



Citi's Union of European Football Associations (UEFA) Champions League (UCL) Priceless Experience Travel Packages Draw 2025 Terms and Conditions

1. Definitions

- a. **"Citi"** or **"Citibank"** refers to Citibank Singapore Limited.
- b. **"Eligible Participant"** refers to an individual who:
- (i) must be at least 18 years of age; and
 - (ii) is an existing Citi Credit Customer who (1) owns one or more **"Eligible Credit Card"** or **"Eligible Debit Card"** and he/she must be a main cardmember and/or (2) is a **"New Customer"** who successfully submits an application to establish a Citigold or Citigold Private Client banking relationship during the Qualifying Period and have their eligible bank account successfully opened by 31 March 2025 in accordance with the Citi New-To-Bank Promotion Terms and Conditions; and
 - (iii) is residing in Singapore with a Singapore residential address; and
 - (iv) is not a **"United States ("U.S.") Persons"**. This refers to U.S Citizens, U.S Residents, or U.S. Green Card holders or clients with a U.S mailing address, U.S telephone number. 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. Please note that Citi's definitions for U.S. Persons may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes; and
 - (v) is not an employee of Citibank and its affiliates.

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

An eligible Bank Account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by Citibank in its sole and absolute discretion.

- c. **"Eligible Credit Card"** refers to all Singapore Issued Citi Mastercard Credit Cards including Citibank Ready Credit. Cards not accepted are Citi Corporate Card, Citi Purchasing Card, Citi Travel Lodge Card, and Citi Clear Card. For avoidance of doubt, Citi Credit Cards issued by Visa are not eligible for the promotion.
- d. **"Eligible Debit Card"** refers to all Singapore Issued Citi Mastercard Debit Cards except Citibank SMRT Debit Cards.
- e. **"New Customer"** refers to a customer who fulfils the following criteria:
- (i) does not have a primary Banking Account or primary relationship in each of the last thirteen (13) calendar months before the Enrolment Month;
 - (ii) does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and
 - (iii) opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.



- f. **“Campaign”** refers to the Citi’s UCL Priceless Experience Travel Packages Draw 2025.
- g. **“Qualifying Period”** refers to the period commencing on 8 January 2025 and ending on 28 February 2025 (both dates inclusive).
- h. **“Qualifying Criteria”** refers to an Eligible Participant who:
 - (i) successfully enrolls for this Campaign within the Qualifying Period and in accordance with Clause 2 below; and
 - (ii) charges a minimum amount of S\$1,000 equivalent (in local or foreign currency) in **“Qualifying Credit Card Spend”** and/or **“Qualifying Debit Card Spend”** across his/her main Eligible Credit and Debit Card(s) within the Qualifying Period; and/or
 - (iii) Is a **“New Customer”** who successfully submits an application to establish a Citigold or Citigold Private Client banking relationship during the **“Qualifying Period”** and have their bank account successfully opened by 31 March 2025.
- i. **“Winners”** refers to the selected Eligible Participants that have been selected as the winners of the Campaign to receive the Prize.
- j. **“Qualifying Credit Spend”** refers to any retail credit card transactions (including online purchases) made in Singapore dollars or foreign currency equivalent performed and charged in full directly to an Eligible Credit Card within the Qualifying Period. For avoidance of doubt, Qualifying Credit or Debit Card Spend shall exclude:
 - (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 organisations;
 - (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) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee; or transactions performed at establishments/businesses/merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank, as sent 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 Cardmembers shall refer to this list for any updates)
 - (xiii) any transaction charged to the Eligible Credit Card during the Qualifying Period that is subsequently refunded (whether in part or in full) or cancelled.
- k. **“Qualifying Debit Card Spend”** refers to retail debit card transactions (including online purchases) made in Singapore dollars or foreign currency equivalent performed and charged in



full directly to an Eligible Debit Card within the Qualifying Period. For avoidance of doubt, Qualifying Debit Card Spend shall exclude:

- (i) cash withdrawal transactions made at any ATMs; or
- (ii) interest, finance charges, fund transfer transactions and all fees charged by Citibank; or
- (iii) transactions made via SAM and AXS; or
- (iv) transactions made to insurance companies, government institutions and services, financial institutions, non-profit organizations, hospitals and professional service providers; or
- (v) transactions made via telephone or mail order; or
- (vi) transactions or top-up of funds made to prepaid accounts (e.g. EZ-Link, TransitLink, Singtel Dash, GrabPay, third party trading platforms), wallets and merchants who are categorized as “payment service providers”; or
- (viii) Quasi cash transactions (including but not limited to transactions relating to money orders, traveller’s checks, gaming/gambling related transactions, lottery tickets); or
- (ix) transactions made via online banking; or
- (x) any transaction charged to the Eligible Debit Card during the Qualifying Period that is subsequently refunded (whether in part or in full) or cancelled.

