



Citi PremierMiles Card Spend and Win Campaign Terms and Conditions
12 September 2024 to 31 December 2024

1. Definitions

- a. **"Citi"** or **"Citibank"** refers to Citibank Singapore Limited.
- b. **"Eligible Card"** refers to Singapore Issued Citi PremierMiles Card.
- c. **"Eligible Cardmember"** refers to an individual who:
 - i. has held the Eligible Card as a main cardmember during the Campaign Period;
 - ii. is residing in Singapore with a Singapore residential address; and
 - iii. is not a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. 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 preceding calendar years.
- d. **"New Customer"** refers an individual who:
 - i. have applied for the Singapore Issued Citi PremierMiles Card during the Campaign Period and your application must be approved and successfully opened within 30 days from the date of application;
 - ii. do not have any existing Citi Credit Card (as a main cardmember) Account ("Account") at the time of your application; and
 - iii. do not previously own a Citi Credit Card (as a main cardmember) that was terminated/closed in the last twelve (12) months prior to your application; and
 - iv. do not have any pending applications for Citi Credit Card (as a main cardmember).
- e. **"Campaign"** refers to the Citi PremierMiles Card Spend and Win Campaign.
- f. **"Campaign Period"** refers to the period commencing on 12 September and ending on 31 December 2024 (both dates inclusive).
- g. **"Local Currency Spend"** refers to a Retail Purchase denominated in Singapore Dollars.
- h. **"Foreign Currency Spend"** refers to a Retail Purchase denominated in a currency other than Singapore Dollars.
- i. **"Minimum Spend"** refers to a minimum spend of S\$5,000 on any Retail Purchase which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/disputed/unauthorised/fraudulent retail purchases, (iii) Quick Cash and other instalment loans, (iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes, (v) bill payments made using the Eligible Card as a source of funds, (vi) late payment fees and (vii) any other form of service/ miscellaneous fees (viii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.

Any Minimum Spend on any supplementary card(s) shall be consolidated under the main Eligible Cardmember's account.

- j. **"Retail Purchase"** refers to purchase of any goods or services by the use of the card and may, at our reasonable discretion and with reasonable notice, include or exclude any card transaction as may be determined by Citi.
- k. **"Qualifying Spend"** means Retail Purchase charged to an Eligible Card which does not arise from any:
 - i. annual fees, interest charges, late payment charges, GST, cash advances, instalment/easy/extended/equal payment plans, preferred payment plans, balance transfers, cash advances, quasi-cash transactions, all fees charged by Citibank or third party, miscellaneous charges imposed by Citibank (unless otherwise stated in writing by Citibank);
 - ii. funds transfers using the card as source of funds;
 - iii. bill payments (including via Citibank Online or via any other channel or agent);
 - iv. payments to educational institutions;
 - v. payments to government institutions and services (including but not limited to court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases);
 - vi. payments to insurance companies (sales, underwriting, and premiums);
 - vii. payments to financial institutions (including banks and brokerages);
 - viii. payments to non-profit organizations;
 - ix. betting or gambling (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
 - x. any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts;
 - xi. transit-related transactions;
 - xii. transactions performed at establishments/businesses/merchants that fall within an excluded Merchant Category or a merchant that has been excluded by the bank, as sent out in www.citibank.com.sg/rwdexcl (this list of excluded Merchant Categories or merchants may be updated from time to time at our discretion and Eligible Cardmembers shall refer to this list for any updates).

Any Qualifying Spend charged to a supplementary cardmember of an Eligible Card will be added to the Main cardmember's Qualifying Spend on his / her main Eligible Card.

- l. **"Qualifying Criteria"** refers to the criteria set out in clause 2 below.
- m. **"Prize"** refers to 500,000 Citi Miles. The Prize will be credited to the Winners' Eligible Card account by 28 February 2025.

