

Citi SMRT\$ Rewards Program Terms and Conditions

The following Terms are to be read in connection with the Citi SMRT Platinum Visa Cardmember's Agreement. Unless otherwise defined herein, all capitalized terms will bear the same meaning as in the Citi SMRT Platinum Visa Cardmember's Agreement.

1. Definitions

- a. **"Basic Cardmember"** refers to the person at whose request one or more Supplementary Cards have been issued by us to Supplementary Cardmembers.
- b. **"Card"** refers to the Citi SMRT Credit Card issued by Citibank and includes any Card issued in renewal or replacement thereof; and if more than one Card or if a Supplementary Card is issued, includes such other Card(s).
- c. **"Cash Rebate"** refers to the statement credits credited to your Citi SMRT Card.
- d. **"Citibank"** refers to Citibank Singapore Limited.
- e. **"Merchant"** means a merchant that has agreed and has been accepted by Citibank to participate in the Program. A list of such Merchants will be notified to you from time to time.
- f. **"Merchant Category Code (MCC)"** is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC.
- g. **"Program"** means the Citi SMRT\$ Rewards Program.
- h. **"Qualifying Online Spend"** refers to Qualifying Retail Spend, other than mobile wallet and travel-related transactions*, made via the internet or mobile applications of retail merchants, which is determined by system indicators reflecting that it is an online transaction, and which are processed by the respective merchants/acquirers as an online transaction through Visa network. These indicators are decided by the relevant merchant and/or their acquirer and are not determined by Citibank.

*Travel-related transactions include but are not limited to transactions which bear the following MCCs (i.e. any transactions at merchants with the following MCCs will **not** be awarded the 4.7% Bonus rate):

Excluded Merchant Category Code (MCC)	Description
MCC 3000 to 3350	Airlines, Air Carriers
MCC 3351 to 3500	Car Rental Agencies
MCC 3501 to 3999	Lodging – Hotels, Motels, Resorts
MCC 4112	Passenger Railways
MCC 4131	Bus Lines
MCC 4411	Cruise Lines
MCC 4511	Airlines, Air Carriers (Not Elsewhere Classified)
MCC 4722	Travel Agencies and Tour Operators
MCC 4789	Transportation Services Not Elsewhere Classified
MCC 5962	Direct Marketing – Travel-Related Arrangement Services
MCC 7011	Lodging – Hotels, Motels, Resorts (Not Elsewhere Classified)
MCC 7512	Car Rental Agencies (Not Elsewhere Classified)

Provided always that Citibank is entitled, in its reasonable discretion, to determine whether a transaction is a Qualifying Online Spend.

- i. **“Qualifying Retail Spend”** refers to any retail transaction made to an Eligible Card which does not arise from any:
 - i. annual fees, interest charges, late payment charges, GST, cash advances, instalment/easy/extended/equal payment plans, preferred payment plans, balance transfers, cash advances, quasi-cash transactions, all fees charged by Citibank or third party, miscellaneous charges imposed by Citibank (unless otherwise stated in writing by Citibank);
 - ii. funds transfers using the card as source of funds;
 - iii. bill payments (including via Citibank Online or via any other channel or agent);
 - iv. payments to educational institutions;
 - v. payments to government institutions and services (including but not limited to court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases);
 - vi. payments to insurance companies (sales, underwriting, and premiums);
 - vii. payments to financial institutions (including banks and brokerages);
 - viii. payments to non-profit organizations;
 - ix. betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
 - x. any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts;
 - xi. transit-related transactions;
 - xii. transactions performed at establishments/businesses/merchants that fall within an excluded MCC or a merchant that has been excluded by the bank, as set out in www.citibank.com.sg/rwdexcl (this list of excluded MCCs or merchants may be updated from time to time at our discretion and Cardmembers shall refer to this list for any updates).

provided always that Citibank is entitled, in its reasonable discretion, to determine whether a transaction is a Qualifying Retail Spend.

