Citi PayAll – Oct 2022 to Jan 2023 Promotion
1.8 Miles Promotion and New to PayAll Promotion
Terms and Conditions

1. **Definitions**
   a. **"Citi" or "Citibank**" means Citibank Singapore Limited.

   b. "**Eligible Card for 1.8 miles promotion**" refers to Credit Cards issued by Citibank as below:
      - Citi ULTIMA Card
      - Citi Prestige Card
      - Citi PremierMiles Card
      - Citi Rewards Card
      - Citi Lazada Card

   c. "**Eligible Card for New to PayAll promotion**" refers to Credit Cards issued by Citibank as below:
      - Citi ULTIMA Card
      - Citi Prestige Card
      - Citi PremierMiles Card
      - Citi Rewards Card
      - Citi Lazada Card
      - Citi Cashback
      - Citi Cashback +

   d. **"Eligible Card Account"** refers to an account which Eligible Cardmember maintain with us in respect of the card
   e. "**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. Charges a minimum of S$5,000 via Citi PayAll using his/her Eligible Card(s) during the Promotion Period.

   f. **"Citi PayAll"** refers to the Citi PayAll Service and its applicable "Citi PayAll Service Terms and Conditions" applies, detailed copy of terms and conditions can be found here. Unless otherwise defined, all capitalized terms herein bear the same meaning as in the Citi PayAll Service Terms and Conditions. Please note that in order to qualify for the Promotion, the Citi PayAll Payment Set-up Dates and Payment Charged Dates must both fall within the Promotion Period. For the avoidance of doubt, the Citi PayAll Payment Setup Date is the date on which the payment is set up and the Citi PayAll Payment Charged Date is the date where Citi charges the payment to your Eligible Card, which will be later than the date on which the payment is set up.

   g. **"Promotion Period"** refers to the period commencing on 21 Oct 2022 and ending on 31 Jan 2023 (both dates inclusive).

h. "**Miles**" refers to Citi Miles that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.

i. "**Points**", "**ThankYou Points**" or "**TYP**" refers to the Citi ThankYou Points that an Eligible Cardmember earns on his Eligible Card under the Cardmember Agreement.

j. "**Bonus ThankYou Points**" or "**Bonus TYP**" or "**Bonus Miles**" refers to the additional Citi ThankYou Points or Citi Miles that an Eligible Cardmember can earn upon meeting the relevant Promotion Qualifying Conditions, **capped at first S$80,000 charged via Citi PayAll across ALL Eligible Cards during the Promotion Period.**

k. "**Gift**" refers to the GrabFood promotion code with a denomination of S$25 and each usage of the code is for an amount of S$25. When using the code, if the purchase is less than the value of voucher (S$25), no refunds of the unutilized portion of the code will be refunded to the Eligible Customer. Likewise, if the purchase when using the code is above the value of voucher (S$25), the cost of the purchase in excess will be borne by the Eligible Customer. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion. The promotion code is non-exchangeable, non-transferable, not redeemable for cash, and cannot be combined with other promo codes.

l. "**Miles**" *are calculated based on a conversion rate of 2.5 ThankYou Points equals to 1 mile. Actual conversion rate may differ at the* time of conversion.

m. 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. **1.8 miles Promotion Mechanics ("Promotion Qualifying Conditions")**

For details on how the Bonus TYP or Bonus Miles^ will be awarded, please see below for every Eligible Card:

a. An Eligible Citi ULTIMA Cardmember will be awarded an additional 0.5 Points for every S$1 charged via Citi PayAll to his Eligible Card within the Promotion Period. *

b. An Eligible Citi Prestige Cardmember will be awarded additional 1.25 Points for every S$1 charged via Citi PayAll to his Eligible Card within the Promotion Period. *

c. An Eligible Citi PremierMiles Cardmember will be awarded additional 0.6 Citi Miles for every S$1 spent on any Eligible Transaction charged to his Eligible Card within the Promotion Period. *

d. An Eligible Citi Rewards Cardmember will be awarded additional 3.5 Points for every S$1 spent on any Eligible Transaction charged to his Eligible Card within the Promotion Period. *

^Please note that the aggregate amount of Bonus Points and Bonus Miles earned will be capped at first S$80,000 charged via Citi PayAll across ALL Eligible Cards during the Promotion Period.

