

Citi Prestige: Spend and Get up to 250K Citi ThankYou Points ("Promotion")
Terms and Conditions
Promotion Period: 15th October 2019 – 31st December 2019

1. Definitions:

- a. "Eligible Card" refers to the Citi Prestige Card issued by Citibank Singapore only.
- b. "Eligible Cardmember" refers to an individual who:
 - i. Currently holds an Eligible Card as a main cardholder; and
 - ii. has held the Eligible Card as a main cardholder during the Promotion Period; and
 - iii. receives an invitation directly from Citibank via an SMS, eDM and/or other official Citi communications for participation in this Promotion.
- c. "Cardmember Agreement" refers to the Citibank Prestige Cardmember's Agreement.
- d. "Citi" or "Citibank" refers to Citibank Singapore Limited.
- e. "Citi ThankYou Points" refers to the ThankYou points that an Eligible Cardmember can earn on retail purchases charged to his Eligible Card under the Citibank Prestige Program Terms and Conditions.
- f. "Promotion Period" refers to the period from 15th October 2019 to 31st December 2019 (both dates inclusive).
- g. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/ disputed/ unauthorised/ fraudulent retail purchases, (iii) Quick Cash/Ready Credit PayLite and other instalment loans, (iv) PayLite/ 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.
- h. "Promotion Qualifying Conditions" refers to the conditions set out in clause 3 below.
- i. "Bonus ThankYou Points" refers to the additional Citi ThankYou Points that Eligible Cardmembers will earn upon meeting the Promotion Qualifying Conditions.
- j. For the purposes of these terms and conditions, (i) references to one gender includes all genders and (ii) references to the plural include the singular and vice versa.

2. Participation and Enrollment

- a. To participate in this Promotion, Eligible Cardmembers need to enroll by sending a Short Message Service ("SMS") in the format specified below from his/her registered mobile number in Citi's records within the Promotion Period.

SMS to 72484:

PRESTIGESPEND<space>Last 4 digits of your Citi Prestige Card (main card) number
(E.g PRESTIGESPEND 1234)

- b. By enrolling for the Promotion and sending the SMS in the aforementioned format, an Eligible Cardmember:
 - i. Confirms his decision to participate in this Promotion;
 - ii. Confirms that he has read, accepted and agreed to be bound by the Promotion terms and conditions;
 - iii. Authorizes Citibank to automatically charge the program fee of S\$350 or S\$700 (depending on the total amount of Qualifying Spend that the Eligible Cardmember charges to his Eligible Card during the Promotion Period) to his Eligible Card and credit the corresponding Bonus

- ThankYou Points to the same upon the Eligible Cardmember having satisfied the Promotion Qualifying Conditions; and
- iv. Consents to Citibank sending SMS notifications pertaining to the Promotion to the Eligible Cardmember.

