points*
(b)	Spend Bonus Entitled to receive if Qualifying Spend of S\$10,000 is met during the Qualifying Period	82,500 Citi ThankYou SM Points

*Upon customers' subsequent card anniversary membership renewal and payment of the annual fee, you will be entitled to a renewal gift of 80,000 Citi ThankYouSM Points

- d. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
- (i) any Equal Payment Plan (EPP) purchases;
 - (ii) refunded/disputed/unauthorised/fraudulent retail purchases;
 - (iii) Quick Cash and other instalment loans;
 - (iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes;
 - (v) bill payments made using the Eligible Card as a source of funds;
 - (vi) late payment fees;
 - (vii) any other form of service/ miscellaneous fees; or
 - (viii) Citi Payall transactions where the customer is not charged the Citi Payall service fee.
 - (ix) top-ups of any mobile wallet and/or pre-paid card (including but not limited to GrabPay Wallet, EZ-Link, YouTrip)

The Qualifying Spend will include charges made by both Principal and Supplementary Cardholders. However, the Gift will only be awarded to the Principal Cardmember.

- e. "Qualifying Period" refers to the period starting from the Eligible Card approval date to the end of that calendar month ("First Month") and, two full calendar months immediately after the end of that First Month. Example: if the Eligible Card is approved on 28 July 2026, the Qualifying Period will be from 28 July 2026 (i.e. card approval date) to 30 September 2026 (i.e. two full calendar months starting from August 2026), both dates inclusive.

- f. If you no longer meet the Qualifying Spend within the Qualifying Spend Period due to transactions reversed / refunded / rejected, Citibank reserves the right to forfeit / clawback the Welcome Gift.
- g. The 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.

4. Fulfilment of Gift

- a. The Gift will be credited to the Eligible Card within three (3) calendar months from the end of the Qualifying Period if the Qualifying Criteria in respect of the Gift has been satisfied provided that Citibank may extend the date of crediting with notice. You will not be entitled the Gift for any of the following reasons:
 - i. any of your credit card(s) or any account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated 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 you had at any time: a) acted fraudulently or dishonestly; and/or b) conducted in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
 - iii. or any reason which Citibank determines in its discretion that you should not be entitled to receive the Welcome Gift, such discretion to be exercised reasonably.
- b. The Gift credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card account in cash.
- c. Citi ThankYouSM Points credited under this Promotion are subject to the Citi Prestige Program Terms and Conditions that can be found in the Citi Prestige Cardmembers Agreement.

5. General Terms and Conditions

- a. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time.
- b. 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.
- c. 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.
- d. 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.
- e. Citibank’s decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
- f. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
- g. Citibank reserves the right to offer different promotions/offers depending on channel or platform.