



Citi PayAll
1.75 Miles Promotion Terms and Conditions
07 October 2024 – 28 February 2025

By participating in Citi PayAll 1.75 Miles Promotion (“**1.75 Miles Promotion**”) participants shall be deemed to have read, understood and accepted these Terms and Conditions.

Terms and Conditions

1. Definitions:

- a. “**Citi**” or “**Citibank**” means Citibank Singapore Limited.
- b. “**Promotion**” refers to the Citi PayAll 1.75 Miles Promotion.
- c. “**Promotion Period**” refers to the period commencing from **07 October 2024 – 28 February 2025** (both dates inclusive) during which time the Citi PayAll Qualifying Spend and Qualifying Conditions (as defined in Clause 2) must be met.
- d. “**Citi PayAll**” refers to the Citi PayAll Service and its applicable “Citi PayAll Service Terms and Conditions” applies, detailed copy of terms and conditions can be found [here](#). Unless otherwise defined, all capitalized terms herein bear the same meaning as in the Citi PayAll Service Terms and Conditions.
- e. “**Eligible Card Account**” refers to an account which an Eligible Cardmember maintains with Citibank in respect of the Eligible Card.
- f. “**Eligible Cardmember**” refers to an individual who currently holds an Eligible Card as a main cardholder (i.e., supplementary cardholders are not eligible to participate in this Promotion and any spend by supplementary cardholders will not be considered).
- g. “**Citi PayAll Payment Registration Date**” refers to the date which the Citi PayAll payment is setup. It must fall within the Promotion Period from **07 October 2024 – 28 February 2025** to qualify.
- h. “**Citi PayAll Qualifying Spend**” refers to the Eligible Cardmember’s successful setting up and successful charging of Citi PayAll payment using the payment of fee option* where the Citi PayAll Payment Registration Date of such payment must be within the Promotion Period and the charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be **on or before 06 March 2025**.

**Please note that if a customer selects the service fee option “Enjoy Citi PayAll with Zero fees (No rewards will be earned for this option)”, this payment option will not be considered as Citi PayAll Qualifying Spend.*

The “Enjoy Citi PayAll with Zero fees” fee option here refers to the use of Citi PayAll product without having the customer incur an additional fee for the transaction made. The customer will only be paying the amount in the transaction but will not be receiving any other rewards e.g. base points/miles or additional bonus points/miles.

- i. “**Miles**” refers to Citi Miles that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.

- j. "Points", "ThankYou Points" or "TYP" refers to the Citi ThankYou Points that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.
- k. "Bonus Points/Miles" or "Bonus Points" or "Bonus TYP" or "Bonus Miles" refers to the additional Citi ThankYou Points or Citi Miles that an Eligible Cardmember can earn for up to S\$150,000 charged via Citi PayAll on only **ONE** Eligible Card during the Promotion Period. Miles are calculated based on a conversion rate of 2.5 ThankYou Points equals to 1 mile. Actual conversion rate may differ at the time of conversion.

2. Qualifying Conditions

| Citi PayAll – 1.75 Miles Promotion Qualifying Conditions | | | |
|--|-----------------------|----------------------|-----------------------|
| Promotion Summary Table | | | |
| Eligible Card Type | Spend Amount | a. Base Points/Miles | b. Bonus Points/Miles |
| Citi ULTIMA Card | < S\$5,000 | ✓ | ✗ |
| Citi Prestige Card | S\$5,000 – S\$150,000 | ✓ | ✓ |
| Citi PremierMiles Card | | | |
| Citi Rewards Card | > S\$150,000 | ✓ | ✗ [^] |

Note:
[^]Please note that the aggregate amount of Bonus Points/Miles earned will be capped at the first S\$150,000 charged via Citi PayAll on only ONE Eligible Card during the Promotion Period.

2a & 2b: Bonus Points/Miles Qualifying Conditions

"Eligible Card" refers to one of the Credit Cards issued by Citibank as below:

- Citi ULTIMA Card
- Citi Prestige Card
- Citi PremierMiles Card
- Citi Rewards Card

Eligible Cardmembers who fulfill all the following Qualifying Conditions in accordance with these terms shall receive the Total (Base + Bonus) Points/Miles of 1.75 Miles per S\$1 charged (1.75 mpd) when Eligible Cardmember charges a minimum of S\$5,000 in Citi PayAll Qualifying Spend on **ONE Eligible Card** during the Promotion Period. Please note that the qualifying spend of S\$5,000 does not include the service fee amount charged.

