Citi PayLite/Citi FlexiBill Program – Cash Rebate Promotion (“Promotion”) Terms and Conditions

1. Definitions
   1.1 “Promotion Period” means the period commencing on 17 August 2026 to 17 October 2026, both days inclusive.
   1.2 “Citi” or “Citibank” refers to Citibank Singapore Limited.
   1.3 “Program” refers to either Citi PayLite or Citi FlexiBill applied for by the customer.
   Citi PayLite refers to the program under which your unbilled retail transactions are converted into instalments.
   Citi FlexiBill refers to the program under which your statemented retail balances are converted into instalments.
   1.4 “Citi PayLite Bundle Program” refers to the program under which certain of your unbilled Eligible retail transactions are converted by Citi into Citi PayLite instalments.
   1.5 “Fee-based Program” refers to a 0% interest Program.
   1.6 “Interest-based Program” refers to a Program with monthly interest charged.
   1.7 “Cumulative Principal Loan Amount” refers to the combined monthly statemented retail balances and/or transaction purchases, which have been converted into Fee-based Citi FlexiBill and Fee-based Citi PayLite respectively, during the Promotion Period **and excludes the following loan amount(s):**
      a) retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program; and
      b) all Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.
   1.8 “Eligible Customer” refers to an individual who:
      a) is an existing Citi Credit Cardholder; and
      b) has Cumulative Principal Loan Amount of **minimum** S$5,000.

2. An Eligible Customer shall receive the gift corresponding to the “Cumulative Principal Loan Amount” as set out in the table below (“Gift”). Please note that the Cumulative Principal Loan Amount does not include the fee charged.

Cumulative Principal Loan Amount under the Program*	Gift
S$5,000 to <S$10,000	S$38 Cash Rebate
S$10,000 to <S$15,000	S$68 Cash Rebate
S$15,000 to <S$20,000	S$98 Cash Rebate
>=S$20,000	S$168 Cash Rebate

** Please note that the definition of Cumulative Principal Loan Amount excludes (a) retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program; and (b) all Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.*

Important: Please note that the following are for illustrative purposes only. The illustrations are not meant to cater for all scenarios.

Please refer to the table below for illustration of various scenarios on whether customer is eligible for the Gift:

Scenario	Description	Cumulative Principal Loan Amount*	Value of Gift Qualified
A	Customer successfully converted S$2,000 Fee-based Citi PayLite and S$2,000 Fee-based Citi FlexiBill on Citi Credit Cards in September 2026.	S$4,000	No Cash Rebate because minimum Cumulative Principal Loan Amount of S$5,000 not met.
B	Customer successfully converted S$2,500 Fee-based Citi PayLite and S$3,500 Fee-based Citi FlexiBill on Citi Credit Cards in November 2026.	S$0	No Cash Rebate because no Cumulative Principal Loan Amount during the Promotion Period of 17 August 2026 to 17 October 2026.
C	Customer successfully converted S$6,000 Fee-based Citi PayLite and S$6,000 Fee-based Citi FlexiBill on Citi Credit Cards in September 2026.	S$12,000	S$68 Cash Rebate
D	Customer successfully converted S$30,000 Fee-based Citi FlexiBill on Citi Credit Card on 1 October 2026.	S$30,000	S$168 Cash Rebate
E	Customer successfully converted S$2,000 Interest-based Citi PayLite on 18 August 2026 and S$3,000 Interest-based Citi FlexiBill on Citi Credit Cards on 15 October 2026.	S$0	No Cash Rebate as both loan amounts are under Interest-based Programs.
F	Customer successfully converted retail transaction of S$10,000 into Citi PayLite instalment under the Citi PayLite Bundle Program.	S$0	No Cash Rebate as promotion does not include retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program.

G	Customer successfully converted Citi PayAll transactions of S$20,000 into Citi PayLite instalment under Citi PayLite.	S$0	No Cash Rebate as promotion does not include Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.