- l. **“Citigold Banking Relationship”** refers to customers who have signed up for a Citigold Banking Relationship with an **“Assets Under Management (AUM)”** of more than or equivalent to S\$250,000.
- m. **“Citigold Private Client Banking Relationship”** refers to customers who have signed up for a Citigold Private Client Banking Relationship with an AUM of more than or equivalent to S\$1,500,000.
- n. **“Prize”** refers to Mastercard’s UCL Priceless Experience Package (double occupancy) for the Finals Day Match, with the following details, subject to the following conditions:

Details

A 4-day/3-night trip for 1 winner and 1 guest to Munich, Germany (**“Trip”**). Trip includes 2 business-class flight tickets to Munich, 1 double-occupancy hotel accommodation including breakfast, dinner on Day 1, Day 2 & Day 3 at selected restaurants, 2 tickets to the UEFA Champions League Final, transportation to/from the airport and hotel in Munich, ground transportation is included for all program related activities, private guided City tour, USD250 prepaid Mastercard and UCL x Mastercard themed gift bag.

Conditions

- (i) All Prize details, including, without limitation, the exact nature and duration of the Trip, will be determined by Mastercard in its sole discretion and communicated to the Selected Winners closer to the Trip;
- (ii) Trip must be taken on date(s) specified by Mastercard;
- (iii) Selected Winners must bring a guest who is at least 18 years of age;
- (iv) Upon notification by Citibank, the winner has 5 calendar days from the date of notification (**“Validity Period”**) to accept the Prize;
- (v) No replacement, compensation or refund will be made if the Prize has expired or rejected or unclaimed;
- (vi) Prize is personal to the Selected Winner(s) and the sale or offering for sale, transfer, resale, donation, or exchange of any tickets and/or part of any of the prize packages is strictly prohibited (without limitation, in person or online via an online auction website or online ticket



- resale marketplace) Citi reserves the right to cancel tickets and withdraw or make void any and all prize elements if this term is not complied with;
- (vii) All Selected Winners and their guests are required to complete the Mastercard Go Hospitality Event Registration Form (digital platform) to register for the event and provide key information to support the program operation;
 - (viii) Citi will only cover airfares for all Selected Winners and their guests to Munich from Singapore;
 - (ix) Details such as hotel, restaurants and experiences will be provided no later than (4) weeks prior to the start of the program;
 - (x) The program itinerary and details are at the discretion of the Mastercard Priceless Experiences Package team and are subject to change;
 - (xi) Travel insurance is not included in package cost, and it is the participants' responsibility to acquire such insurance, unless otherwise specified;
Mastercard Priceless Experiences Package team does not manage the visa application process for guests;

2. Participation and Enrollment

- a. To participate in this Campaign, enrolment will be required anytime during the Qualifying Period via the following method:

(i) Enrol via the Citi Mobile® App by clicking on the “Get More” tab > UCL Priceless Experience Travel Packages Draw banner > “Enrol Now” button

(ii) Short Message Service (“SMS”) for customer who cannot enrol via the Citi Mobile® App
Enrol by sending a SMS in the format specified below from his/her registered mobile number in Citibank’s records:

SMS in the prescribed format below to 72484
CITIUCL<space>Last 4 digits of their Citi Credit/Debit Card number (e.g CITIUCL 1234)

- b. An Eligible Participant is only deemed to be successfully enrolled if he/she receives a Push notification or SMS from Citibank confirming that his/her enrolment request has been successful.
- c. Participants are only allowed to enrol for this Campaign once. Additional enrolment (if any) under the same Participant will be considered under a single participation.
- d. Participants may enrol at any time during the Qualifying Period. Any Qualifying Spends will be tracked during the Qualifying Period, and not from the date of enrolment.
- e. By enrolling for the Campaign, an Eligible Participant consents to Citibank sending notifications relating to the Campaign via Push Notification, SMS and/or email to him/her. An Eligible Participant is deemed to have agreed with Citibank’s data protection and privacy policy with regards to the collection, processing, use, disclosure of any personal data which it may obtain during this Campaign.
- f. By enrolling for the Campaign, an Eligible Participant agree to the terms of, and that you may direct, use and disclose information about them in the manner and for the purposes as described in the [Privacy Circular](#).



