

## Frequently Asked Questions for Mastercard Travel Rewards

### What is Mastercard Travel Rewards?

Mastercard Travel Rewards offers Citibank Debit Mastercard (“Citi Debit Card”) cardholders enrolled in the programme access to a range of exclusive and cashback offers whenever they travel or shop. Simply pay with your Citibank Debit Mastercard at participating overseas merchants online or instore to participate.

### Do I need to enrol in Mastercard Travel Rewards?

You do not need to enroll or register for Offers that are specified as “Ready to Use”, or Offers specified as “Online Offers Automatic Rewards”. Once we have determined your eligibility, all eligible cashback transactions will be processed automatically. To check if your Citi Debit Card is eligible, please visit the [Mastercard Travel Rewards](#) site, log in and navigate to “See Offers”, and enter your 6-digit BIN.

You are required to register on the [Mastercard Travel Rewards](#) site to be eligible for offers specified as “Add to Card” and “Click to Use” offers. For “Click to Use” offers, you’ll earn cashback when you access the merchant’s site through the provided link on mtr.mastercardservices.com. However, please note that each cardholder can register for a Mastercard Travel Rewards Account, and multiple eligible cards from the same issuer may be added under that same account. This means that the cashback can be earned on each eligible card in a registered account.

### What is a "qualifying transaction" or "eligible purchase"?

Merchants may provide eligible Citi Debit Card cardholders certain discounts, rebates or benefits on the purchase of goods and services ("Offers") that are available on the Mastercard Site. Such Offers are subject to certain Terms & Conditions and may change at any time without notice given to you. Merchants may also have different payment acceptance criteria for online purchases. This criteria is determined by the merchant in its discretion and may be visible on the merchant’s website. Mastercard will not be liable for any loss or damage incurred as a result of any interaction between you and a merchant with respect to such Offers. Except as set forth herein, all matters, including but not limited to delivery of goods and services, returns, and warranties are solely and strictly between you and the applicable merchants.

If applicable, all Offers redemption is dependent on merchant shipping policies and availability to cardholder's shipping address.

For Offers that are specified as "Click to Use", cashback is not earned on shipping, handling, tax or the purchase and/or use of gift vouchers, which for avoidance of doubt, includes gift cards, gift certificates, or any other similar cash equivalents.

### **What is the difference between the types of offers on Mastercard Travel Rewards?**

To learn more about offer types, please click on the "How to Use" button at the top navigation bar on the [Mastercard Travel Rewards](#) site to find out more details on offers and how to utilize them.

### **Can I earn cashback from purchases in my home country with Mastercard Travel Rewards?**

For Offers that are specified in a specific destination, cardholders will need to travel to the destination and make the purchase to be eligible for the offer.

For Offers that are specified as "Online Offers" you can qualify for the Offers in your home country provided you make a purchase using your Citi Debit Card and at a participating merchant while using the offer's specified currency and meeting all of the cashback offer's applicable advertised terms.

### **How is the cashback processed? Do I need to do anything to make sure it is processed?**

Cashback is processed automatically if you (cardholder) have followed the terms of the offer, which may require registration and shopping via the link provided on the Mastercard Site.

Each rebate will include an identifier such as "Mccashback" in the description on your card statement.

### **Is the cashback processed immediately at the point of sale?**

The cashback is not processed immediately and will not reduce the purchase price of goods and services at the point of sale. The processing of cashback offers is undertaken quickly, but not instantly, by automated Mastercard systems, and appears as a credit on your card statement. Cashback will take up to 30 days to be processed for offers classified as "Ready to Use" and "Add to Card", and typically up to 120 days for offers specified as "Click to Use" Offers.

### **What if I receive my card statement and I have not been credited any cashback from a qualifying transaction?**

For support and enquiries related to Mastercard Travel Rewards, please contact CitiPhone Banking at 6225 5225.