** Please note that the definition of Cumulative Principal Loan Amount excludes (a) retail transactions converted into Citi PayLite instalments under the Citi PayLite Bundle Program; and (b) all Citi PayAll transactions converted into Citi PayLite instalments under Citi PayLite.*

3. An Eligible Customer is only entitled to receive one Gift, regardless of the number of Program applications submitted and/or approved during the Promotion Period. For the avoidance of doubt, the maximum value of the Gift for an Eligible Customer is S$168 under this Promotion.
4. An Eligible Customer of this Promotion is not eligible for other Citi promotions relating to or in connection with any application for a Citi PayLite/Citi FlexiBill Program.
5. If the Eligible Customer fulfills the above Clause (2) during the Promotion Period, the following will apply in respect of the Gift:

   a. The Gift will be credited to the Eligible Customer's Citi Credit Card which the relevant Fee-based Citi PayLite/Citi FlexiBill loan under the Program is booked on. In the event that the Eligible Customer has loans booked on two or more Citi Credit Cards, Citibank has the discretion to determine which of the Eligible Customer's Citi Credit Card to credit the Gift to. The Gift will be credited within four (4) calendar months from the "Promotion" end date, provided that Citibank may extend such period with notice. Citibank may, but is not obliged to, send an EDM and/or Push Notification via the Citi Mobile App pertaining to the Promotion to the Eligible Customer. Citibank is not responsible for any non-receipt of EDM and/or Push Notification.

   b. The Cash Rebate credited under this Promotion as a Gift (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card in cash.

   c. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons:

      i. the Eligible Customer's credit card or any of the Eligible Customer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer 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 Customer or for any reason whatsoever) at any time during the Promotion Period or any time after the Promotion Period up to and including the time of fulfillment of the Gift; or

      ii. if Citibank is of the opinion that the Eligible Customer 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; or

      iii. for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.

   d. If an Eligible Customer cancels the Program within 15 days from the Program approval, the Eligible Customer will not be entitled to the Gift.

6. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion.
7. Citibank shall not be responsible for the warranty, 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.
8. 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.
9. Citibank's decision on all matters relating to this Promotion will be at its reasonable discretion and will be final and binding.
10. Citibank reserves the right at its reasonable discretion to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time with notice.
11. Citibank's records are conclusive evidence of matters relating to an Eligible Customer, the Program and any notification sent to an Eligible Customer in relation to this Promotion and is binding on the Eligible Customer for all purposes, save for manifest or clerical error, subject to Citibank's right to rectify any error or omission therein and Citibank's right to adduce other evidence.

*Important Notes: Terms and conditions, fees and/or interest apply to the Citi PayLite/Citi FlexiBill Program, visit www.citibank.com.sg for details.

Citi PayLite/Citi PayLite Bundle/Citi FlexiBill Terms & Conditions

Definitions

Program: refers to either Citi PayLite, Citi PayLite Bundle or Citi FlexiBill applied for by the customer. In the case of Citi PayLite Bundle, Program refers to the Citi PayLite Bundle or where the context applies, the Citi PayLite instalment loans converted under the Citi PayLite Bundle Program.
Citi PayLite refers to the program under which your unbilled retail transactions are converted into instalments.
Citi PayLite Bundle refers to the program under which certain of your unbilled Eligible retail transactions are converted by Citi into Citi PayLite instalments in accordance with these Terms.
Citi FlexiBill refers to the program under which your statemented retail balances are converted into instalments.
Terms: refers to these terms and conditions.
Citi, we, us: refers to Citibank Singapore Limited.
You, your: refer to the person who applied for the Program.
Account Terms: refers to the agreement governing the Account.
Account: refers to the Citi Credit Card or Citibank Ready Credit Card, as the case may be.
Application Terms: refers to the terms, if any, found in any application for the Program.
Approved Instalment, Approved Instalments: refers to the monthly instalment amount repayable upon approval of the Program Application made by you.
CC: refers to Citi Credit Card account(s).
Citibank Instalment Programs: refers to the Citi Instalment Payment Plan, Citibank Quick Cash and such other instalment loan programs as determined by Citi.
CRC: refers to Citibank Ready Credit account.
Credit Insure: refers to Credit Insure or Credit Insure Gold which are insurance plans underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). For more information on Credit Insure/Credit Insure Gold, please visit https://www.citibank.com.sg.
EIR: the effective rate of interest applicable to the Program which may be revised by us.
Eligible retail transactions: refers to the retail transactions which are eligible for Citi PayLite Bundle Program as further set out in these terms.
Fee–based Program: refers to a 0% interest Program.
Interest-based Program: refers to a Program with monthly interest charged.
Statement of Account: refers to a monthly statement of account issued by us in respect of your Account specifying the current balance and the minimum payment due for the specified period.
Transaction Amount: refers to either Citi PayLite or Citi FlexiBill transaction amount. In the case of Citi PayLite Bundle Program, the Transaction Amount is the amount in respect of the relevant Eligible retail transaction which is converted into a Citi PayLite instalment loan.

