

Citi Cash Back+ Card Foreign Currency Spend Promotion (“Promotion”) Terms and Conditions

1. Definitions:

- a. “Citi” or “Citibank” refers to Citibank Singapore Limited.
- b. “Foreign Currency Spend” refers to spend on an Eligible Card which is in a currency other than Singapore Dollars.
- c. “Local Currency Spend” refers to a retail purchase denominated in Singapore Dollars.
- d. “Promotion” refers to the Citi Cash Back+ Card Foreign Currency Spend Promotion.
- e. “Eligible Card” refers to the Citi Cash Back+ Credit Card.
- f. “Eligible Cardmember” refers to an individual who:
 - i. has held the Eligible Card as a main cardmember during the Promotion Period;
 - ii. has access to Citi Mobile® App or will be able to register for access to Citi Mobile® App during the promotion period.
- g. “Promotion Period” refers to the period from 1 December 2024 to 28 February 2025 both dates inclusive.
- h. “Minimum Spend” refers to a minimum spend of S\$2,000 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, (vii) any other form of service/ miscellaneous fees and (viii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee. Any reversals/rebates/refunds, whether full or partial, will go towards reducing the accumulated retail transaction amount.

To meet the Minimum Spend, Foreign Currency Spend and Local Currency Spend can be taken into account, however the Additional Cash Back can only be earned on Qualifying Spend.

- i. “Qualifying Spend” means a Foreign Currency Spend made to the Eligible Card in selected currencies which include Hong Kong (HKD), Indonesia (IDR), Japan (JPY), Malaysia (MYR), Philippines (PHP), South Korea (KRW), Taiwan (TWD), Thailand (THB) and Vietnam (VND), and 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. Citi PayAll transactions where the customer is not charged the Citi PayAll service fee; or
- xiii. 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)

For the purposes of this Promotion, any Qualifying Spend charged to a supplementary cardholder of an Eligible Card will be added to the Main cardholder's Qualifying Spend on his main Eligible Card.

- j. "Qualifying Conditions" refers to the conditions set out in clause 3 below.
- k. "Additional Cash Back" refers to the 1.65% cash back on the Qualifying Spend that the Eligible Cardmember will earn upon meeting the Qualifying Conditions, capped at Qualifying Spend of S\$3,000 each calendar month (i.e. the maximum Additional Cash Back that an Eligible Cardmember will receive under this Promotion is S\$49.50 cash back for the calendar month where Qualifying Conditions are met).

2. Participation and Enrollment

To participate in this Promotion, Eligible Cardmembers will need to enrol for the Promotion on Citi Mobile® App during the Promotion Period from 1 December 2024 to 28 February 2025. An Eligible Cardmember is only successfully enrolled if he/she has received a confirmation via Citi Mobile® App from the Bank that his/her enrollment has been successful.

3. Promotion Mechanics ("Qualifying Conditions")

- a. An Eligible Cardmember, who successfully enrolls for the Promotion and meets the Minimum Spend of at least S\$2,000 with the Eligible Card each calendar month during the Promotion Period, will receive up to 3.25% on his/her Qualifying Spend based on the following:

- i. 1.6% on retail purchases in accordance with the Cardmember's Agreement; and
- ii. Additional Cash Back of 1.65% on Qualifying Spend made from the enrolment month (e.g., Eligible Cardmember enrolls successfully on 15 January 2024, only Qualifying Spend made from 1 January 2024 to 28 February 2025 will be entitled to Additional Cash Back and previous transactions prior to the enrolment month will not earn Additional Cash Back), capped at Qualifying Spend of S\$3,000 each calendar month (i.e. the maximum Additional Cash Back that an Eligible Cardmember will receive under this Promotion is S\$49.50 for the calendar month where Qualifying Conditions are met).