Notwithstanding the number of Eligible Cards that the Eligible Cardmember charges the minimum sum of S\$5,000 in Citi PayAll Qualifying Spend to, the Bonus Points/Miles will only be awarded to **ONE Eligible Card**, and the earning of Bonus Points/Miles on that Eligible Card will be capped at the first S\$150,000 charged. You may refer to Illustration 1.

Illustration 1: Base and Bonus Points/Miles earned with this promotion for each card type

| Eligible Card | Points/Miles earned under this Promotion (Cap^ applies) | | Total (Base + Bonus) Points/Miles earned under this Promotion (Cap^ applies) |
|------------------------|--|----------------------------------|---|
| | Base Points/Miles Earned | Bonus Points/Miles Earned | |
| Citi ULTIMA Card | 4 Points per S\$1 charged | 0.375 Points per S\$1 charged | 4.375 Points (1.75 Miles) per S\$1 charged |
| Citi Prestige Card | 3.25 Points per S\$1 charged | 1.125 Points per S\$1 charged | |
| Citi PremierMiles Card | 1.2 Miles per S\$1 charged | 0.55 Miles per S\$1 charged | |
| Citi Rewards Card | 1 Point per S\$1 charged | 3.375 Points per S\$1 charged | |

Note:

^Please note that the aggregate amount of Bonus Points/Miles earned will be capped at the first S\$150,000 charged via Citi PayAll on only ONE Eligible Card during the Promotion Period.

Illustration 2: Customers who spend on multiple Eligible Cards during the Promotion Period will receive their rewards as per the below 3 scenarios:

The scenarios below serve to illustrate which card will be referenced as the qualifying spend, which has an impact on Bonus Points/Miles.

| Scenario | Rewards as per qualifying spend |
|---|--|
| <p>Scenario 1: Customer did not hit the minimum spend of S\$5,000 on 1 Eligible Card:</p> <p>Customer A spent S\$4,000 on Citi PremierMiles Card and S\$1,000 on Citi Rewards Card during promotion period</p> | <p>Customer will only be rewarded with Base Points/Miles on both Citi PremierMiles Card and Citi Rewards Card. He/she will not be rewarded with Bonus Points/Miles as the minimum spend of S\$5,000 on ONE Eligible Card was not met.</p> |
| <p>Scenario 2: Customer hit the minimum spend of S\$5,000 across Eligible Cards:</p> <p>Customer B spent S\$10,000 on Citi PremierMiles Card and S\$8,000 on Citi Prestige Card during promotion period</p> | <p>Total (Base + Bonus) Points/Miles of 1.75 Miles per S\$1 charged (1.75 mpd) will be rewarded to Citi PremierMiles Card only as this is the card with the most accumulated spend (S\$10,000). The qualifying campaign spend will be only counted towards the Citi PremierMiles card.</p> <p>The S\$8,000 on Citi Prestige Card will only earn Base Points/Miles but not the Bonus Points/Miles.</p> |
| <p>Scenario 3: Customer hit the same minimum spend of S\$5,000 on both Eligible Cards:</p> <p>Customer C spent S\$5,000 on Citi ULTIMA Card and S\$5,000 on Citi Prestige Card during promotion period</p> | <p>Total (Base + Bonus) Points/Miles spend of S\$5,000 will be rewarded to 1 Eligible Card despite both Eligible Cards meeting the minimum spend of \$5,000. In this case, it will be rewarded to the Eligible Card with the highest priority that is up to Citi's discretion as follows:</p> <p><u>Priority of fulfilment based on the Card Types when there is equal amount spend (in descending order):</u></p> <ol style="list-style-type: none"> 1. Citi ULTIMA Card |

2. Citi Prestige Card
3. Citi PremierMiles Card
4. Citi Rewards Card

In this case, Citi ULTIMA Card spend of \$5,000 will earn Total (Base + Bonus) Points/Miles, while the Citi Prestige Card will only earn Base Points/Miles.

Qualifying Payment Setup Date(s) and Charged Date(s) on Eligible Card

Please note that to qualify for the **Promotion**, the Citi PayAll Payment Setup Date(s) and Payment Charged Date(s) must both fall within the **Promotion Period**.

The Citi PayAll Payment Setup Date is the date on which the payment is setup and the Payment Charged Date is the date where charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be **on or before 06 March 2025**.