General

1. The Program is governed by these Terms, Application Terms, and the Account Terms. We can vary these Terms including the amount of EIR and cancellation fee by providing reasonable prior notice to you.
2. The Transaction Amount for the Program is subject to your Account being in good standing as Citi may determine in its absolute discretion and is subject to review and approval by Citi.
3. Approval of the Program is subject to our discretion. Citi is entitled to reject this Program without providing any reason.
4. Approval of your Program is also subject to, amongst other things, the following conditions:
   (a) Your Transaction Amount must be for an amount not less than the minimum transaction amount, as prescribed by Citi from time to time;
   (b) The available combined credit limit in your Account, excluding any temporary credit line increase, must be sufficient to cover the Transaction Amount;
   (c) You must not be in breach of any Account Terms;
   (d) Your Account outstanding balance not exceeding 90% of the permanent combined credit limit of all your Account or such other limit as may be determined by us (Applicable for Citi PayLite and Citi FlexiBill Programs only); and
   (e) Your Account being in good standing and in this regard, you warrant that there are no changes or adverse circumstances which may materially and/or adversely affect your ability to perform or discharge your obligations under the Account Terms and/or the Program (if approved).
5. If the Program is approved, you acknowledge that if you are enrolled for Electronic Advice, the bank may send you the Confirmation Letter via email or such other communication methods as the bank may determine, in accordance with the terms and conditions governing your account.
6. The Program is not applicable to any Cash Advance, Balance Transfer, Citibank Instalment Programs and such other promotions and transactions as Citi may determine.
7. You can apply for Citi FlexiBill only once per CRC and/or per CC (if you have multiple Citi Credit Cards) in any statement month regardless of channel or amount.
8. If you have applied for Credit Insure on your Account, the Credit Insure premium rate would be computed based on the current balance (as specified in your monthly Account statement) and the outstanding Program unbilled principal amount. For more information and the terms governing your existing Credit Insure/Credit Insure Gold on your account, please refer to the Credit Insure Certificate of Nomination.
9. The tenure of each Program shall commence on the date the Program is approved.
10. The Program, including any upfront service fee and/or interest (where applicable) will not earn any rewards under any Citi loyalty programs.
11. Citi exercises no control and is not liable for any Program not successfully submitted due to disruption in this service regardless of the cause of disruption.
12. Our decision on all matters relating to this Program shall be final and no correspondence shall be entertained.

Repayment

13. The Transaction Amount shall be repaid by way of equal monthly instalments over such tenures available from time to time. We have the discretion to vary your tenure and/or the amount of each Approved Instalment with notice. The Program Approved Instalments will be billed to Account and reflected in your monthly Statement of Account. Each Approved Instalment will be reflected in your Statement of Account as a normal charge to your Account and be payable by you in accordance with the relevant Account Terms.

14. For Fee-based Program: A one-time service fee will be charged upfront upon approval of the Fee-based Program. The Approved Instalment and service fee may be varied at our discretion.
The monthly instalment shall be a fixed amount computed by:

Transaction Amount ÷ tenor [months]

Please refer to clauses 20 and 21 for further details.

15. For Interest-based Program:
(a) The Program Approved Instalment shall be a fixed amount and consists of both principal and interest where the interest component of each monthly instalment is computed by:

EIR x the outstanding Transaction Amount ÷ 12 [months];

(b) If the time between the date the Program is approved and the date of your next Statement of Account (i.e. the monthly Account statement in which your first Program Approved Instalment is to be billed) is less than 30 days, the monthly interest payable in respect of your first Program Approved Instalment will be pro-rated on a 365 days basis and on a 366 days basis in a leap year; and
(c) Interest on the Program is chargeable from the date your application for the Program is approved.