Illustration 1:

Transaction Date	Your Spend Made At	Local / Foreign Currency Spend	Your Spend	Base Cash Back Earned 1.60%	Qualifying Spend	Additional Cash Back Earned 1.65%*
1-Dec	Takashimaya	Local	S\$200	S\$3.20	No	No
10-Dec	Lotte Hotel	Foreign (KRW)	S\$2,000	S\$32	Yes	S\$33
13-Dec	Courts	Local	S\$600	S\$9.60	No	No
31-Dec	Disneyland	Foreign (HKD)	S\$800	S\$12.80	Yes	S\$13.20
Total			S\$3,600	S\$57.60		S\$46.20

*Capped at S\$3,000 Qualifying Spend

Illustration 2:

Transaction Date	Your Spend Made At	Local / Foreign Currency Spend	Your Spend	Base Cash Back Earned 1.60%	Qualifying Spend	Additional Cash Back Earned 1.65%*
2-Jan	Takashimaya	Local	S\$700	S\$11.20	No	No
8-Jan	Lotte Hotel	Foreign (KRW)	S\$2,000	S\$32	Yes	S\$33
13-Jan	Courts	Local	S\$600	S\$9.60	No	No
20-Jan	Central World	Foreign (THB)	S\$800	S\$12.80	Yes	S\$13.20
31-Jan	Disneyland	Foreign (HKD)	S\$600	S\$9.60	Yes	S\$3.30 [^]
Total			S\$4,700	S\$75.20		S\$49.50

*Capped at S\$3,000 Qualifying Spend

[^]Even though the Qualifying Spend for the particular transaction is S\$600, the customer would only be awarded S\$3.30 based on the cap of S\$49.50 Additional Cash Back.

- b. The Additional Cash Back will be credited to the Eligible Card account based on the following (both dates inclusive):

Calendar month Qualifying Spend was made	Period where Additional Cash Back will be credited
Between 1 December to 31 December 2024	Between 1 March and 31 March 2025
Between 1 January and 31 January 2025	Between 1 April and 30 April 2025
Between 1 February and 28 February 2025	Between 1 May and 31 May 2025

The Additional Cash Back will be calculated on the amount of total Qualifying Spend during the calendar month of the Promotion Period where Qualifying Conditions are met and is capped at Qualifying Spend of S\$3,000 each calendar month (i.e. the maximum Additional Cash Back that an Eligible Cardmember will receive under this Promotion is S\$49.50 for the calendar month where Qualifying Conditions are met). Additional Cash Back will be credited to the Eligible Card account rounded down to the nearest 2 decimal places.

- c. For the avoidance of doubt, the Qualifying Spend must be charged to the Eligible Card in selected currencies which includes Hong Kong (HKD), Indonesia (IDR), Japan (JPY), Malaysia (MYR), Philippines (PHP), South Korea (KRW), Taiwan (TWD), Thailand (THB) and Vietnam (VND) to meet the Qualifying Conditions. References to Singapore dollar amounts in these terms and conditions refer to the Singapore dollar equivalent in the foreign currency.
- d. Any refunded retail purchases will not be accredited Cash Back. Where Cash Back have been credited to the Eligible Cardmember's account and/or used before the retail purchase is refunded, the Bank will debit the Eligible Card account for the credited Cash Back. The Bank shall be entitled to debit such Cash Back even if such debiting causes the card account to have a negative Cash Back balance.
- e. Minimum Spend and/or 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.
- f. An Eligible Cardmember whose Eligible Card is closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) during the Promotion Period or before the fulfilment of the Additional Cash Back will not be entitled to receive any Additional Cash Back on or after the date on which the Eligible Card is closed/suspended/terminated.
- g. In the event that the Eligible Cardmember has accumulated the Minimum Spend and/or Qualifying Spend on his Eligible Card within the Promotion Period, but has some of his/her transactions made during the Promotion Period reversed/refunded/rejected, Citibank reserves the right to forfeit the Additional Cash Back.

4. General Terms and Conditions

- a. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion including varying any part or all of the Cash Back or offering a replacement of a similar value at any time with reasonable notice.
- b. The bank's records of all matters relating to the Promotion are conclusive and binding on Eligible Cardmember. The bank is entitled, for any reason and at any time, without liability, to suspend the calculation or accrual of Additional Cash Back, to rectify and errors in the calculation, or otherwise adjust such calculation.
- c. 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.
- d. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all customers.
- e. This Promotion is not valid with other promotions unless otherwise expressly stated.

Updated as of **December 2024**