



**Terms & Conditions for Pay with Points Tactical Campaign (1 Nov 2023 to 29 Feb 2024) ("Promotion"):**

1. "PWP Program or PWP" refers to the Citibank Pay with Points Program which include "Pay with Points Online", "Pay with Points via Merchants", "Always Pay with Points" and "Samsung Pay - Citi Pay with Points".
2. Offer is valid from 1 November 2023 to 29 February 2024 ("Promotion Period"), both dates inclusive.
3. Only principal/primary cardholders of the following Citibank Credit Cards ("Eligible Cardholders") will be eligible to participate in this Promotion: Citi Platinum, Citi Rewards, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi PremierMiles, Citi Business, Citi Corporate, Citi Prestige, Citi ULTIMA and Citi Lazada Cards (each an "Eligible Card").
4. Eligible Cardholders will enjoy up to 25% off Points/Miles for all PWP redemptions made through any PWP channel during the Promotion Period. For clarity, under this Promotion, Eligible Cardholders of Citi ULTIMA and Citi Prestige Cards will enjoy 25% off Points equivalent to the conversion rate of 330 Points per S\$1 redeemed, Citi PremierMiles Cards will enjoy 25% off Miles equivalent to the conversion rate of 123 Miles per S\$1 redeemed while all other Eligible Cards will enjoy 15% off Points equivalent to the conversion rate of 374 Points per S\$1 redeemed instead of usual 440 Points or 165 Miles per S\$1 redeemed through all PWP redemptions.
5. No limit to the number of PWP redemptions made during the Promotion Period and multiple PWP redemptions are allowed.
6. For clarity, "Points" refer to the Citi ThankYou™ Rewards Points earned on Citi Platinum, Citi Rewards, Citi Clear Platinum, Citi Gold, Citi Classic, Citi Clear Classic, Citi Clear, Citi Business, Citi Corporate, Citi Prestige, Citi ULTIMA and Citi Lazada Cards. "Miles" refer to the Citi Miles earned on Citi PremierMiles Cards.
7. 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. All disputes about quality or performance of the product and/or services should be resolved directly with the third party.
8. Additional Pay with Points terms and conditions apply and are available at [https://www.citibank.com.sg/global\\_docs/pdf/pay-with-points-tnc.pdf](https://www.citibank.com.sg/global_docs/pdf/pay-with-points-tnc.pdf).
9. Additional Citi ThankYouSM Rewards terms and conditions apply and are available at <https://citibank.com.sg/thankyou>.
10. "Citibank" means Citibank Singapore Limited.