



Please refer to [www.citibank.com.sg/rewards](http://www.citibank.com.sg/rewards) for the full copy of the Citi ThankYou Rewards Program Terms and Conditions. For easy reference, we have extracted the “CASH REBATE” section of the Citi ThankYou Rewards Program Terms and Conditions below. All capitalized terms are defined in the Citi ThankYou Rewards Program Terms and Conditions.

## **Citibank Cash Rebate Program Terms & Conditions**

### **Definitions**

For the purposes of this Program, the following words are defined as follows:

- “Account Terms and Conditions” are the terms and conditions and/or cardmember agreement that govern your Card Account;
- “Cardholder, You, Your” refers to all principal/primary Cardholders of Citi Cards that is active and in good credit standing;
- “Cash Back” means Cash Back Dollars earned on Citi Cash Back+ Cards;
- “Cash Rebate” refers to the statement credits credited to your Citi Card account;
- “Cash Rebate Program” refers to the Citibank Cash Rebate Program which includes “Cash Rebate SMS” and “Cash Rebate Online”;
- “Citi Card” means the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business, Citi Corporate, Citi Lazada, Citi SMRT, Citi M1 and Citi Cash Back+ Cards issued by Us or such other cards that we may determine from time to time;
- “Citi, Citibank, We, Our, Us, Bank” means Citibank Singapore Limited;
- “Citi M1 Rebates” means Citi M1 Rebates earned on Citi M1 Card;
- “Miles” means Citi Miles earned on Citi PremierMiles Cards;
- “Points” means the Citi ThankYou Points/ThankYou Points earned on the Citi ULTIMA, Citi Prestige, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business and Citi Corporate Cards;
- “Reward Points” means Reward Points earned on Citi Lazada Cards;
- “Rewards” means either Cash Back, Miles, Points, Citi M1 Rebates, Reward Points or SMRT\$, where relevant;
- “SMRT\$” means SMRT\$ earned on Citi SMRT Cards.

### **Cash Rebate SMS<sup>1</sup>**

- The Cash Rebate SMS service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business, Citi Corporate, Citi Lazada, Citi SMRT and Citi Cash Back+ Cards issued by Us (“Cash Rebate SMS Cards”).

---

<sup>1</sup> For terms & conditions applicable to Cash Rebate SMS redemptions on the Citi SMRT Card, please refer to [https://www.citibank.com.sg/global\\_docs/pdf/citi-smrt-rewards-program-tncs.pdf](https://www.citibank.com.sg/global_docs/pdf/citi-smrt-rewards-program-tncs.pdf).

- Cash Rebate SMS is a service that allows you to redeem your available Rewards where you must send an SMS in the prescribed format via your mobile phone number that is registered in our records to initiate the redemption.
- The Cash Rebate SMS redemption is subject to your internet and/or mobile phone service provider ability to support the service, and the relevant terms and charges of such service provider.
- You accept and acknowledge that any SMS received by you pertaining to your Rewards balance enquiry may not be encrypted and may contain personal details and information pertaining to your Cash Rebate SMS Card accounts, and Citibank shall not be responsible or liable to you for any possible release, loss or interception of such personal details and/or information.
- Citibank neither guarantees the delivery, accuracy, security, nor confidentiality of the contents of any SMS sent by Citibank to you. You must promptly update Citibank of any change to your mobile phone number. Citibank shall not be liable to you 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.
- You are required to state the amount of Rewards that you would like to redeem by indicating the keyword for the respective Cash Rebate denominations. In the event that the existing Rewards in the Cash Rebate SMS Card account which are available for redemption is less than the Rewards required to redeem the Cash Rebate requested, you will receive a rejection SMS and the redemption will not go through.
- Only the Rewards accumulated on the Cash Rebate SMS Card that was used for the SMS redemption can be redeemed. Rewards from different Cash Rebate SMS Cards cannot be accumulated for redemption. Rewards accumulated on supplementary Cash Rebate SMS Cards can only be redeemed by the principal/main Cardholder.
- To use the Cash Rebate SMS service to redeem the Cash Rebate:

- Cardholders can redeem their Points/Reward Points for a Cash Rebate via SMS by sending the following to 72484:

“RWDS <space> Last 4 digits of the Citi Card number <space> <Keyword>”

Redemption Amount	Keyword
\$10 Cash Rebate	CASH10
\$20 Cash Rebate	CASH20
\$50 Cash Rebate	CASH50

- Cardholders can redeem their Miles for a Cash Rebate via SMS by sending the following to 72484:

“RWDS <space> Last 4 digits of the Citi Card number <space> <Keyword>”

Redemption Amount	Keyword
\$10 Cash Rebate	PMCASH10
\$20 Cash Rebate	PMCASH20
\$50 Cash Rebate	PMCASH50

- Cardholders can redeem their **Cash Back on Citi Cash Back+ Card** for a Cash Rebate via SMS by sending the following to 72484:

“RWDS <space> Last 4 digits of the Citi Card number <space> <Keyword>”

Redemption Amount	Points	Keyword
\$10 Cash Rebate	\$10 Cash Back	CSHBK10
\$20 Cash Rebate	\$20 Cash Back	CSHBK20
\$50 Cash Rebate	\$50 Cash Back	CSHBK50

### **Cash Rebate Online**

- The Cash Rebate Online service is only available for the Citi ULTIMA, Citi Prestige, Citi PremierMiles, Citi Rewards, Citi Platinum, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business, Citi Corporate, Citi Lazada, Citi SMRT, Citi M1 and Citi Cash Back+ Cards issued by Us (“Cash Rebate Online Cards”).
- The Cash Rebate Online service allows you to redeem your available Rewards via Citibank Online and/or Citi Mobile® App, as applicable, for statement credits to your Cash Rebate Online Card account. You may refer to the Citi Rewards Redemption webpage on the Citibank website for more details: [www.citibank.com.sg/rewards](http://www.citibank.com.sg/rewards)
- To make use of the Cash Rebate Online service, you must be enrolled for Citibank Online and/or Citi Mobile® App.

### **Terms Generally applicable to Citibank Cash Rebate Program**

- If the Rewards redemption is successful, the amount of Rewards required for the redemption will be deducted from your Citi Card account’s Available Rewards Balance. Your relevant Citi Card account will be credited accordingly within 3-5 working days of redemption. Please note that where such successful redemption is within 3-5 working days prior to the date of issuance of your statement for the relevant Citi Card account, such credit to your relevant Citi Card account will only be reflected in your statement of account for the following month. Accordingly, you will have to continue to make payment of the amounts as stated in your statement of account.
- Once the redemption request has been submitted, you cannot reverse, cancel or change the redemption and the Rewards used in the redemption cannot be transferred back to your Available Rewards Balance subject to the right of the Bank to reverse or cancel the Rewards redemption at its discretion exercised reasonably (including where that there has been a wrongful crediting of Rewards to your relevant Citi Card account or where the redemption has been approved or processed in error).
- Rewards redeemed and statement credits credited to your Citi Card account is not considered a payment to your Citi Card account, cannot be encashed and cannot be used to offset the minimum amount due, total amount due or any amount in between that is due on your Citi Card account statement. You are required to settle at least the minimum amount due to avoid late charges from being billed to your Citi Card account.
- Citibank shall not be responsible for your costs incurred in connection with the Cash Rebate Program. In particular, you agree that you shall bear any costs of mobile data or SMS costs incurred when you send SMSes to Us or when you receive SMSes from Us in connection with the Cash Rebate Program.
- Citibank reserves the right to charge a fee for using the Cash Rebate Program provided that such fees will be disclosed on the relevant Cash Rebate Program channels where applicable.

- Citibank may set minimum and/or maximum Rewards, partial or full redemption requirements for the Cash Rebate Program at any time at our reasonable discretion.
- Citibank has the right to change the Rewards to Singapore Dollar conversion rates under the Cash Rebate Program at any time at our reasonable discretion.
- The Cash Rebate Program may be modified or terminated at any time at our reasonable discretion.
- Additional Citi ThankYou<sup>SM</sup> Rewards terms and conditions apply and are available at [citibank.com.sg/thankyou](https://citibank.com.sg/thankyou).

**Dated: January 2023**