



**Important revisions to the Citi M1 Platinum Visa Citi M1 Rebate – The Cash Rebate Program  
(Effective 24 October 2024)**

Effective **24 October 2024**, the Citi M1 Platinum Visa Citi M1 Rebate – The Cash Rebate Program will be revised to:

<b>Categories</b>	<b>Current Card Benefits (Posting Date<sup>^</sup> from now until 23 October 2024)</b>	<b>New Card Benefits (Posting Date<sup>^</sup> from 24 October 2024)</b>
<b>Entertainment* [NEW]</b>	No Bonus Citi M1 Rebate	4.7% Bonus Citi M1 Rebate on eligible Entertainment spend  <b>Capped</b> at S\$60 Bonus Citi M1 Rebate per statement month
<b>M1 Telco Bill**</b>	<b>M1 Recurring Charges</b>	
	Up to 9.7% Bonus Citi M1 Rebate on M1 Recurring Charges depending on total retail spend: <ul style="list-style-type: none"><li>• S\$0 to S\$300/month in total spend – 0.2% Bonus Citi M1 Rebate</li><li>• S\$300 to S\$600/month in total spend – 2.7% Bonus Citi M1 Rebate</li><li>• Minimum S\$600 in total spend – 9.7% Bonus Citi M1 Rebate</li></ul> Capped on the first S\$300 worth of M1 Recurring Charges	2.7% Bonus Citi M1 Rebate on M1 Recurring Charges  <b>Capped</b> on the first S\$300 worth of M1 Telco Bill Charges
	<b>M1 MAXX</b>	
	No Bonus Citi M1 Rebate	2.7% Bonus Citi M1 Rebate on M1 Maxx Charges  <b>Capped</b> on the first S\$300 worth of M1 Telco Bill Charges
<b>M1 Shop Spends</b>	0.7% Bonus Citi M1 Rebate on in-store purchases at M1 Shops	2.7% Bonus Citi M1 Rebate on in-store purchases at M1 Shops
<b>Base Earn Rate</b>	0.3% Citi M1 Rebate	0.3% Citi M1 Rebate

<sup>^</sup>Posting date refers to the date the transaction is received by the card issuer. Merchants may make a settlement a few days after the transaction has been made so posting date may be a few days later than transaction date (i.e. date when a purchase is made). As such, the bank has no control over when the merchant records the transaction. Citi M1 Rebate computation is based on the posting date of the transactions.



\*Entertainment transactions refer to transactions which bear the following Merchant Category Codes:

<b>Entertainment*</b>	<b>Merchant Category Code</b>	MCC 4899 - Cable, Satellite, and Other Pay Television and Radio Services MCC 5815 - Digital Goods: Books, Movies, Music MCC 7829 - Motion Picture and Video Tape Production and Distribution MCC 7832 - Motion Picture Theaters MCC 7922 - Theatrical Producers (Except Motion Pictures), Ticket Agencies
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\*\*M1 Telco Bill transactions refer to transactions which bear the following Merchant Descriptions and Merchant Category Codes:

<b>M1 Telco Bill**</b>	<b>Merchant Description</b>	M1 LIMITED - RECURRIN* M1 - DIGITAL BILL PAYMENT* M1LTD RECURRIN* MOBILEONE LTD - RECURRIN* M1 MAXX*
	<b>AND</b>	
	<b>Merchant Category Code</b>	MCC 4814 - Telecommunication Services including but not limited to prepaid phone services and recurring phone services

Further, there will be a delay in the crediting of Bonus Citi M1 Rebate earned on the first S\$300 worth of M1 Recurring Charges which are posted to your Citi M1 Platinum Visa Card from the day after the last statement cycle date to 23 October 2024. Such Bonus Citi M1 Rebate will be credited to your Citi M1 Platinum Visa Card account by 31 December 2024 (instead of by 31 October 2024).

In connection with the foregoing, the Citi M1 Platinum Visa Cardmember's Agreement [www.citibank.com.sg/producttncs](http://www.citibank.com.sg/producttncs) and the relevant other communication will be amended accordingly.

For additional details, please refer to the Frequently Asked Questions (FAQ) below.

### Frequently Asked Questions (FAQ)

#### 1. When is the effective date of the new Citi M1 Platinum Visa Citi M1 Rebate - The Cash Rebate Program?

The new Citi M1 Platinum Visa Citi M1 Rebate - The Cash Rebate Program will be effective on 24 October 2024. Hence, Citi M1 Rebate for transactions posted on or after 24 October 2024 will be accorded according to the new Citi M1 Platinum Visa Citi M1 Rebate- The Cash Rebate Program.

#### 2. Where can I earn Bonus Citi M1 Rebate for Entertainment transactions?

To earn Bonus Citi M1 Rebate on Entertainment, you must spend at merchant establishments with the following Merchant Category Codes:

- MCC 4899 - Cable, Satellite, and Other Pay Television and Radio Services
- MCC 5815 - Digital Goods: Books, Movies, Music
- MCC 7829 - Motion Picture and Video Tape Production and Distribution
- MCC 7832 - Motion Picture Theaters
- MCC 7922 - Theatrical Producers (Except Motion Pictures), Ticket Agencies



Please be informed that the 4.7% Bonus Citi M1 Rebate on eligible Entertainment spend is capped at S\$60 Bonus Citi M1 Rebate per statement month.

**3. Is there a CAP to the Citi M1 Rebate earned from M1 Telco Bill transactions?**

Yes, 2.7% Bonus Citi M1 Rebate is capped on the first S\$300 worth of M1 Telco Bill Charges.

**4. What happens to the Bonus Citi M1 Rebate for M1 Recurring Charges posted before 24 October 2024?**

There will be a delay in the crediting of Bonus Citi M1 Rebate earned on the first S\$300 worth of M1 Recurring Charges which are posted to your Citi M1 Platinum Visa Card from the day after the last statement cycle date to 23 October 2024. Such Bonus Citi M1 Rebate will be credited to your Citi M1 Platinum Visa Card account by 31 December 2024 (instead of by 31 October 2024).

For example, if your statement cycle date falls on 25 September 2024, the Bonus Citi M1 Rebate earned on the first S\$300 worth of M1 Recurring Charges posted to the Citi M1 Platinum Visa Card from 26 September 2024 to 23 October 2024 will only be credited to your Citi M1 Platinum Visa Card account by 31 December 2024 (instead of by 31 October 2024).

**5. I would like to close the Citi M1 Platinum Visa Card, can I request for the Bonus Citi M1 Rebate (referred to in FAQ Question 4) to be credited to me earlier?**

Please contact our CitiPhone hotline from 8am to 8pm and we will do our best to assist you.

**6. What is the difference between transaction date and posting date?**

Transaction date refers to the date when a purchase is made.

Posting date refers to the date the transaction is received by the card issuer. Merchants may make a settlement a few days after the transaction has been made so posting date may be a few days later than the transaction date. As such, the bank has no control over when the merchant records the transaction.

The Citi M1 Rebate computation is based on the posting date of the transactions.

**7. What is a Merchant Category Code (MCC) and who determines the classification?**

A Merchant Category Code (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's activity. Unless Citibank is the merchant acquiring bank, Citibank does not determine the merchant's MCC.