2. Campaign Mechanics

- a. Only Eligible Cardmembers with Minimum Spend met during the Campaign Period qualifies for the Campaign.
- b. Draw Chances to win the Prize will be allocated to Eligible Cardmembers based on the following:
 - i. One (1) Draw Chance will be allocated for every S\$100 Qualifying Spend in Local Currency charged to the Eligible Card during the Campaign Period.
 - ii. Two (2) Draw Chances will be allocated for every S\$100 Qualifying Spend in Foreign Currency charged to the Eligible Card during the Campaign Period.
- c. Ten (10) Draw Chances will be allocated to every New Customer during the Campaign Period.

Illustration:

Transaction Date	Your Spend Transacted at	Local / Foreign Currency Spend	Your Spend	Qualifying Spend	No. of Draw Chances
20 September	SINGAPORE AIRLINES	Local	\$3,000	Yes	30
5 October	AIA SINGAPORE	Local	\$700	No	0
18 November	CANTON PARADISE	Local	\$155	Yes	1
20 December	UBER	Foreign	\$105	Yes	2
31 December	GALERIES LAFAYETTE	Foreign	\$2,000	Yes	40
Minimum Spend Accumulated during Campaign Period			\$5,960	Total Chances	73
New Customer – Successful Eligible Card Account opened during Campaign Period					10
Total chances accumulated					83

- d. For the avoidance of doubt, the Minimum Spend and/or Qualifying Spend will be determined by “spend date” which is the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Campaign.
- e. In the event that the Eligible Cardmember has accumulated the Minimum Spend and/or Qualifying Spend on his Eligible Card within the Campaign Period, but has some of his/her transactions made during the Campaign Period reversed/refunded/rejected, Citibank reserves the right to forfeit the Prize.
- f. Eligible Cardmembers who meet the Qualifying Criteria will stand a chance to win a Prize. A total of 10 winners will be selected to receive one (1) Prize each for this Campaign (“Winners”). Selection of winners will be conducted by Tan, Chan & Partners at Citibank Singapore Limited, Changi Business Park Tower 2 Level 2 on 13 February 2025 between 9am and 5pm (SGT). (“Draw Date”).

- g. Winners will be announced on the Citibank Singapore website within 7 days after the Draw Date. Winners will be notified via the Citi Mobile® App (or such other mode of communication as Citi may determine in its sole discretion) within 7 days after the determination of the draw results. Winners consent to Citibank disclosing and/or publishing the last 4 alphanumeric characters of their names and NRIC/Passport No. in any manner which Citibank may deem fit for purposes of announcing the winners of the Campaign.
- h. Citibank also reserves the right to replace the Prize, whether wholly or in part, with any other prize which is in Citibank's opinion, of similar value.
- i. Citibank reserves the right to deal with any unclaimed Prize(s) in a manner that it deems fit, including but not limited to drawing a reserve winner.
- j. A selected Eligible Cardmember will not be entitled to the Prize for any of the following reasons:
 - i. any of your credit card(s) or any account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated at any time during the Campaign Period or any time after the Campaign Period up to and including the time of fulfillment of the relevant Prize; or
 - ii. if Citibank is of the opinion that you had at any time: a) acted fraudulently or dishonestly; and/or b) conducted in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
 - iii. any reason which Citibank determines in its discretion that you should not be entitled to receive the Prize, such discretion to be exercised reasonably.
- k. The Prize is non-refundable, non-transferable, non-exchangeable and not redeemable for cash.

3. General Terms and Conditions

- a. Citibank reserves the right to determine at its reasonable discretion whether an Eligible Customer has satisfied the Qualifying Criteria for the Campaign.
- b. Citibank reserves the right at its reasonable discretion to terminate or amend the Campaign 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 Cardmember for any loss or damage or expense arising out of or in connection with the Campaign, including without limitation, from any late or non-receipt of notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- e. Citibank's decision on all matters relating to the Campaign 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 Campaign material relating to the Campaign, these terms and conditions will prevail.

Updated as of **September 2024**