- j. **“Service”** refers to the SMRT\$ Cash Rebate redemption service.
- k. **“SMRT”** means SMRT Corporation Limited and its successors and assigns.
- l. **“SMRT\$ Rewards Vouchers”** means the vouchers to be issued upon redemption of SMRT\$.
- m. **“SMRT\$”** means reward points or other units of whatever description awarded by us to you in connection with your use of the Card and which the Basic Cardmember may subsequently use in accordance with the terms and conditions of the Program.
- n. **“SMS”** means Short Message Service.
- o. **“Supplementary Cardmember”** refers to the person who is issued a supplementary Card.
- p. **“Transaction”** means a Card transaction.
- q. **“We, our, us”** means Citibank Singapore Ltd and its successors and any novatee, assignee, transferee or purchaser of Citibank Singapore Ltd’s rights and/or obligations hereunder.
- r. **“You, your, Cardmember”** means the person to whom the Card is issued and includes the Basic Cardmember and each and every Supplementary Cardmember where the context requires.

2. Participation

- a. You will be entitled to participate in the Program if your Card account is in good standing, as determined by us in our sole discretion.
- b. SMRT\$ earned on Qualifying Retail Spend by both Basic and Supplementary Cardmembers will be credited to the card account of the Basic Cardmember.
- c. If the Basic Cardmember’s Card account is terminated at any time for any reason, whether by the Basic Cardmember or by us, the Basic Cardmember and the Supplementary Cardmember will immediately be disqualified from participating in the Program and all SMRT\$ then accumulated shall automatically be forfeited.
- d. If a Supplementary Card is terminated at any time for any reason, the Basic Cardmember will not be disqualified from participating in the Program, unless otherwise determined by us at our discretion.

3. Program

- a. Base rate: The base rate of earning SMRT\$ on Qualifying Retail Spend is 0.3% ("Base rate").
- b. Bonus rate: For monthly minimum Qualifying Retail Spend of S\$500 and above, the bonus rate of earning SMRT\$ on Qualifying Retail Spend is 4.7% is on the selected categories listed in Table A below which bear the MCC and/or transactions description (if applicable) as set out in Table B of below ("Bonus rate"). If the monthly minimum Qualifying Retail Spend is less than S\$500, you will not earn the Bonus rate of 4.7% but you will still earn the Base rate of 0.3% on the Qualifying Retail Spend. Please note that the term "monthly" in these Terms refers to the month in respect of which a Basic Cardmember is issued a statement of account in respect of the Card and not the calendar month.

For the avoidance of doubt, retail transactions that are not Qualifying Retail Spend will not be calculated towards the monthly minimum Qualifying Retail Spend of S\$500. Please refer to Clause 1(i) above on the list of transaction types that will **not** be calculated towards the monthly minimum Qualifying Retail Spend of S\$500.

Table A (to be read with Table B)

Categories	Base rate (no minimum spend)	Bonus rate (monthly Qualifying Retail Spend of >S\$500)	Total earn rate
Groceries	0.3%	4.7%	5%
Qualifying Online Spend*			
SimplyGo (tap to pay)			
Taxis (including private-hire rides) [#]		NIL	0.3%
Other Qualifying Retail Spend			

Bonus rate of 4.7% is awarded based on the following Merchant Category Code (MCC) and transaction description, where applicable:

Table B (to be read with Table A)

Categories	Merchant Category Code (MCC)	Transaction Description
Groceries	MCC 5411	Not required
Qualifying Online Spend (excludes mobile wallet and travel-related transactions)	Not applicable. Awarded based on online indicator.	
SimplyGo (tap to pay)	MCC 4111	BUS/MRT
Taxis [#]	MCC 4121	Not required

SimplyGo (tap to pay) is a mode of electronic payment where you tap your contactless Citi SMRT Card / mobile wallet / wearable device to pay for your public bus/train rides.

*Travel-related transactions include but are not limited to transactions which bear the following MCCs (i.e. any transactions at merchants with the following MCCs will not be awarded the 4.7% Bonus rate):

Excluded Merchant Category Code (MCC)	Description
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MCC 3351 to 3500	Car Rental Agencies
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#Taxis include private-hire vehicle operators with MCC4121 such as Grab and Gojek. For Grab transactions - only Grab rides charged directly to the card are eligible for bonus SMRT\$. Grab ride transactions paid via GrabPay Wallet linked to the Citi SMRT card are not eligible for bonus SMRT\$. For the avoidance of doubt, GrabPay and any other mobile top-ups are also excluded from earning the Bonus rate.

