



Citi Online Foreign Exchange (“Citi eFX”) Rewards Promotion 2024 Terms & Conditions

1. The Citi Online Foreign Exchange Rewards Promotion (“Promotion”) will commence on 1 Oct 2024 and end on 31 Dec 2024. (“Promotion Period”).
2. This Promotion is open to Eligible Customers (“Eligible Customer”) of Citibank Singapore Limited (“Citi”), excluding Citi staff. Eligible Customer refers to an individual who:
 - a. is a customer holding either a Current or Savings account with Citi during the Promotion Period;
 - b. has access to Citibank Online or Citi Mobile® App; and
 - c. is not a U.S Person. “U.S. Person” refers to United States (“U.S.”) Citizens, U.S. Residents, U.S. Green Card holders or clients with a U.S. mailing address, U.S. telephone number, are not eligible for all promotions. 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 two (2) preceding calendar years. Please note that the bank’s definition for U.S. Persons may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.
3. To participate in the Promotion, an Eligible Customer has to log in to Citibank Online or Citi Mobile® App and perform a Qualifying Transaction within the Promotion Period. A “Qualifying Transaction” refers to a successful foreign exchange transaction executed through Citi eFX (i.e. either a market order or a limit order) and/or Citi Global Wallet (“CGW”), where the debiting and crediting currencies are different with no minimum transaction amount and a maximum transaction amount of USD25,000 equivalent.
4. The top 100 Eligible Customers who successfully fulfilled the conditions in Clause 3 and with the highest eFX and/or CGW transaction volume within the Promotion Period shall receive SGD50 worth of GrabGifts Voucher (“Gift”) by 31 Mar 2025. Eligible Customer will receive the Gift only once under this Promotion. For the avoidance of doubt, Eligible Customer who has received the Gift for Promotion Period from 1 Jan 2024 to 30 Sep 2024 will not qualify for the Gift for Promotion Period from 1 Oct 2024 to 31 Dec 2024.
5. The Gift is limited to a **one-time** redemption. Any Gift that is not redeemed by an Eligible Customer by the expiry date stipulated or notified by Citi, the Supplier and/or the participating merchants will be forfeited.
6. The Gift is a Grab digital voucher and issued in the form of a promo code via Citi Mobile® App. 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. GrabMart, 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 Grab digital voucher, if the purchase is less than the value of voucher, no refunds of the unutilised portion of the Grab digital voucher will be refunded to the Eligible Customer. Likewise, if the purchase when using the Grab digital voucher is above the value of voucher, the cost of the purchase in excess will be borne by the Eligible Customer. The Gift is non-exchangeable, non-transferable and are not refundable or redeemable for cash credit or any other item (in each case, in whole or in part) by the Eligible Customers. They cannot be lost, stolen or damaged. No payment or compensation shall be made for any uncollected, forfeited, lost, stolen or damaged Gift. If your promo code has an error, please visit Grab’s help centre to report an issue: <https://help.grab.com/passenger/en-sg/900000171083-Gift-Cards>



7. Citi reserves the right to replace or substitute the Gift with any item of equivalent or similar value, or not to award the Gift, without prior notice or reason.
8. Citi is not the supplier of the Gift and is not obliged to assist or act on behalf of any Eligible Customer in communicating with the Supplier for any reason. Each Eligible Customer accept the Gift as it is and subject to any terms and conditions that the Supplier may impose.
9. Citi reserves the right to reverse or cancel any Gift already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed transaction or where there has been a wrongful fulfilment of Gift to an Eligible Customer, including debiting the value of the Gift from the Eligible Customer's primary / main banking account.
10. Citi makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Gift. Citi will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of the Gift.
11. Citi's decision on all matters relating to this Promotion will be final and binding. Citi reserves the right at its absolute discretion to suspend or terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without having to give prior notice or provide any reason.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.

Citi full disclaimers, terms and conditions apply to individual products and banking services. For more details, please visit www.citibank.com.sg.

Important Investment Information: Investments are: Not Bank Deposits • Not Bank Guaranteed • May Lose Value • Not FDIC Insured • Not Offered to US Persons • Are subject to investment risks, including the possible loss of the principal amount invested. This document does not constitute the distribution of any information or the making of any offer of solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such document or to make any offer or solicitation. Interested investors should seek the advice of their financial advisors, as appropriate.

Citibank Singapore Limited does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This document and any accompanying terms and conditions (if applicable) is/are not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.