



Citi Cards – Rewards Promotion Terms and Conditions

1. "Promotion" refers to the Citi Cards – Rewards Promotion Terms and Conditions.
2. "Citibank" means Citibank Singapore Limited.
3. "Eligible Card" refers to a:
 - Citi Clear Card;
 - Citi Clear Platinum Card; or
 - Citi Platinum Card.
4. "Eligible Cardholder" refers to a main or supplementary cardholder of an Eligible Card.
5. Eligible Cardholders will earn 1 Point for every S\$1 of Qualifying Charge made to an Eligible Card. Points shall be calculated on the amount of each retail purchase transaction, rounded down to the nearest Point.
6. "Qualifying Charge" means a charge 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 Merchant Category or a merchant that has been excluded by the bank, as set out in www.citibank.com.sg/rwdexcl (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardholders shall refer to this list for any updates).
7. "Points" refers to Citi ThankYou Points or ThankYou Points earned on your Eligible Card.

8. "Reward" means any goods, services, benefits, arrangements or other privileges (including, without limitation, a waiver of annual cardmembership fees or a cash rebate), as may be determined by the Bank in its reasonable discretion, which may be redeemed or obtained by the use of the Points under the Citi ThankYou Rewards Program.
9. The Points earned cannot be used to offset against the minimum payment due on the Eligible Card account. The Eligible Card account must be in good standing at the time the Points are credited.
10. The use of the Points and the redemption of Rewards are subject to the Citi ThankYou Rewards terms and conditions which is available at www.citibank.com.sg/citirewards.
11. 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. Notwithstanding anything herein, 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.
12. Citibank's decision on all matters relating to the Promotion, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Points already credited at its discretion, exercised reasonably, where there has been a wrongful crediting of Points to an Eligible Card account.
13. Citibank reserves the right at its reasonable discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.

Dated July 2020