



Citibank Pay with Points Program

Terms and Conditions

1. Definitions

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

- (a) "Account Terms and Conditions" are the terms and conditions and/or cardmember agreement that govern your Card Account;
- (b) "Cardholder, You, Your" refers to all principal/primary Cardholders of Citi Cards that is active and in good credit standing;
- (c) "Citi Card" means the Citi Classic, Citi Gold, Citi Visa Platinum, Citi Rewards, Citi PremierMiles Visa/Amex, Citi ULTIMA and Citi Prestige Cards issued by us or such other cards that we may determine from time to time;
- (d) "Citi, Citibank, We, Our, Us, Bank" means Citibank Singapore Limited;
- (e) "PWP Program or PWP" refers to the Citibank Pay with Points Program which include "Pay with Points SMS", "Pay with Points Online" and "Samsung Pay - Citi Pay with Points";
- (f) "Points" means the Citi ThankYou Points/ThankYou Points earned on the Citi Classic, Citi Gold, Citi Visa Platinum, Citi Rewards, Citi Prestige Cards and Citi ULTIMA Cards; and
- (g) "Miles" means Citi Miles earned on Citi PremierMiles Cards.

2. Pay with Points SMS

- (a) Pay with Points SMS is service where you will receive a Pay with Points SMS after you have performed an Eligible PWP SMS Transaction (defined in paragraph 2(b)) with Participating PWP SMS Merchants (defined below), inviting you to pay the transaction amount charged to your Citi Card for the Pay with Points SMS Transaction in full or in part using the available Points/Miles on your Citi Card. The Pay with Points SMS will be sent to your mobile phone number in our records.
- (b) For the purposes of this Pay with Points SMS service, "Eligible PWP SMS Transaction" refers to the charge of Cardholder's purchase at a PWP SMS Merchant to a Citi Card, with a Participating PWP SMS Merchant. "PWP SMS Merchants" refers to the merchants or category of merchants as listed at citibank.com.sg/pwp. Where a PWP SMS Merchant is determined by a category, Citibank will determine the category by using the Merchant Category Code (MCC) of that merchant. The 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.
- (c) To effect the redemption (full or partial), you will need to click on the link provided in the Pay with Points SMS received from us within 24 hours of making the Eligible PWP SMS Transaction. By clicking on the link, you will be routed to screens where you:
 - (i) will be informed about your available Points/Miles balance on your Citi Card ("Available Points/Miles Balance") and the maximum number of Points/Miles that will be deducted from your available Points/Miles balance if you wish to pay for your Eligible Transaction in full using your Points/Miles ("Maximum Points/Miles Redemption"); and

- (ii) will be invited to redeem any number of Points/Miles, up to the Maximum Points/Miles Redemption or your Available Points/Miles Balance (whichever is lower), to pay for your Eligible Transaction.

3. Pay with Points Online

- (a) The Pay with Points Online service allows you to redeem your available Points/Miles via Citibank Online or Citi Mobile[®] App for statement credits to cover Eligible PWP Online Purchases (defined in paragraph 3(c) below) charged to your Citi Card.
- (b) To make use of the Pay with Points Online service, you must be enrolled for Citibank Online or Citi Mobile[®] App.
- (c) For the purposes of this Pay with Points Online service, “Eligible PWP Online Purchases” are retail purchases made using your Citi Card within 60 days of a Points/Miles redemption date. Temporary authorizations are not eligible for redemption under the Pay with Points service. A “retail purchase” means a purchase of any goods or services by the use of the card and may, at our reasonable discretion include or exclude any card transaction as may be determined by us. Retail purchases exclude annual cardmembership fees, interest, late payment charges, GST, cash advances, easy/ extended payment plans, income tax payments, bill payments (for example, payments via Citibank Online or via any other channel or agent (such as a third party agent for payment of bills) whether for bill payments or otherwise) and any other form of service / miscellaneous fees and such other transactions excluded from earning Points/Miles as set out in the relevant cardmember’s agreement applicable to your Citi Card.
- (d) You may only use your available Points/Miles to redeem the value of an Eligible PWP Online Purchase in full. Partial redemptions of an Eligible PWP Online Purchase are not allowed.

4. Samsung Pay - Citi Pay with Points

- (a) Samsung Pay - Citi Pay with Points is service where you will receive a notification from Samsung Pay after you have performed the Eligible Samsung Pay PWP Transaction (defined below) made with Samsung Pay for Participating Samsung Pay PWP Merchants (defined below), inviting you to pay the transaction amount charged to your Citi Card for the Samsung Pay - Citi Pay with Points Transaction in full using the available Points/Miles on your Citi Card.
- (b) For the purposes of this Samsung Pay - Citi Pay with Points service, “Eligible Samsung Pay PWP Transaction” refers to the charge of Cardholder’s purchase at Participating Merchants to a Citi Card, where the transaction is made with Samsung Pay and you have the required Points/Miles for redemption. “Participating Samsung Pay PWP Merchants” refer to the merchants that accept Samsung Pay as a form of payment.
- (c) To effect the full redemption, you will need to click on the notification received from Samsung Pay or the latest ten (10) Eligible Samsung Pay PWP Transactions which you can view on the Card Details screen on your Samsung Pay App.
- (d) By clicking on “Redeem Now”, you will be routed to screens where you will be informed about your Available Points/Miles balance on your Citi Card and the number of Points/Miles that will be deducted from your Available Points/Miles balance for you to pay for your Eligible Samsung Pay PWP Transaction in full using your Points/Miles.

Terms Generally applicable to PWP Program

5. If the Points/Miles redemption is successful, the amount of Points/Miles required for the redemption will be deducted from your Citi Card account's Available Points/Miles balance. Your relevant Citi Card account will be credited accordingly within 3 working days of redemption. Please note that where such successful redemption is within 3 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.
6. Once the redemption request has been submitted, the redemption cannot be reversed, cancelled or changed and the Points/Miles used in the redemption cannot be transferred back to your Available Points/Miles Balance.
7. Points/Miles redeemed and statement credits credited to your Citi Card account is not considered a payment to your Citi Card account 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.
8. In the event that you have a dispute with any merchant, and in the event that a transaction where you have made a redemption under the PWP Program is reversed by a merchant, the dollar transaction amount of the transaction, and not the Points/Miles used to pay for such transaction, will be credited back to your statement of account.
9. Any disputes or queries with regards to the goods and/or services purchased or redeemed under the PWP Program shall be directed to the respective merchant.
10. 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, Citi 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.
11. Citibank reserves the right to charge a fee for using the PWP Program provided that such fees will be disclosed on the relevant PWP Program channels where applicable.
12. Citibank may set minimum and/or maximum Points/Miles, partial or full redemption requirements for the PWP Program at any time at our reasonable discretion.
13. Citibank has the right to change the Point to Singapore Dollar or Mile to Singapore Dollar conversion rates under the PWP Program at any time at our reasonable discretion.
14. The PWP Program may be modified or terminated at any time at our reasonable discretion.
15. Additional Citi ThankYouSM Rewards terms and conditions apply and are available at citibank.com.sg/thankyou.