Please refer to clauses 20 and 21 for further details.

16. ***(Applicable to Citi PayLite instalment loans converted under the Citi PayLite Bundle Program only)***
For 0% interest with no service fee Citi PayLite Bundle Program:

The monthly instalment shall be a fixed amount computed by:

Transaction Amount ÷ tenor [months]*
*The first month instalment amount may be subject to rounding difference

However, interest on Citi PayLite Bundle Program is chargeable when you do not make full payment of the current balance (Total Amount Due) on your CC as set out in clause 20 below.

17. **For Program booked on CC:** Your available combined CC permanent credit limit will be progressively restored by an amount equivalent to each Approved Instalment as each Approved Instalment is paid and to the extent that actual payment is received by us.
18. **For Program booked on CRC:** Your CRC credit limit will be progressively restored by an amount equivalent to each Approved Instalment as each Approved Instalment is paid and to the extent that actual payment is received by us.
19. If you have an existing GIRO arrangement to pay the outstanding balance reflected in your Statement of Account in full, the full amount of the current balance for your Account (including the Transaction Amount set out in this Program) or the minimum amount due, as the case maybe, as reflected in your Statement of Account issued immediately before the date of your Program, will be paid via GIRO on the relevant payment due date. You accept that in this case, reversal of the Transaction Amount earlier paid in full by GIRO and your first Approved Instalment will only be reflected in the next statement cycle.
20. **For Program drawn on Citi Credit Card (CC):** We will charge the interest rate and/or fees (including any applicable upfront service fee) as disclosed at the date of availing the instalment loan which shall be applicable during its entire term and no additional fees and interest will be charged for this instalment loan, ONLY if we receive (or had received) payment in full of the current balance (Total Amount Due) stated on your monthly statement of account by the payment due date every month until you have paid all instalments.

However, if we did not receive the full payment of the current balance (Total Amount Due) as indicated in your current or previous monthly statement of account, (i) the billed monthly instalment due in current statement, and (ii) any unpaid portion of any previous monthly instalment(s) in your current Statement of Account will be subject to daily interest at (i) $3 per month, or (ii) at the prevailing interest rate as set out in the statement of account, whichever is greater. This daily interest on the instalment loan will be charged from one day after statement date till:
a. one day before the payment date of the instalment loan, if you pay the full current balance (Total Amount Due) on or before the payment due date OR
b. till the date you pay the full current balance (Total Amount Due) after the payment due

In addition, if we do not receive the full payment of the minimum amount due by the payment due date, you must also pay a monthly late payment charge at a rate(s) determined by us and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the CC Account Terms. The prevailing interest rate can be found at the back of your monthly statement of account.

For Program on your CC, please note that the instalment loan will take more than the scheduled term to pay off in full if only minimum amount due is paid on your CC.

Below is an illustration on the retail interest charge on the billed instalment amount if you do not make a full payment of the current balance by the payment due date. **(Important: Please note the example below is for illustrative purposes)**

Statement Date	15-Feb
Payment Due Date	12-Mar
Billed monthly instalment amount	S$500
Retail interest rate as set out in the statement of account	27.9%[1] p.a.

Minimum payment specified in statement of account	S$50
Payment made on 20 Feb	S$50
Interest charged on the billed monthly instalment amount ($500) from current statement date till payment date at retail interest rate 27.9%[1] p.a.	S$1.53
Remaining unpaid monthly instalment amount	S$450
Interest charged on the unpaid portion of the billed monthly instalment amount ($450) from payment date till next statement of account at retail interest rate 27.9%[1] p.a.	S$8.26
Total interest payable	S$9.79

[1] Effective 24 July 2023

21. **For Program drawn on Citibank Ready Credit (CRC):** If the relevant minimum payment amount specified in your CRC Statement of Account is not received within 30 days from the relevant payment due date, the billed monthly instalment due in current statement, and any unpaid portion of any previous monthly instalment(s) in your current statement of account is subject to daily interest at (i) S$5 per month, or (ii) the prevailing CRC interest rate as we may determine in our discretion, whichever is greater, on all Citi Instalment Programs monthly instalment amounts that are due but remain unpaid. CRC minimum payment amount refers to the minimum amount due and payable on the CRC outstanding balance which includes all transactions, interest, fees (including any applicable upfront service fee), charges, and liabilities (including any Citi Instalment Program minimum payment) due and payable to us in any month.