3. Campaign Mechanics (“Promotion Qualifying Conditions”)

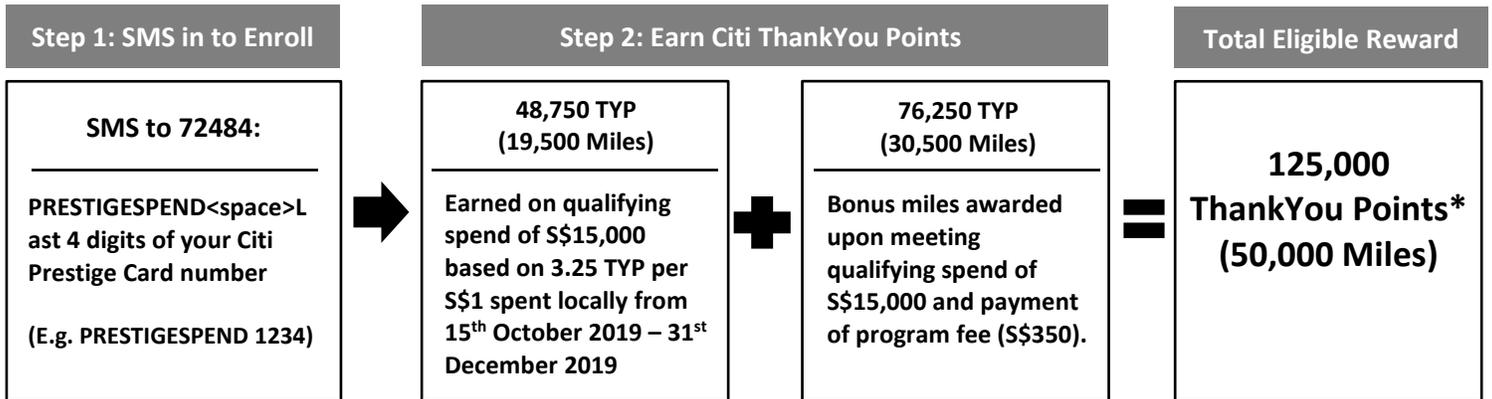


FIGURE 1: Mechanics for 125,000 Citi ThankYou Points (50,000 Miles)

*The 125,000 Citi ThankYou points (50,000 miles) comprises of 48,750 ThankYou Points (19,500 miles) based on qualifying spend of S\$15,000 (using the local spend earn rate of the Citi Prestige Card) and 76,250 ThankYou Bonus Points (30,500 miles) awarded upon meeting qualifying spend of S\$15,000 and payment of program fee (S\$350).

Upon SMS enrollment in the aforementioned specified format, cardmember will receive an automatic reply SMS acknowledging receipt of their SMS.

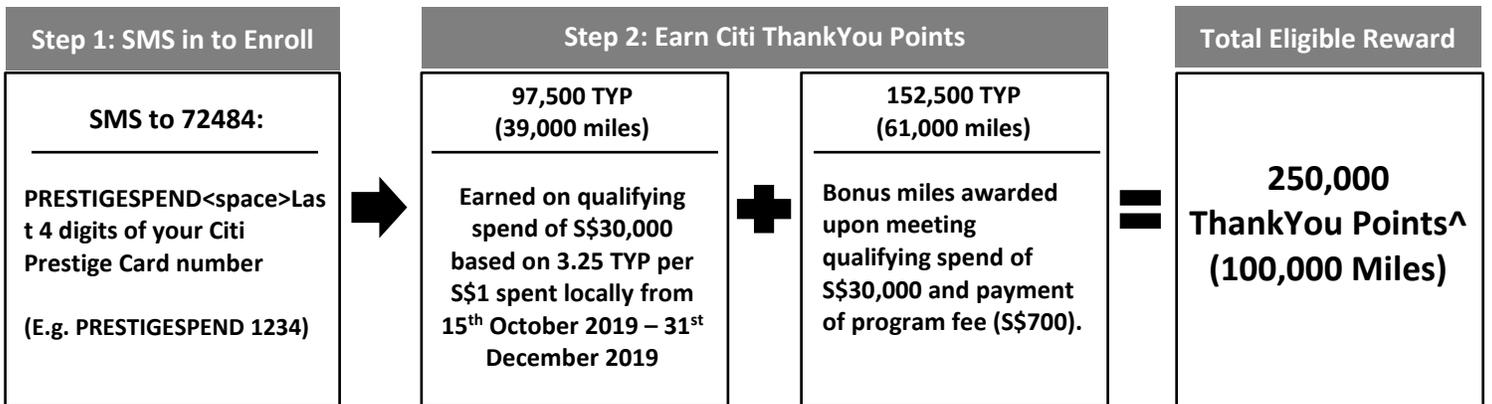


FIGURE 2: Mechanics for 250,000 Citi ThankYou Points (100,000 Miles)

^The 250,000 Citi ThankYou Points (100,000 Miles) comprises of 97,500 ThankYou Points (39,000 Miles) based on qualifying spend of S\$30,000 (using the earn rate of the Citi Prestige Card) and 152,500 bonus ThankYou Points (61,000 Miles) awarded upon meeting qualifying spend of S\$30,000 and payment of program fee (S\$700).

Upon SMS enrollment in the aforementioned specified format, cardmember will receive an automatic reply SMS acknowledging receipt of their SMS.

An Eligible Cardmember who enrolls for the Promotion and charges at least S\$30,000 (or its equivalent in foreign currency) to his Eligible Card during the Promotion Period, will receive (1) Citi ThankYou Points on

his Qualifying Spend in accordance with the Cardmember Agreement; and (2) 152,500 Bonus ThankYou points upon payment of the program fee of S\$700.

