



## Citi New Card Acquisition \$200 Cash Back (“Promotion”) Terms and Conditions

### 1. Definitions:

1.1 “Citi” or “Citibank” refers to Citibank Singapore Limited.

1.2 “Application Period” refers to the period till 31 December 2019, both days inclusive

1.3 “Eligible Cardmember” refers to an individual who:

- (a) does not have an \*existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
- (b) did not previously have a Citi Credit 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
- (c) has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card; and
- (d) is not an employee of Citibank and its affiliates; and
- (e) is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
- (f) received the invitation/offer electronic mailer to apply for an Eligible Card sent by the relevant organization and is an employee of said organization (“Mailer”).

\*For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

1.4 “Eligible Card” refers to Citi PremierMiles Visa, Citi Cash Back Visa Signature Card (previously known as Citi DIVIDEND Visa Signature Card), Citi Rewards Visa Signature Card and Citi SMRT Platinum Visa Card only.

1.5 “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) Paywise/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 and (vii) any other form of service/miscellaneous fees. For the avoidance of doubt, for the purposes of calculation of Qualifying Spend, any reversals/rebates/refunds on any retail transaction, whether fully or partially, will go towards reducing the spend.

1.6 “Qualifying Spend Amount” refers to a Qualifying Spend of at least S\$200.

1.7 “Qualifying Period” refers to the period within 45 days from the date the Eligible Card is approved. Example: if the Eligible Card is approved on 12 June 2019, the Qualifying Period will be from 12 June 2019 (i.e. card approval date) to 27 July 2019 both dates inclusive.

1.8 “Gift” refers to the S\$200 cash credit into the account of the Eligible Card.

1.9 “Online Application” is an application for an Eligible Card made via the URL <https://www.citibank.com.sg/gcb/credit-card-promo/cashback200.html>

2. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her.
3. An Eligible Cardmember will qualify to receive Gift if:
  - (a) He/She applies via an Online Application for one (1) main Eligible Card within the Promotion Period via <https://www.citibank.com.sg/gcb/credit-card-promo/cashback200.html> during the Application Period; and
  - (b) the application for the Eligible Card must be approved and successfully opened within 30 days from the date of application; and
  - (c) the Eligible Cardmember must meet the Qualifying Spend Amount on his/her Eligible Card that he/she holds as main cardholder during the Qualifying Period.
4. Fulfillment of Gift when the Eligible Cardmember fulfills the Qualifying Spend Amount during the Qualifying Period:
  - (a) The Gift of S\$200 cash back will be credited to the Eligible Card within two calendar months from the last day of the month all the conditions in Clause (3) has been satisfied (illustration below).

<b>Date of meeting Qualifying Spend</b>	<b>Cashback Crediting Date</b>
1 - 30 November 2020	By 31 January 2021
1 - 31 December 2020	By 28 February 2021
1– 30 January 2021	By 31 March 2021

- (b) In the event that the Eligible Cardmember's Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of crediting the Welcome Offer, Citibank reserves the right to forfeit the Welcome Offer.
  - (c) 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.
  - (d) An Eligible Cardmember whose Eligible Card is not in good standing or is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) at any time before the fulfilment of the Gift will not be entitled to receive any Gift on or after the date on which the Eligible Card is closed/suspended/terminated.
  - (e) In the event that the Eligible Cardmember has accumulated the Qualifying Spend Amount on his/her Eligible Cards or Eligible Account within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, and as a result the Eligible Cardmember no longer meets the Qualifying Spend Amount within the Qualifying Period, Citibank reserves the right to forfeit/clawback the Gift.
5. The "spend date" of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
  6. 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, without having to give any prior notice.
  7. 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.
  8. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
  9. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
  10. Citibank reserves the right to offer different promotions/offers depending on channel or platform and is not obliged to offer the whole suite of promotions/offers to customer to choose or to allow customers to switch between promotions/offers.