    In addition, if we do not receive the full payment of the minimum amount due by the payment due date, you must also pay a monthly late payment charge at a rate(s) determined by us and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the CRC Account Terms. The prevailing interest rate can be found at the back of your monthly statement of account.

    For Program booked on your CRC, please note that the instalment loan will take more than the scheduled term to pay off in full if less than minimum amount is paid on your CRC.

    Below is an illustration if you make a full payment of the minimum amount due (including all transactions, interest, fees (including any applicable upfront service fee), charges, and liabilities (including any Citi Instalment Programs minimum payment) due and payable to us in any month) by the payment due date. **(Important: Please note the example below is for illustrative purposes)**

Statement Date	20-Feb
Payment Due Date	18-Mar
Billed monthly instalment amount	S$500
Account interest rate as set out in the statement of account	22.95%[1]p.a.
Minimum payment specified in statement of account	S$500
Payment made on 15 Mar	S$500

No interest charged on the billed instalment amount ($500) since payment is received before payment due date.

[1]Effective 24 July 2023

<u>Prepayment and Termination</u>

22. This Program is not revocable by you without our prior approval.
23. If the minimum payment amount is not paid in full for two consecutive months, we have the right to immediately terminate the Program (including any Citi PayLite instalment loans converted under the Citi PayLite Bundle Program) without further notice to you and in such event, the entire outstanding unbilled Program principal amount will be billed to you in your monthly Account statement and shall be payable by you in accordance with the Account Terms.
24. The Citi PayLite Program, including the Citi PayLite instalment loans converted pursuant to the Citi PayLite Bundle Program* or the Citi FlexiBill Program cannot be pre-paid partially.

    Termination by you: The Citi PayLite Program, the Citi PayLite instalment loans converted pursuant to the Citi PayLite Bundle Program* or the Citi FlexiBill Program may be terminated or cancelled in full at any time by you provided that you call in Citiphone Banking, or such other methods we may allow from time to time, of your intention to terminate the Program and we acknowledge the same.

    Termination by us: We may also terminate or cancel in full the Citi PayLite Program, the Citi PayLite Bundle Program or any of the Citi PayLite instalment loans converted pursuant to the Citi PayLite Bundle* and the Citi FlexiBill Program, by providing reasonable prior notice to you.

Consequence of Termination: For cancellation of any Citi PayLite Program, Citi PayLite instalment loans converted pursuant to the Citi PayLite Bundle Program or Citi FlexiBill Program, the entire outstanding balance under the Program will be billed in your monthly Account statement and shall be payable by you in accordance with the Account Terms.

**To cancel the Citi PayLite Bundle Program itself (i.e. if you no longer wish to have the conversion of your unbilled Eligible retail transactions under the Citi PayLite Bundle Program), you must do so via the Citi Mobile App, or such other methods we may allow from time to time, and we must acknowledge the same. Please note that if your request for cancellation of the Citi PayLite Bundle Program is acknowledged, the Cancellation Effective Date will be determined in accordance with clause 33 of these Terms.*

25. Citi reserves the right at our absolute discretion to terminate the Program or vary, delete, add to or in any way amend these Terms in its discretion from time to time with notice.
26. Without prejudice to any of our other rights under the Account Terms, we shall be entitled to demand immediate repayment of all outstanding sums owed under the Program upon the occurrence of any one or more of the following events:-
    (a) You are in breach of any of these Terms, Application Terms or any provision of the Account Terms;
    (b) You default in the payment of any sums due under these Terms, Application Terms or the Account Terms;
    (c) Citi terminates or suspends your Account;
    (d) You terminate your Account;
    (e) You terminate this Program;
    (f) Your death, bankruptcy or other legal disability; and/or
    (g) Any provision herein is held by any judicial or competent authority to be void, voidable or otherwise unenforceable.
    The outstanding amount will be reflected as a charge in your Statement of Account and shall be payable by you in accordance with the Account Terms.

