

Overview

What is Mastercard Traveler Rewards?

Mastercard Traveler Rewards offers Citibank Singapore Debit Mastercard ("Debit Card") cardholders access to a range of exclusive and automatic cashback offers whenever they travel or shop. Simply pay with your Debit Card at participating overseas merchants online or in-store to participate.

Visit www.mastercard.com/travelerrewards to view complete list of participating merchants and offers.

Do I need to enroll in Mastercard Traveler Rewards?

No, you do not need to register for the Mastercard Traveler Rewards. If you have made a qualifying spend using your Debit Card, all eligible cashback transactions will be processed automatically, and posted to your account within 30 days.

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

A qualifying transaction or eligible purchase is one where a cardholder makes a purchase that meets the cashback offer's published criteria. These criteria include the use of your Debit Card at a participating merchant, paying in the specified currency, and satisfying all of the applicable terms and conditions stated in the offer's advertisement. Dynamic currency conversion transactions are not eligible for Mastercard Traveler Rewards offers.

Is there a limit on the number of purchases I can make with each merchant brand?

The terms and conditions of each offer are specified on the Mastercard Traveler Rewards website. Please check these terms and conditions on each offer as they have different validity periods. Please visit www.mastercard.com/travelerrewards for participating merchant offers and details.

Cashback

Can I earn cashback from purchases in my home country with Mastercard Traveler Rewards?

For all offers that are specified as "spend in-store", you need to travel to the advertised destination to be eligible for the offer. For offers that are specified for "spend online" you can qualify for the offer in your home country provided you make a purchase using a Citibank Singapore Debit Mastercard 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?

Citibank Singapore will work directly with Mastercard to ensure all cashback payments from eligible transactions are processed without your involvement. The processing of cashback offers is undertaken by Mastercard systems and presented as a credit on your bank 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 bank statement. Cashback rebates can take up to 30 days to be reflected in your statement.

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

Cashback rebates can take up to 30 days to be reflected in your statement. If cashbacks are not credited after 30 days, you may contact our 24-Hour CitiPhone Banking at 6225 5225 for clarification.

How will I receive the cashback if I am using Citibank Global Wallet?

Once you turn on the Citibank Global Wallet feature, your transaction will automatically be debited from your foreign currency account as long as there is sufficient balance. When the cashback is credited from the participating merchant, it will be applied to the matching currency account where this is possible.

For foreign currency transactions not supported by Citibank Global Wallet (e.g. Thai Baht), cashback will be credited to the primary account linked at the time of cashback processing.

For example, you hold a USD Global Foreign Currency Account and had enabled Citibank Global Wallet feature. You traveled to United States and paid for the eligible purchase from your USD Account, the cashback will automatically be credited to your USD account, and not your SGD account.

If you no longer have a matching currency account for the cashback because it was closed, the cashback will be applied to the primary account currently linked to your Debit Card.

If I opt for dynamic currency conversion (to pay in home currency SGD), will I enjoy the discounts/rebates?

No. Dynamic currency conversion transactions are not eligible for Mastercard Traveler Rewards offers. You may be given the choice to pay for your overseas purchase in home currency (i.e. Dynamic Currency Conversion into SGD) or in foreign currency. Please opt to pay in foreign currency at the participating merchant.

Will customers receive rebates on the additional cross-border administrative fee?

In the event that you have transacted in a different currency from the foreign currency account tagged to your Debit Card or have insufficient funds in your foreign currency account, the transaction will be subjected to an administrative fee of up to 2.5% on the converted amount. The administrative fee will not be included in the calculated cashback amount for Mastercard Traveler Rewards.

For example, you have spent USD100 at a participating merchant, and the amount is debited from your SGD account. Assuming the merchant offer is 5% cashback for spending USD100, you will be charged the equivalent of USD102.50 to your SGD account and receive cashback equivalent of USD5.