

**Citi Lazada Visa Signature Card
On-line Product-Led Acquisition Promotion
26 February 2021 – 26 May 2021 (“Promotion”)
S\$250 Lazada and Redmart Vouchers Welcome Offer**

Terms and Conditions

1. Definitions:

- a) “Citi” or “Citibank” refers to Citibank Singapore Limited
- b) “Citi Credit Card” refers to all Citi Credit Cards issued in Singapore.
- c) "Eligible Cardmember" refers to an individual who:
 - i. has applied for the Eligible Card (as a main cardmember) through an on-line acquisition channel; and
 - ii. does not have an *existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
 - iii. prior to being issued the Eligible Card during the Promotion Period, did not previously have a Citi Credit Card (as a main cardmember) 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 Card; and
 - iv. has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his application for the Eligible Card; and
 - v. is not an employee of Citibank and its affiliates; and
 - vi. is not a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. 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 preceding calendar years; and
 - vii. is not an individual resident of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican and The Isle of Man.
*For clarity, an existing Citi Credit Card account includes an application to upgrade an existing Citi Credit Card as well as an application for a Citi Credit Card that has been approved by Citibank even if the physical Citi Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
- d) "Eligible Card" refers to the Citi Lazada Visa Signature Card.
- e) "Gift" refers to **3 X S\$50 Lazada Vouchers and 4 X S\$25 RedMart Vouchers**. For avoidance of doubt, each S\$25 RedMart Voucher is valid only with min. spend S\$80. Voucher is applicable for single use only. Only 1 voucher can be applied per transaction. If full value of a voucher is not used, the unused balance will not be refunded.
- f) “Lazada” means Lazada Singapore Private Limited.
- g) “Promotion Period” refers to the period from 26 February 2021 – 26 May 2021 (both dates inclusive).

2. "Qualifying Spend " refers to retail transactions on **Lazada** 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 and (vii) any other form of service/ miscellaneous fees and as determined by any of the following Merchant Description **and** any of the following Merchant Category Code:

Merchant Description	LAZADA SINGAPORE* REDMART SINGAPORE*
Merchant Category Code	MCC 5311 - Department Stores MCC 5399 - Miscellaneous General Merchandise Stores MCC 5411 – Grocery Stores

3. "Qualifying Period" refers to the period starting from the Eligible Card approval date to the end of that calendar month ("First Month") and, **one** full calendar month immediately after the end of that First Month. Example: if the Eligible Card is approved on 27 February 2021, the Qualifying Period will be from 27 February 2021 (i.e. card approval date) to 31 March 2021 (i.e. one full calendar month starting from the end of the First Month), both dates inclusive.
4. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her.
5. Subject to Clauses 7 and 10, an Eligible Cardmember who meets all of the conditions set out below will qualify to receive the Gift:
 - a) the application for the Eligible Card must be approved during Promotion Period; and
 - b) spends* S\$250 or equivalent ("Qualifying Spend"), after deducting all other applicable campaign vouchers, free shipping and brand/seller vouchers on Lazada, using the Eligible Card successfully activated during the Qualifying Period.

*The "spend date" of any Qualifying Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00), and has to be posted by the merchant within 14 calendar days after the Qualifying Period. Example: if the Qualifying Period is from 27 February 2021 to 31 March 2021, Qualifying Spend has to be posted by 14 April 2021 in order to be included as Qualifying Spend.
6. Notification on the Gift redemption will be sent to the Eligible Cardmember via SMS by Citi, within two (2) calendar months from the month in which all the conditions in Clause (5) have been satisfied. For example: If the Eligible Cardmember satisfies the Qualifying Spend in his/her First Month of the Qualifying Period, the Eligible Cardmember will receive the SMS notification on the Gift redemption by 31 May 2021. The redemption and use of the Gift is subject to additional terms and conditions as may be imposed by Lazada. Please visit https://www.citibank.com.sg/global_docs/pdf/Lazada_Voucher_Terms-and-Conditions.pdf and <https://citi.asia/RedMartVouchers>. The Gift is neither transferable nor exchangeable for cash, credit or other gifts, in full or in part.
7. In the event that the Eligible Card is not activated, inactive, terminated or closed (whether by the individual or by Citibank) prior to the date of notification on the Gift redemption, Citibank reserves the right to forfeit the Gift.
8. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his/her Eligible Card 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 Cardmember no longer meets the Qualifying Spend within the Qualifying Period, Citibank reserves the right to forfeit the Gift.
9. Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
10. An Eligible Cardmember whose Eligible Card is not in good standing or is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) at any time before the date of notification on the Gift redemption will not be entitled to receive the Gift.
11. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice.
12. 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.
13. 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.

14. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
15. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
16. Citibank reserves the right to offer different promotions/offers depending on channel or platform.

Updated as of February 2021