The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

3. Campaign Mechanics and Chance Allocation

- a. Eligible Participants who meet the Qualifying Criteria will be qualified to stand a chance to win a Prize by way of a random computerised draw (“Draw”). Details of the Draw are set out in Section 4 below.
- b. As a base criterion, every accumulated Qualifying Credit Card Spend or Qualifying Debit Card Spend of S\$1,000 during the Qualifying Period will give the Eligible Participant 1 chance in the Draw.
- c. As an additional criterion, every participant who successfully
 - (i) submits an application to establish a Citigold or Citigold Private Client Banking Relationship during the Qualifying Period;
 - (ii) meets the base criterion of S\$1,000 qualifying spends;
 - (iii) and have their bank account successfully opened by 28 February 2025 will be eligible to enjoy the following additional chances in the Draw:
 - 5 additional chances in the Draw for Citigold Client Customers
 - 30 additional chances in the Draw for Citigold Private Client Customers
- d. Eligible Participants would need meet the base criterion of at least S\$1,000 Qualifying Credit Card or Debit Card Spend before being eligible for the additional criteria.
- e. Processing and opening of a Citigold and Citigold Private Client Banking Relationship takes at least 2 weeks. Therefore, it is highly recommended for New-To-Bank Eligible Participants to join Citibank as a Citigold or Citigold Private Client customer by 10 February 2025, to ensure sufficient time for bank account opening and issuance of the relevant Debit Cards before the end of the Qualifying Period, to make the Qualifying Spends.

Illustration for Qualifying Credit Card Spend or Qualifying Debit Card Spends Only (With Citi Mastercard Credit Card and Citi Mastercard Debit Card)

Transaction Type and Date	Your Spend	Qualifying Spends?	Total Qualifying Spends	Result
Debit Card				
10 Jan 2024 – Food Delivery	S\$300	Yes	S\$1,220	Eligible Participant satisfies the qualifying criteria with 1 chance
30 Jan 2024 – Petrol	S\$420	Yes		
5 Feb 2025 – AXS Payment	S\$100	No		
22 Feb 2025 – Dining	S\$500	Yes		
27 Feb 2025 – Top up a third-party trading platform	S\$1,000	No		
Credit Card				



27 Jan 2024 – Flight Tickets	S\$3,000	Yes	S\$4,772	Eligible Participant satisfies the qualifying criteria with 4 chances
2 Feb 2025 – Hotel Booking	S\$1,500	Yes		
20 Feb 2025 - Clothes	US\$200 converted to S\$272 based on same-day FX rate	Yes		

For the avoidance of doubt, the minimum accumulative amount of S\$1,000 in Qualifying Spend meeting the Qualifying Criteria will be determined by “**Spend Date**”, i.e., the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Campaign.

Illustration for Qualifying Credit Card Spend and Qualifying Debit Card Spends (With Citi Mastercard Credit Card and Citi Mastercard Debit Card) and is a new Citigold customer or Citigold Private Client customer

Transaction Type and Date	Your Spend	Qualifying Spends?	Total Qualifying Spends	Result
Application Date		Relationship		Result
New To Bank				
12 Jan 2025	Applied for Citigold Banking Relationship			Eligible Participant will receive additional 5 chances (assuming Qualifying Spends in the base criterion of \$1,220 above has been met) bringing their total chances of 6.
Debit Card				
24 Jan 2024 – Food Delivery	S\$300	Yes	S\$1,220	Eligible Participant satisfies the qualifying criteria with 1 chance
30 Jan 2024 – Petrol	S\$420	Yes		
5 Feb 2025 – AXS Payment	S\$100	No		
22 Feb 2025 – Dining	S\$500	Yes		
27 Feb 2025 – Top up a third-party trading platform	S\$1,000	No		
Credit Card				
27 Jan 2024 – Flight Tickets	S\$3,000	Yes	S\$4,772	Eligible Participant satisfies the qualifying criteria with 4 chances
2 Feb 2025 – Hotel Booking	S\$1,500	Yes		
20 Feb 2025 - Clothes	US\$200 converted to S\$272 based on same-day FX rate	Yes		
Application Date		Relationship		Result



9 Feb 2025	Applied for Citigold Private Client Banking Relationship	Eligible Participant will receive additional 30 chances (assuming Qualifying Spends in the base criterion of \$4,772 above has been met) bringing their total chances to 34.
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4. Draw Selection and Prize Fulfilment

- a. A total of one (1) Draw will be conducted for his Campaign. There are a total of four (4) Priceless Experience Packages to be won by four (4) Winners (collectively “Winners”, each a “Winner”). The Draw will be conducted as illustrated in the Draw Selection and Prize Fulfilment Timeline from the pool of chances awarded for Qualifying Transactions.