- a. An Eligible Cardmember who enrolls for the Promotion and charges at least S\$15,000 but less than S\$30,000 (or its equivalent in foreign currency) in Qualifying Spend to his Eligible Card during the Promotion Period, will receive (1) Citi ThankYou Points on his Qualifying Spend in accordance with the Cardmember Agreement; and (2) 76,250 Bonus ThankYou Points (30,500 Miles) upon payment of the program fee of S\$350.
- b. The program fee of either S\$350 or S\$700 (depending on the total amount of Qualifying Spend that the Eligible Cardmember charges to his Eligible Card during the Promotion Period) will be automatically charged to the Eligible Cardmember's Eligible Card account within two months from the end of the Promotion Period if he has successfully (1) enrolled for the Promotion during the Promotion Period; and (2) met the minimum Qualifying Spend criteria of either S\$15,000 or S\$30,000 as the case may be during the Promotion Period (regardless of whether the minimum Qualifying Spend is satisfied before or after the Eligible Cardmember's enrollment for the Promotion). However if the charge of S\$350 or S\$700, as the case may be, is unsuccessful or rejected for any reason (including if the account is overlimit), the Eligible Cardmember will not be entitled to receive the Bonus ThankYou Points.
- c. For clarity, if the Eligible Cardmember fails to (1) meet the minimum Qualifying Spend of S\$15,000 on his Eligible Card within the Promotion Period, or (2) fails to enroll for the Promotion during the Promotion Period (whether before or after he meets the minimum Qualifying Spend and regardless of the total Qualifying Spend charged to his Eligible Card during the Promotion Period), the program fee will not be debited to the Eligible Cardmember's Eligible Card account and no Bonus ThankYou Points will be credited to the Eligible Cardmember's Eligible Card account. An Eligible Cardmember who meets the Promotion Qualifying Conditions to receive the higher tier of 250,000 Bonus ThankYou Points (100,000 Miles) cannot opt to pay the lower program fee of S\$350 in exchange for 125,000 Bonus ThankYou Points (50,000 Miles) instead.

Example 1:

Citi Prestige Card	SMS Enrollment	Qualifying Spend (Within Promotion Period)	Program Fee Charged	Bonus ThankYou Points Awarded
Main Cardholder	Yes	S\$36,500	S\$700	152,500

Example 2:

Citi Prestige Card	SMS Enrollment	Qualifying Spend (Within Promotion Period)	Program Fee Charged	Bonus ThankYou Points Awarded
Main Cardholder	Yes	S\$18,500	S\$350	76,250

Example 3:

Citi Prestige Card	SMS Enrollment	Qualifying Spend (Within Promotion Period)	Program Fee Charged	Bonus ThankYou Points Awarded
Main Cardholder	No	S\$13,000	S\$0	0

4. 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.
5. 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 Bonus ThankYou points, will not be entitled to participate in the program and receive any Bonus ThankYou points on or after the date on which the Eligible Card is closed/suspended/terminated.

6. The use and redemption of Citi ThankYou points is governed by the Citibank Prestige Cardmember's Agreement (for Citi Prestige Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
7. Citibank shall not be responsible for any loss, damage or delay in connection with the processing of the issuance and/or redemption of Citi ThankYou points. Additionally, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Citi ThankYou points, to rectify any errors in the calculation, or otherwise adjust such calculation, to take such action as may be necessary to debit any erroneously credited Citi ThankYou points (including but not limited to clawing-back/debiting the relevant Eligible Cardmember's account for such Citi ThankYou Points even if this results in a negative Citi ThankYou points balance and/or reversing any redemption of Citi ThankYou Points and charging the account for the same).
8. 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 Bonus ThankYou points or offering a replacement of a similar value at any time, without having to give any prior notice.
9. Citibank makes no warranty or representation for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Citibank shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties. Citibank shall not be liable or responsible for the quality or fitness for use of the Bonus ThankYou points and/or any injury, loss or damage suffered as a result of, or in connection with the Promotion and/or redemption or use of the Bonus ThankYou points howsoever arising, including but not limited to, fulfillment of the Bonus ThankYou points, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise. For the avoidance of doubt, cancellation, termination or suspension by or Citibank of this Promotion shall not entitle any party to any claim or compensation against Citibank for any and all losses or damage suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
10. 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.
11. 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.
12. This Promotion is not valid with other promotions unless otherwise expressly stated.