Application of Payments

27. We are entitled to apply and appropriate all payments received in such manner or order of priority we deem fit but generally, we apply payments received in respect of the Program in the following order:
    (a) For Program booked on your CC Account:
        (i) all billed and unpaid interest, fees and charges;
        (ii) all unpaid balance transfer balances, cash advances, Citibank Instalment Programs, card transactions (A) first, in any previous statements of account (B) thereafter, in the current statement of account and (C) then, such transactions not yet included in any statement of account. For each category of unpaid balances: (aa) the balances with the highest applicable interest rate will be repaid in priority to the other balances within such category; and (bb) where the interest rate applicable to any unpaid balance transfer balances within such category is the same, payments received by us will reduce the balances transferred under the latest fund transfer program (after it has been reflected in your statement of account) first, notwithstanding that you may have unpaid balance transfer balances from earlier fund transfer programs.
    (b) For Program booked on your CRC Account:
        (i) all unpaid interest and fees on any Citibank Instalment Programs;
        (ii) all unpaid principal on any Citibank Instalment Programs;
        (iii) all other unpaid interests, fees and charges;
        (iv) all unpaid principal on any Citibank balance transfer programs (the "**Unpaid Balance Transfer Balance**"), all unpaid transactions effected by you by drawing CRC cheques or by using the CRC Card, Citibank ATM/Debit Card, via GIRO or all unpaid transactions effected from your CRC account, (each an "**Unpaid Balance**" and collectively, "**Unpaid Balances**").

        In respect of the Unpaid Balances, (A) the Unpaid Balances with the highest applicable interest rate will be repaid in priority to the other Unpaid Balances; and (B) where the interest rate applicable to any Unpaid Balance Transfer Balances is the same, payments received by Citibank will reduce the balances transferred under the latest balance transfer program (after it has been reflected in your statement of account) first, notwithstanding that you may have Unpaid Balance Transfer Balances from earlier balance transfer programs.

Citi PayLite Bundle Program

The following additional terms apply if you are applying for a Citi PayLite Bundle Program.

28. Definitions
    (a) **Application Approval Date:** refers to the date when your application for the Citi PayLite Bundle Program is approved.
    (b) **Bundle Period:** refers to the monthly period starting from the day after your Statement Date to your next Statement Date provided that the first Bundle Period after your Citi PayLite Bundle Program is approved will be the period starting from the day after the Application Approval Date to your next Statement Date. Please note that for the first 36 hours after the Application Approval Date, the Bundle Period as displayed in the Citi Mobile App is tentative and subject to change due to processing time required.
    (c) **Cancellation Approval Date:** refers to the date when your request for cancellation of the Citi PayLite Bundle Program was approved by Citi.
    (d) **Cancellation Effective Date:** refers to the date when the cancellation of the Citi PayLite Bundle Program by you is effective.
    (e) **MCC or Merchant Category Code:** refers to 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.
    (f) **Posting Date:** refers to the date the transaction is received and recorded by Citi. The Posting Date may be a few days after the retail transaction date.

(g) **Statement Date:** refers to the date on which your statement was generated for the CC in respect of which you had applied for Citi PayLite Bundle Program.

(h) **Specified CC:** refers to the Citi Credit Card type that is specified/determined by Citi, at its discretion, as being eligible to participate in the Citi PayLite Bundle Program. Citi reserves the right to determine, at its discretion, which is a Specified CC.

29. You may only apply for the Citi PayLite Bundle Program on a Specified CC if you are a basic/main/primary Citi Credit cardmember of the Specified CC. Supplementary cardmembers of the Specified CC are not eligible for Citi PayLite Bundle Program. Citi reserves the right to determine, at its discretion, which is a Specified CC. All Citibank Ready Credit customers are not eligible for Citi PayLite Bundle Program unless otherwise determined by Citi.
30. All applications for Citi PayLite Bundle Program are subject to Citi's approval. Once approved, the Citi PayLite Bundle will continue unless terminated or cancelled by us or by you in accordance with these Terms.
31. Under Citi PayLite Bundle Program, you agree that Citi has the right, but not the obligation, to convert the first three (3) Eligible retail transactions each of minimum amount S$500, charged to the Specified CC in every Bundle Period, to three (3) Citi PayLite instalment loans with each Citi PayLite instalment loan having a tenure of three (3) months. You agree that this conversion will **continue on an ongoing basis** until the Citi PayLite Bundle Program is terminated/cancelled in accordance with these Terms**.** For the avoidance of doubt, each of the Citi PayLite instalment loans converted under the Citi PayLite Bundle Program is a Citi PayLite instalment loan booked to the Specified CC and each of such Citi PayLite instalment is subject to these Terms and the Account Terms. Citi will send you a confirmation letter of each Citi PayLite instalment loan that is converted.