4. Issuance of SMRT\$ and SMRT\$ Rewards Vouchers

- Under the Program, rebates are in the form of SMRT\$.
- Only Qualifying Retail Spend will earn SMRT\$. Citi is entitled, in its reasonable discretion, to take into account or disregard any card transaction or charges or retail purchase in the calculation of SMRT\$ or to otherwise vary the basis of calculation of SMRT\$. Any SMRT\$ earned from non-Qualifying Retail Spend will be debited.
- You may accumulate a **maximum of SMRT\$600 during any 12 month period** commencing from (i) the date your Card is issued; or (ii) the date of the statement of account in the month your Card account is renewed. Every 1 SMRT\$ shall (unless otherwise specified) represent S\$1 in cash value.
- SMRT\$ will be calculated on the amount of qualifying spend made on a monthly basis. The accumulation of SMRT\$ shall be specified in your monthly statement of account.
- To redeem SMRT\$ for SMRT\$ Reward Vouchers, the Basic Cardmember must have at least SMRT\$10 in their Card account.
- SMRT\$ may be redeemed for SMRT\$ Rewards Vouchers either by Citibank Online or through such other channels notified by us to you. All SMRT\$ Rewards Vouchers will be valid for a period of 3 months from their date of issue. Citibank will not issue any SMRT\$ Rewards Vouchers for amounts below SMRT\$10. All SMRT\$ Rewards Vouchers will be issued in multiples of SMRT\$10. Upon expiry of the SMRT\$ Rewards Vouchers, there will be no reimbursement of the SMRT\$ Rewards Vouchers nor will the Cardmember obtain any other benefits in connection with the expired SMRT\$ Rewards Vouchers. SMRT\$ may also be redeemed for cash rebate via SMS redemption, in accordance with Clause 5 below.
- SMRT\$ earned by a Supplementary Cardmember will be credited to the Card account of the Basic Cardmember.
- SMRT\$ accumulated during any 12 month period commencing from the date of issue of the Card or date of renewal of the Card account (as the case may be) have a validity period of 15 months from such a commencement date. A reminder on the validity of your SMRT\$ is included in your statement of accounts for three consecutive months prior to the actual expiry. Upon expiry, there will be no

carrying over of any expired SMRT\$ nor will you obtain any other benefits in connection with the expired SMRT\$.

- i. SMRT\$ Rewards Vouchers will be issued in the name of and to the address of the Basic Cardmember, and may be used only by the Basic Cardmember.
- j. We may, but are not obliged to, replace a lost or stolen SMRT\$ Rewards Voucher provided the previous SMRT\$ Rewards Voucher has not been presented for use. We reserve the right to charge a service fee for the replacement of any SMRT\$ Rewards Voucher.
- k. You are responsible for any taxes that may be due on SMRT\$ Rewards Vouchers you receive for your SMRT\$ balances. SMRT\$ have no cash value until such time a SMRT\$ Rewards Voucher is issued for accumulated SMRT\$ and you shall have no property rights or other legal interest in SMRT\$. You may not assign, transfer or pledge your SMRT\$.

5. SMRT\$ Cash Rebate Program

- a. To redeem SMRT\$ for cash rebate, the Basic Cardmember must have at least SMRT\$10 in their Card account.

Cash Rebate SMS

- b. Basic Cardmembers may redeem their SMRT\$ for cash rebates via SMS by sending "RWDS <space> <Last 4 Digits of Card number> <space> <corresponding redemption amount keyword>" to 72484. The keyword that corresponds to each cash rebate amount is set out in the table below:

Cash Rebate Redemption Amount	SMRT\$ Required	SMS Keyword
S\$10	10	SMRT10
S\$50	50	SMRT50
S\$100	100	SMRT100

For example, to redeem \$10 cash rebate, SMS to **72484**:

RWDS <space> Last 4 Digits of Your Citi SMRT Card number <space> SMRT10

- c. In the event that the existing SMRT\$ in the Card account available for redemption is less than the SMRT\$ required to redeem the cash rebate requested, the Basic Cardmember will receive a rejection SMS and the redemption will not go through.
- d. The Basic Cardmember must send the SMS in the prescribed format via their mobile phone number that has been registered with us, as per our last updated records.
- e. The cash rebate redemption is subject to the Basic Cardmember's internet and/or mobile phone service provider's ability to support the SMS redemption service, and the relevant terms and charges of such service provider.
- f. The Basic Cardmember accepts and acknowledges that any SMS received pertaining to his SMRT\$ balance enquiry may not be encrypted and may contain personal details and information pertaining to his Card account, and we shall not be responsible or liable to him for any possible release, loss or interception of such personal details and/or information.
- g. We neither guarantee the delivery, accuracy, security, nor confidentiality of the contents of any SMS sent by us to the Basic Cardmember in connection with this Service. The Basic Cardmember must promptly update us of any change to his mobile phone number. We shall not be liable to the Basic Cardmember, the Supplementary Cardmember or anyone else for any losses or damages arising from the Service, including but not limited to, (a) non-delivery, delayed delivery, wrong delivery or partial delivery of any SMS; (b) inaccurate contents of any SMS; or (c) unauthorized access to the contents of any SMS by anyone.
- h. Under this Service, only SMRT\$ accumulated on the specific Card that was used for the SMS redemption can be redeemed. SMRT\$ from different Cards cannot be accumulated for redemption. SMRT\$ accumulated on supplementary Card accounts can only be redeemed by the Basic Cardmember.
- i. Strictly no cancellation will be allowed once Basic Cardmember sends in the request for the Service.
- j. For SMS redemptions made while overseas, mobile charges from respective local carriers applies.

- k. We reserve the right in our reasonable discretion to terminate or suspend this Service, vary, delete or add to any of these terms and conditions, at any time with notice and without having to disclose any reason therefore and without any payment or compensation whatsoever.
- l. Our decision on and records of all matters relating to the Service are final, conclusive and binding on all customers and no correspondence will be entertained. In the event of any inconsistency between these terms and conditions and any marketing material relating to this Service, these terms and conditions will prevail.

Cash Rebate Online

- m. Cash Rebate Online service allows you to redeem your available SMRT\$ via Citi Mobile® App for statement credits to your Citi SMRT Card.
- n. To make use of the Cash Rebate Online service, you must be enrolled for Citi Mobile® App.
- o. All redemptions of SMRT\$ for cash rebate are subject to the Citibank Cash Rebate Program Terms and Conditions which can be viewed at www.citibank.com.sg/credit-cards/cash-rebate/pdf/sms-redemption-terms-and-conditions.pdf.

6. Other Conditions

- a. We may at any time vary, modify or amend the terms and conditions relating to the Program as we may, in our reasonable discretion, think fit, and you shall be bound by such variations and amendments after such variations and amendments have been communicated to the Cardmember.
- b. Any abuse or fraud in respect of the issuance of SMRT\$, SMRT\$ Rewards Vouchers may result in the cancellation of the Card Account, any accumulated SMRT\$ and any SMRT\$ Rewards Vouchers already issued.
- c. Without prejudice to any of our rights and remedies, we are entitled, at any time, in our reasonable discretion with reasonable notice, to terminate the Program or withdraw, cancel or invalidate any SMRT\$, and/or any SMRT\$ Rewards Vouchers already earned or issued.
- d. We are not liable if we are unable to perform our obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside our control or the control of our servants or agents. We shall not be responsible for any delay in the transmission to us of evidence of retail purchases.
- e. Save in the case of gross negligence or willful default, we shall not be liable for any errors, delays, omissions in the performance of the obligations under these terms and conditions.
- f. The bank's records of all matters relating to the Program are conclusive and binding on the cardmember. The bank is entitled, for any reason and at any time, without liability, to suspend the calculation or accrual of SMRT\$, to rectify and errors in the calculation, or otherwise adjust such calculation.
- g. We reserve the right at our reasonable discretion to terminate or amend the Program or vary, delete or add to any of these terms and conditions from time to time, with notice, and without having to disclose any reason.
- h. We 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. Notwithstanding anything herein, we 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.
- i. We shall not be liable in any way to any Basic or Supplementary Cardmember for any loss or damage or expense arising out of or in connection with the Program, including without limitation, from any late or non-receipt of SMS notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- j. Our decision on all matters relating to the Program will be at our reasonable discretion and will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Program, these terms and conditions will prevail.