3. **New to PayAll Promotion Mechanics ("Promotion Qualifying Conditions")**
   a. Eligible Cardmembers who have never made any Citi PayAll transactions prior to the Promotion Period (i.e. 1 November 2018 to 20 October 2022) and complete a minimum of 1 Citi PayAll transaction within the Promotion Period will earn S$50 in GrabFood vouchers. For the avoidance of doubt, Eligible Cardmembers must also meet the minimum Citi PayAll spend of S$5,000 during the promotion period to qualify for the gift of S$50 in GrabFood vouchers *

* *Please note that to qualify for the Promotion, the Citi PayAll Payment Set-up Dates and Payment Charged Dates must both fall within the Promotion Period. For the avoidance of doubt, the Citi PayAll Payment Setup Date is the date on which the payment is set up and the Citi PayAll Payment Charged Date is the date where Citi charges the payment to your Eligible Card, which will be later than the date on which the payment is set up.*

Illustration 1: Payment Setup Scenarios

Citi PayAll Payment Setup Date	***Citi PayAll Payment Registration Date*** *(+4 business days after Setup Date)*	***Promotion Qualification Eligibility***
27 Jan 2023	*31 Jan 2023*	*Qualified for the Promotion*
31 Jan 2023	*4 Feb 2023*	*Did not qualify for the Promotion*

Illustration 2: Table that shows the Base and Bonus Miles/ Points an Eligible Cardmember can earn

Eligible Card	**Under Existing Earn Rate**		**Points or Miles Earned Under this Promotion/Gift (Cap^ applies, pls see below)**		**Total Points or Miles Earned under this Promotion (Cap^ applies, pls see below)**
	Base Points or Miles Earned	**Bonus Points or Miles Earned**	**Base Points or Miles Earned**	**Bonus Points or Miles Earned**	
Citi ULTIMA Card	4 Points per S$1 charged	N/A	4 Points per S$1 charged	0.5 Point per S$1 charged	4.5 Points (1.8 Miles) per S$1 charged
Citi Prestige Card	3.25 Points per S$1 charged	N/A	3.25 Points per S$1 charged	1.25 Points per S$1 charged	4.5 Points (1.8 Miles) per S$1 charged
Citi PremierMiles Card	1.2 Miles per S$1 charged	N/A	1.2 Miles per S$1 charged	0.6 Miles per S$1 charged	1.8 Miles per S$1 charged
Citi Rewards Card	1 Point per S$1 charged	N/A	1 Point per S$1 charged	3.5 Points per S$1 charged	4.5 Points (1.8 Miles) per S$1 charged

^Cap: The aggregate amount of Bonus Points and Bonus Miles earned will be capped at first S$80,000 charged via Citi PayAll across ALL Eligible Cards during the Promotion Period. An illustration of how the cap is as set out below. [Illustration is as set out below]

Illustration 3: Maximum Bonus Points or Miles earned under this promotion for each card type

Eligible Card	Amount spent via Citi PayAll during the Promotion Period	Bonus Points or Miles Earned Under this Promotion/Gift (Cap^ applies)	Maximum Bonus Points or Miles Earned under this Promotion for each card type (Cap^ applies)
		Bonus Points or Miles Earned	
Citi ULTIMA Card	S$80,000	0.5 Point per S$1 charged	40,000 Points
Citi Prestige Card	S$80,000	1.25 Points per S$1 charged	100,000 Points
Citi PremierMiles Card	S$80,000	0.6 Miles per S$1 charged	48,000 Miles
Citi Rewards Card	S$80,000	3.5 Points per S$1 charged	280,000 Points

Illustration 4: The aggregate amount of Bonus Points and Bonus Miles earned will be capped at first S$80,000 charged via Citi PayAll across ALL Eligible Cards during the Promotion Period.