Eligible retail transactions refer only to retail transactions charged to the Specified CC which satisfy the following criteria:

(a) The retail transaction must be a minimum of SGD500; and
(b) The retail transaction date must be after the Application Approval Date; and
(c) The retail transaction's Posting Date must be within the relevant Bundle Period; and
(d) The retail transactions are not any of the following transactions:
    (i) Merchant Country Code is Overseas (i.e. not SG or SGP);
    (ii) Transactions are made in currencies other than Singapore dollars (SGD);
    (iii) Apple Pay transactions;
    (iv) Google Pay transactions;
    (v) Samsung Pay transactions; or
    (vi) Transactions performed at establishment/businesses/merchants that fall within the following excluded Merchant Category Codes ("MCC"), please note that this list of excluded MCCs is not exhaustive and may be updated from time to time at any time by Citi at our discretion:

Category	**Excluded MCCs**	**Short Description**
Quasi Cash / Financial Services, such as but not limited to:	MCC 4829	Wire Transfer Money Orders (WTMOs)
	MCC 5960	Direct Marketing – Insurance Services
	MCC 6012	Financial Institutions – Merchandise, Services, and Debt Repayment
	MCC 6051	Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfer), Stored Value Card/Load, Travelers Cheques, and Debt Repayment
	MCC 6211	Securities – Brokers and Dealers
	MCC 6300	Insurance Sales, Underwriting and Premiums
	MCC 7523	Parking Lots, Parking Meters and Garages
	MCC 7800	Government-Owned Lotteries (US Region only)
	MCC 7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
Professional Services and Membership Organizations, such as but not limited to:	MCC 8651	Political Organizations
Government Services, such as but not limited to:	MCC 9211	Court Costs Including Alimony and Child Support
	MCC 9222	Fines
	MCC 9223	Bail and Bond Payments
	MCC 9399	Government Services (Not Elsewhere Classified)
	MCC 9405	U.S. Federal Government Agencies or Departments

Business Services, such as but not limited to:	MCC 7801	Government-Licensed Casinos (Online or Internet Gambling)
	MCC 7802	Government-Licensed Horse/Dog Racing

Please refer to Illustration A below for an example of how the conversion applies.

32. You acknowledge that you may still receive SMSes, push notifications or other forms of communication from us to convert an Eligible retail transaction under Citi PayLite Program, even if you have applied for Citi PayLite Bundle Program. You agree that in the event if you agree to proceed to convert an Eligible retail transaction under Citi PayLite Program which may impose an upfront service fee or interest charges, the Eligible retail transaction will be converted under Citi PayLite Program and not be converted under Citi PayLite Bundle Program.
33. Without prejudice to clause 24 above, any request to cancel the Citi PayLite Bundle Program itself* (i.e. if you no longer wish to have the conversion of your unbilled Eligible retail transactions under the Citi PayLite Bundle Program), must be done by you via the Citi Mobile App, or such other methods we may allow from time to time, and we must acknowledge the same. If the cancellation request is acknowledged, the Cancellation Effective Date will depend on whether there were any Eligible retail transactions that were converted for the Bundle Period prior to the Cancellation Approval Date:
    (a) If there were no converted Eligible retail transactions for such Bundle Period prior to the Cancellation Approval Date, the Cancellation Effective Date will be the same as the Cancellation Approval Date. Please refer to illustration C below; or
    (b) If there was one or more converted Eligible retail transaction(s) for such Bundle Period prior to the Cancellation Approval Date, then the Cancellation Effective Date will be <u>one (1) day after</u> the end of such Bundle Period. Please refer to illustration B below.

