

Citi Wealth and Protection Flash Deal Part 2 2023 (“Promotion”)

The Citi Wealth and Protection Flash Deal Part 2 promotion (the “**Promotion**”) is available from 28 August to 3 September 2023 (both dates inclusive) (the “**Promotion Period**”). By participating in this Promotion, **Eligible Customers** (as defined in Clause 1(c) below) agree to be bound by these terms and conditions.

1. Definitions

- a) “**Citi**” or “**Citibank**” refers to Citibank Singapore Limited.
- b) “**Travel Insurance**” refers to a DirectAsia TripSaviour single or annual trip travel insurance policy.
- c) “**Eligible Customer**” refers to an individual who currently meets all of the below criteria until the fulfilment of the Prize:
 - (i) is an existing Citi customer who holds at least one valid (i.e. not suspended, cancelled and/ or terminated) primary credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards) OR is a primary/main account holder with a relationship in Citi Plus, Citibank, Citi Priority, Citigold or Citigold Private Client;
 - (ii) receives an invitation to participate in this Promotion directly from Citibank via the Flash Deal banner or Push Notification on the Citi Mobile® App during the Promotion Period. In this connection, public post(s) on Citi Singapore’s Facebook at www.facebook.com/CitiSingapore (“Citi Singapore’s Facebook page”) or Citi’s Singapore’s Instagram at www.instagram.com/citisingapore (“Citi Singapore’s Instagram account”) is not, and should not be construed as, an invitation to participate in the Promotion;
 - (iii) is residing in Singapore with a Singapore residential address;
 - (iv) is not an employee of Citibank and its affiliate;
 - (v) is not a U.S. Person. “U.S. Persons” refers to United States (“U.S.”) Citizens, U.S. Residents, U.S. Green Card holders or clients with a U.S. mailing address, U.S. telephone number, are not eligible for all Campaigns. 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 2 preceding calendar years. Please note that the bank’s definition 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.
- d) “**Prize**” refers to a S\$10 GrabGifts voucher code to be awarded to the first 100 Eligible Customers who fulfill the Qualifying Conditions. The Prize will be in the form of a GrabGifts voucher code and is subject to the following conditions:
 - i) Valid for use on one of the following Grab services:
 - o GrabTransport, except GrabHitch and GrabShuttle
 - o GrabFood;
 - o GrabMart; and
 - o GrabExpress
 - ii) Valid on the latest Grab app versions in Singapore only.
 - iii) A successful redemption is only made upon checkout on Grab’s platform.
 - iv) Valid for 6 months from the date of issuance.
 - v) Must be redeemed within the stipulated period.
 - vi) No extension of Prize validity is allowed.
 - vii) Voucher cannot be applied on the Small Order Fee and Platform Fee.
 - viii) Voucher is non-transferable, non-refundable, and non-exchangeable for cash/credit-in-kind.

- ix) The voucher may be used in conjunction with other promotions, discounts or vouchers unless otherwise indicated.
- x) Any unconsumed value shall be forfeited.
- xi) Grab reserves the right, at their reasonable discretion, to vary, add to or delete the Voucher terms and/or terminate the Voucher at any time.
- xii) Please visit Grab's help centre (<https://help.grab.com/passenger/en-sg/>) to report any promo code issue, or for any questions related to GrabGifts.
- xiii) For Grab's full terms and conditions and applicable definitions, please visit (<https://help.grab.com/passenger/en-sg/>).

2. Promotion Mechanics

- a) Eligible Customers may participate in the Promotion by fulfilling all the below conditions ("**Qualifying Conditions**"):
 - (i) click on the "Citi Wealth and Protection Flash Deal Part 2" banner on the Citi Mobile® App within the Promotion Period;
and
 - (ii) purchase a Travel Insurance within the Promotion Period via the "Get More" tab on the Citi Mobile® App.
- b) The first 100 Eligible Customers who meet the Qualifying Conditions will each receive a maximum of one (1) Prize each during the Fulfillment Period. Each Eligible Customer is only entitled to receive one (1) Prize under this Promotion, regardless of the number of Travel Insurance policies purchased.
- c) By participating in the Promotion, participants agree to grant Citibank consent in sending Push Notifications pertaining to the Promotion to him/her.
- e) Unless otherwise stated, this Promotion is not valid with any other discounts, privileges, promotions or redemptions. The Promotion is valid in conjunction with the ongoing promotion for DirectAsia TripSaviour offered by Citibank Singapore (if any). Please visit (<https://www.citibank.com.sg/insurance/travel-insurance>) for more details on the DirectAsia TripSaviour promotion.

3. Prize Fulfilment

- a) Subject to Clause 3(b) below, Citibank will send the Eligible Customer a Push Notification containing redemption details of the Prize within 16 weeks from the end of the Promotion Period.
- b) The Prize will only be available on the Citi Mobile® App and Eligible Customers will be required to log in to retrieve the Prize from the Push Notification Inbox on the Citi Mobile® App.
- c) Any failure to redeem the Prize during the time period specified by Citibank will lead to forfeiture of the Prize and no extensions will be entertained.
- d) The Prize is non-exchangeable and not redeemable for cash.



- e) Citibank will not be responsible for the non-receipt of Push Notification. Any Push Notifications that are not received or have been deleted by the Customer cannot be resent.
- f) Eligible Customers are required to have access to their Citi Mobile® App and have both in-app and device level Push Notifications enabled to retrieve the Prize. No other form of notification and fulfilment will be provided. Citibank will not be responsible for any non-receipt of such Push Notifications if the Eligible Customer has not so enabled their Push Notifications on his/her Citi Mobile® App.
- g) Eligible Customers may refer to (<https://www.citibank.com.sg/MOB>) for details on downloading and navigating the Citi Mobile® App.
- h) This Promotion and Prize shall not be transferrable to any other Citi customers.

4. General Terms and Conditions

- a) Citi reserves the right to determine at our discretion whether a customer is an Eligible Customer or has met all of the Qualifying Conditions.
- b) Citibank reserves the right at its reasonable discretion to terminate or amend the Promotion 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, without having to give any prior notice.
- c) 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.
- d) Citibank shall not be liable in any way to any Eligible Customer for any loss or damage or expense arising out of or in connection with the Promotion, including without limitation, from any late or non-receipt of Push Notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.

Citibank's decision on all matters relating to the Promotion 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 promotional material relating to the Promotion, these terms and conditions will prevail.

- e) This Promotion is solely offered and sponsored by Citibank. Any merchants that are listed in these terms and conditions have no agreement or affiliation with and have not endorsed Citibank in relation to this Promotion. All queries relating to the Promotion should be directed to Citibank.

Important Insurance Disclosures



The products and services mentioned above are not offered to individuals' resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, or New Zealand. This webpage is not, and should not be construed as, an offer, invitation, or solicitation to buy or sell any of the products and services mentioned herein to such individuals. The above is provided for general information only and is not a contract of insurance. For the full details of the terms, conditions, and exclusions, please refer to the respective insurer's policy Terms and Conditions.