- Customer A's spend of S$40,000 in Oct 2022 via Citi PayAll is eligible for 20,000 bonus Points on his/her ULTIMA Card
- Customer A's spend of S$20,000 in Nov 2022 via Citi PayAll is eligible for 25,000 bonus Points on his/her Citi Prestige Card
- Customer A's spend of S$20,000 in Dec 2022 via Citi PayAll is eligible for 12,000 bonus Miles on his/her Citi PremierMiles Card
- Customer A's spend of S$10,000 in Jan 2023 via Citi PayAll on his/her Citi Rewards Card is not eligible for any bonus Points, as the aggregate amount of Bonus Points and Bonus Miles earned will be capped at **first S$80,000 charged via Citi PayAll across ALL Eligible Cards** during the Promotion Period.

Customer	Eligible Card	Amount spent via Citi PayAll during the Promotion Period	Month in which Citi PayAll transactions were charged	Bonus Points or Miles Earned under this Promotion
Customer A	Citi ULTIMA Card	S$40,000	Oct 2022	20,000 Points
	Citi Prestige Card	S$20,000	Nov 2022	25,000 Points
	Citi PremierMiles Card	S$20,000	Dec 2022	12,000 Miles
	Citi Rewards Card	S$10,000	Jan 2023	None as Cap has been reached

4. Subject to clause 8 below, Bonus Points or Bonus Miles earned pursuant to this Promotion will be credited into the Eligible Cardmembers' Eligible Card account within sixteen (16) weeks from the end of the Promotion Period.

5. An Eligible Customer will receive a notification sent via SMS and/or email containing redemption details of the Gift (S$50 in GrabFood vouchers) within sixteen (16) weeks from the end of the Promotion Period. For the avoidance of doubt, if the Eligible Customer cancels the Citi PayAll Payment Setups prior to the completion of the respective payments, Citibank reserves the right to forfeit/clawback the Gift or debit the value of the Gift from the Eligible Card account. The Gift will be subject to additional terms and conditions of the supplier.

6. In the event that the Eligible Cardmember has made a spend to Citi PayAll on his/her 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/clawback, whether fully or partially, the Bonus Points or Miles or cash back earned under this Promotion.

7. An Eligible Cardmember whose Eligible Card Account 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 Gift, will not be entitled to participate in the program and receive the Gift on or after the date on which the Eligible Card Account is closed/suspended/terminated.

8. 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. 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.

9. The use and redemption of Citi ThankYou points is governed by the Citibank ULTIMA Cardmember's Agreement (for Citi ULTIMA Card), 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.

10. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Card) which is available at www.citibank.com.sg.

11. Citibank has the right to debit from the Eligible Cardmember's account, even if such debiting will cause the Eligible Cardmember's account to go into a negative rewards balance, any miles already credited to such card account in respect of any refunded, cancelled or disputed Eligible Transactions or in the event that Citibank had erroneously credited these into the Eligible Cardmember's account.

12. Strictly no gaming of this promotion is allowed (for example if the transactions are not genuine transactions and conducted for the main purpose of gaining Citi ThankYou Points or Citi Miles) and Citibank's decision/determination on whether gaming of this promotion has occurred is final and binding

13. Unless otherwise stated, this Promotion is not valid in conjunction with other promotions, discounts or vouchers.

14. Citibank reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion and to terminate this Promotion, add, delete or change any of these terms and conditions at any time.

15. Citibank shall not be liable in any way to any Eligible Cardmember for any loss or damage or expense arising out of or in connection with the Promotion, including without limitation, from any late or non-receipt of SMS notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.

16. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction qualifies as Qualifying Spend, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Gift already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed Eligible Transaction or where there has been a wrongful fulfilment of Gift to an Eligible Cardholder, including debiting the value of the Gift from the Eligible Card account

17. 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.

18. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.