    **For cancellation/termination of any of the Citi PayLite instalment loans converted pursuant to the Citi PayLite Bundle Program, please refer to clause 24 above.*
34. The awarding of any miles/points/cash back/other rewards currency in respect of any retail transaction charged to your Specified CC is governed by the relevant cardmember's agreement of such Specified CC. For the avoidance of doubt, no additional miles/points/cash back/other rewards currency will be accorded in respect of any Eligible retail transaction under the Citi PayLite Bundle Program.

<u>Illustrations relating to Citi PayLite Bundle Program</u>

Important: Please note that the following are for illustrative purposes only and not intended to be relied on. The illustrations are not meant to cater for all scenarios. All illustrations are based on the assumption that the cardmember has successfully applied for a Citi PayLite Bundle on the Specified CC and that the only retail transactions a cardmember has charged to the Specified CC is reflected in the relevant illustration.

<u>Application</u>

A. Below is an illustration if a cardmember has successfully applied for the Citi PayLite Bundle Program.

	Will the retail transaction be converted into Citi PayLite instalment loan under the Citi PayLite Bundle Program?
Statement Cycle: 8th of every month	
Application Approval Date: 21-Mar	
Upcoming Statement Cycle: 8-Apr	
Current Bundle Period: 22-Mar to 8-Apr	
Retail transaction of S$500 made on 20-Mar with a Posting Date of 21-Mar	No; the retail transaction date (20-Mar) must be after the Application Approval Date (21-Mar). This is not an Eligible retail transaction.
Retail transaction of S$500 made on 22-Mar with a Posting Date of 22-Mar and such retail transaction does not fall under clause 31(d)(i) to (vi) above.	Yes; the retail transaction date (22-Mar) is later than the Application Approval Date (21-Mar) and the Posted Date falls within the Current Bundle Period. This is an Eligible retail transaction.

Cancellation

B. Below is an illustration if a cardmember has requested to cancel the Citi PayLite Bundle Program which was approved and such cardmember has at least one Eligible retail transaction converted to a Citi PayLite instalment loan, pursuant to the Citi PayLite Bundle Program, in the Bundle Period prior to the Cancellation Approval Date. As such, the Cancellation Effective Date will be one (1) day after the end of the cardmember's Current Bundle Period.

	Will the retail transaction be converted into Citi PayLite instalment loan under the Citi PayLite Bundle Program?
Statement Cycle: 8th of every month	
Application Approval Date: 21-Mar	
Upcoming Statement Cycle: 8-Apr	
Current Bundle Period: 22-Mar to 8-Apr	
Date that cancellation request was made: 23-Mar	
Cancellation Approval Date: 23-Mar	
Cancellation Effective Date: 9-Apr	
Retail transaction with a Posting Date of 22-Mar	Yes; Cancellation Effective Date will be 9-Apr.
Retail transaction with a Posting Date of 8-Apr	Yes; Cancellation Effective Date will be 9-Apr.
Retail transaction with a Posting Date of 9-Apr	No; Cancellation Effective Date is 9-Apr.

^ *Assume that the retail transaction dates are all after Application Approval Date and customer has not fully utilized the Citi PayLite Bundle.*

C. Below is an illustration if a cardmember has requested to cancel the Citi PayLite Bundle Program which was approved and such cardmember does not have any transactions converted to a Citi PayLite instalment loan, pursuant to the Citi PayLite Bundle Program, in the Bundle Period prior to the Cancellation Approval Date. As such, the Cancellation Effective Date will be the same as the Cancellation Approval Date.

	Will the retail transaction be converted into Citi PayLite instalment loan under the Citi PayLite Bundle Program?
Statement Cycle: 8th of every month	
Application Approval Date: 21-Mar	
Upcoming Statement Cycle: 8-Apr	
Current Bundle Period: 22-Mar to 8-Apr	
Date that cancellation request was made: 23-Mar	
Cancellation Approval Date: 23-Mar	
Cancellation Effective Date: 23-Mar	
Retail transaction with a Posting Date of 23-Mar (Assuming that cancellation was done before Eligible retail transaction was posted)	No; Cancellation Effective Date will be immediate.
Retail transaction with a Posting Date of 24-Mar	No; Cancellation Effective Date is 23-Mar.

^ *Assume that the retail transaction dates are all after Application Approval Date*

Important: Please retain a copy of these Terms for your reference