For the avoidance of doubt, if the **Eligible Cardmember** cancels the Citi PayAll Payment Setup(s) prior to the completion of the respective payments and/or if the Citi PayAll Payment Setup(s) made during the **Promotion Period** are reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the **Bonus Points/Miles** or debit the value of the **Bonus Points/Miles** from the **Eligible Card** account.

Illustration 3: Payment Setup Scenarios

| <i>Citi PayAll Payment Setup Date</i> | <i>Date that Citi PayAll payment is charged to the Eligible Card</i> | <i>Is this a Citi PayAll Qualifying Spend?</i> |
|---------------------------------------|--|--|
| 07 October 2024 | 25 October 2024 | Yes |
| 28 February 2025 | 10 March 2025 | <i>No, because the Citi PayAll payment was not charged to the Eligible Card on or before 06 March 2025</i> |
| 06 March 2025 | 15 March 2025 | <i>No, because the Citi PayAll Payment Setup date did not fall within the Promotion Period 07 October 2024 – 28 February 2025</i> |

3. Bonus Points/Miles Fulfilment

Fulfilment Timelines

- i. The **Bonus Points/Miles** will be credited to the Eligible Card within twelve (12) weeks from the end of the Qualifying Period if the Qualifying Criteria in respect of the **Bonus Points/Miles** has been satisfied provided that Citibank may extend the date of crediting with notice.
- ii. An **Eligible Cardmember** will not be entitled to receive the fulfilment of **Bonus Points/Miles** for any of the following reasons:
 - a) the Eligible Cardmember's Card or any of the Eligible Cardmember's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Cardmember 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 Cardmember or for any reason whatsoever) at any time during the Promotion Period, Qualifying Period or before or at the time of the fulfilment of the Bonus Points/Miles; or any time after the Promotion Period up to and including the time of fulfillment of the relevant Bonus Points/Miles; or

- b) if Citibank is of the opinion that the Eligible Cardmember 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
 - c) for any reason which Citibank determines in its discretion that the Eligible Cardmember should not be entitled to receive the Bonus Points/Miles, such discretion to be exercised reasonably.
- iii. This **Promotion** offer shall not be transferrable to any other Citi customers during said **Promotion Period**.
 - iv. In the event that the Eligible Cardmember has made a spend to Citi PayAll on his/her Eligible Card within the Promotion Period but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected/unsuccessful for whatsoever reason, Citibank reserves the right to forfeit/clawback, whether fully or partially, the Bonus Points/Miles earned under this Promotion.
 - v. For the usage of digital credit card, there are limitations to the number of transactions an Eligible Cardmember can charge to his/her Citibank digital credit card as well as the amount per transaction prior to activation of the physical credit card. Due to the limitations in the number of transactions and amount per transaction, PayAll transactions may be rejected in such circumstances. In the event, if his/her PayAll transaction on the digital card is rejected/ unsuccessful, they will not be considered as part of the Eligible PayAll Transactions.
 - vi. 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. 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.
 - vii. The use and redemption of Citi ThankYou points is governed by the Citibank ULTIMA Cardmember's Agreement (for Citi ULTIMA Card), the Citibank Prestige Cardmember's Agreement (for Citi Prestige Card), the Citi Rewards Card Cardmember's Agreement (for Citi Rewards Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
 - viii. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Card) which is available at www.citibank.com.sg.
 - ix. Citibank has the right to debit from the Eligible Cardmember's account, even if such debiting will cause the Eligible Cardmember's account to go into a negative rewards balance, any miles already credited to such card account in respect of any refunded, cancelled or disputed Eligible Transactions or in the event that Citibank had erroneously credited these into the Eligible Cardmember's account.
 - x. Strictly no gaming of this promotion is allowed (for example if the transactions are not genuine transactions and conducted for the main purpose of gaining Citi ThankYou Points or Citi Miles) and Citibank's decision/determination on whether gaming of this promotion has occurred is final and binding.
 - xi. Citibank shall not be liable in any way to any Eligible Cardmember 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 SMS, Push Notification or other form of communication, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
 - xii. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction qualifies as Qualifying Spend, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Bonus Points/Miles already credited at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed Eligible Transaction or where there has been a

wrongful fulfilment of Bonus Points/Miles to an Eligible Cardholder, including debiting the Bonus Points/Miles from the Eligible Card account.

- xiii. 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.
- xiv. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.