

Citibank Ready Credit

S\$100 GrabGifts Digital Voucher for Application through Citibank Online or Citi Mobile® App with S\$300 Eligible Citibank Ready Credit Spend (“Promotion”)

14 November 2024 to 13 February 2025

1. Definitions
 - 1.1. “Promotion Period” means the period commencing on 14 November 2024 to 13 February 2025, both days inclusive.
 - 1.2. “Citibank” or “Citi” refers to Citibank Singapore Limited.
 - 1.3. “Eligible Product” refers to Citibank Ready Credit (CRC).
 - 1.4. “Eligible Customer” refers to an individual who:
 - i. applies for the Eligible Product through Citi Mobile® App or Citibank Online; and
 - ii. does not have a Citibank Ready Credit/Power Cash/Ultra Cash/Citibank Ready Credit Smart Cash at the time of his/her application for the Eligible Product; and
 - iii. prior to being issued the Eligible Product during the Promotion Period, did not previously have a Citibank Ready Credit/Power Cash/Ultra Cash/Citibank Ready Credit Smart Cash that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Product; and
 - iv. has not already submitted an application for a Citibank Ready Credit Account, which is pending approval, at the time of his/her application for the Eligible Product.
 - v. has a valid Grab account.
 - 1.5. “Qualifying Spend” refers to any (i) ATM cash withdrawal or point-of-sale transaction using the Citibank Ready Credit Citibank ATM/Debit Card, (ii) withdrawal or payment by way of Citibank Ready Credit cheque, (iii) payment from the Citibank Ready Credit account for bill payment, online funds transfer or GIRO/direct debit authorization and (iv) transactions using the Citibank Ready Credit Citibank Debit Card. Payment of any annual membership fees, goods and service taxes, interest, late payment fees, any other form of service/miscellaneous fees, balance transfers, other instalment loans or Quick Cash program, Citi Paylite, refunded, disputed, unauthorized or fraudulent retail purchases will not be considered a Qualifying Spend. Citibank reserves the right, at its discretion, to determine whether any transaction is a Qualifying Spend.
 - 1.6. “Qualifying Period” refers to the period starting from the Eligible Product approval date within the Promotion Period to the end of that calendar month (“First Month”) and, one (1) full calendar month immediately after the end of that First Month. Example: if the Eligible Product is approved on 14 November 2024, the Qualifying Period will be from 14 November 2024(i.e. card approval date) to 31 December 2024, both dates inclusive.
 - 1.7. “Gift” refers to one (1) S\$100 GrabGifts digital voucher issued in the form of a promo code which can be used on the Grab mobile app on only ONE (1) of the following categories as selected by the Eligible Customer. The applicable categories for use are GrabMart, GrabFood, GrabRide or GrabExpress. This GrabGifts digital voucher is subject to the terms and conditions governing GrabGifts digital vouchers available for viewing at citi.asia/redeem. Refer to Clause (8) for usage details.
2. By participating in this Promotion, the Eligible Customer authorizes Citibank to send Push Notification or Electronic Mail (“email”) notifications pertaining to the Promotion to him/her.
3. An Eligible Customer who meets all of the conditions below will qualify to receive one (1) Gift.
 - 3.1. applies for Citibank Ready Credit Account within the Promotion Period via Citibank Online or Citi Mobile® App; and
 - 3.2. the application for the Eligible Product must be approved and successfully opened within the Promotion Period; and

- 3.3. the Eligible Customer has accumulated at least S\$300 in Qualifying Spend on his/her Eligible Product that he/she holds within the Qualifying Period.
4. An Eligible Customer is only entitled to receive one (1) Gift, regardless of the number of Eligible Product applications submitted and/or approved during the Promotion Period.
5. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons:
 - 5.1. the Eligible Customer's Card or any of the Eligible Customer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer 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 Customer or for any reason whatsoever) at any time during the Promotion Period and Qualifying Period or any time after the Promotion Period and Qualifying Period up to and including the time of the fulfilment of the Gift; or
 - 5.2. if Citibank is of the opinion that the Eligible Customer 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
 - 5.3. for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.
 - 5.4. In the event that the Eligible Customer has accumulated the Qualifying Spend Amount on his/her Eligible Product within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed / refunded / rejected, and as a result the Eligible Customer no longer meets the Qualifying Spend Amount within the Qualifying Period, Citibank reserves the right to forfeit / clawback the Gift.
6. If the Eligible Customer fulfills the above Clause (3) during the Promotion Period, the following will apply in respect of the Gift:
 - 6.1. The promo code in respect of the Gift will be available for redemption by the Eligible Customer within four (4) calendar months from the "Promotion" end date via Citibank Online, provided that Citibank may extend such period with notice. For details on how to redeem via Citibank Online, Eligible Customer may refer to citi.asia/redeem. Citibank may, but is not obliged to, send an email or Push Notification via the Citi Mobile® App containing redemption details of the Gift to the Eligible Customer. Citibank is not responsible for any non-receipt of email or Push Notification. Eligible Customer may log in to Citibank Online to view the Gift during the period specified above.
7. The "spend date" of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
8. The Eligible Customer who has redeemed the promo code for the Gift may use the Gift by accessing the Grab mobile app and selecting which category (i.e. Grabar, GrabFood, GrabRide or GrabExpress) to apply the Gift. Once the Eligible Customer has selected which category to apply the Gift on the Grab mobile app, no changes can be made to switch categories and/or denomination. When using the Gift, if the purchase is less than the value of voucher, no refunds of the unutilized portion of the Gift will be refunded to the Eligible Customer. Likewise, if the purchase when using the Gift is above the value of voucher, the cost of the purchase in excess will be borne by the Eligible Customer and must be charged to a Citi Credit Card or Citibank Ready Credit Card. Please note that you shall pay interest, which shall accrue daily at the prevailing interest rate for outstanding balance on the Citibank Ready Credit, subjected to prevailing minimum payment. Please refer to the Citibank Ready Credit Cardholders Agreement for more information. The Gift is non-exchangeable, non-transferable, not

redeemable for cash, and cannot be combined with other promo codes. The Gift is subject to the terms and conditions governing GrabGifts digital vouchers available for viewing at citi.asia/redeem.

9. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion.
10. 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, including that redeemed by using the Gift. 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.
11. All queries relating to the use of the Gift on the Grab mobile app should be made to Grab directly as Citibank does not control and has no access to the Eligible Customer's activity on the Grab mobile app.
12. 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.
13. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
14. Citibank reserves the right at its absolute discretion to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time with reasonable notice.
15. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
16. Citibank's records are conclusive evidence of matters relating to an Eligible Customer, the Program and any notification sent to an Eligible Customer in relation to this Promotion and is binding on the Eligible Customer for all purposes, save for manifest or clerical error, subject to Citibank's right to rectify any error or omission therein and Citibank's right to adduce other evidence.

*Important Notes: Terms and conditions, fees and/or interest apply to the Citibank Ready Credit, visit www.citibank.com.sg for details.

Updated as of November 2024