Draw Selection and Prize Fulfilment Timeline

- a. The Draw will be conducted by Citibank Singapore at Changi Business Park Tower 2 Level 3 on 7 April 2025, 3 PM SGT (“**Draw Date**”). The Draw will be witnessed and audited by Tan, Chan & Partners.
- b. Citibank will contact the Winners via a phone call and email within 7 days after the 1st Draw Date to notify them of the Prize (“**Notification**”). After being notified, Winners will have 5 calendar days, or any earlier date in Citibank’s discretion, (“**Validity Period**”), to respond via phone call or email if they would like to accept the Prize.
- c. Winners consent to Citibank disclosing and/or publishing the last 4 alphanumeric characters of their names and NRIC/Passport No. in any manner which Citibank may deem fit for purposes of announcing the winners of the Campaign.
- d. Winners will be announced on Citi’s UCL Priceless Experience Travel Packages Draw Campaign Landing Page for 2 months after the Draw Date. By enrolling in the campaign, Winners and/or Reserve Winners consent to Citibank disclosing and/or publishing their full names in any manner which Citibank may deem fit for purposes of announcing the winners of the Campaign.
- e. If any of the Winners do not accept the Prize and/or do not respond to Citibank’s Notification within the Validity Period, they shall be deemed to have forfeited all rights to the Prize. There will be strictly no extension of the Validity Period.

Prize Acceptance Criteria

- f. Citibank and Mastercard also reserve the right to replace the Prize, whether wholly or in part, with any other prize which is in Citibank’s opinion, of similar value.



- g. Citibank reserves the right to deal with any unclaimed Prize(s) in a manner that it deems fit, including but not limited to drawing a reserve winner or reserving the unclaimed Prize(s) for future campaigns.
- h. By accepting the Prize, the Winners consent to:
 - (i) Citibank sending their full name and contact number and email address registered with Citibank to Mastercard for Prize fulfilment purposes only;
 - (ii) Be featured and assign their rights to Citi for any marketing content that Citibank Singapore deems fit for the purposes of this Campaign and future-related campaigns.
- i. An Eligible Participant will not be entitled to receive the prize for any of the following reasons:
 - (i) the Eligible Participant's Card or Eligible Participants' account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Participant is in default of any payment to Citibank) or is/are inactive/closed/terminated/suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or the Eligible Cardmember or for any reason whatsoever) at any time during the Qualifying Period or any time after the Qualifying Period up to and including the time of fulfillment of the Prize; or
 - (ii) if Citibank is of the opinion that the Eligible Participant had at any time:
 - a) acted fraudulently or dishonestly; and/or
 - b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank;
 - (iii) for any reason which Citibank determines in its discretion that the Eligible Participant should not be entitled to receive the Prize, such discretion to be exercised reasonably.
 - (iv) Citibank reserves the right to determine at its reasonable discretion whether an Eligible Customer has satisfied the Qualifying Criteria for the Campaign.
- j. The Prize, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash, in part or whole.
- k. There will not be any replacements, compensation or refunds made if the Prize has expired or rejected by the winner.
- l. This Campaign is solely offered by Citibank. Any merchants listed in this terms and conditions have no agreement or affiliation with, and have not authorized or endorsed, Citibank in relation to this Campaign. All queries relating to the Campaign should be directed to Citibank.
- m. Eligible Participants are deemed to have agreed with Citibank's data protection and privacy policy with regards to the collection, processing, use, disclosure of any personal data which it may obtain during this Campaign.

5. General

- a. Citibank reserves the right at its reasonable discretion to terminate or amend the Campaign or vary, delete, or add to any of these terms and conditions from time to time including varying the Prize or offering a replacement for the Prize of a similar value at any time. Citibank shall give you no less than 30 days' prior notice before effecting such Change in Terms and Conditions.



- b. 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.
 - c. Citibank shall not be liable in any way to any Eligible Participant for any loss or damage or expense arising out of or in connection with the Campaign, 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.
 - d. Citibank's decision on all matters relating to the Campaign will be at its 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 Campaign material relating to the Campaign, these terms and conditions will prevail.
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- b. The use of the Citibank Credit and Debit Mastercard is governed by the Citibank Credit and Debit Mastercard Terms and Conditions as set out in the Citibank Singapore Global Consumer Banking Terms and Conditions. For the full Terms and Conditions, please visit Citibank's website.
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- a. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.