## <u>Citi Quick Cash Program – Citi Mobile<sup>®</sup> App GrabFood Voucher Promotion</u> ("Promotion") Terms and Conditions

- 1. Definitions
  - 1.1 "Promotion Period" means the period commencing on 1 October 2021 to 30 November 2021, both days inclusive.
  - 1.2 "Citibank" refers to Citibank Singapore Limited.
  - 1.3 "Program" refers to Citi Quick Cash Program (QC), an instalment loan drawn on the available credit limit of your Citibank Ready Credit or Citi Credit Card Account, as the case may be.
  - 1.4 "Eligible Customer" refers to an individual who:
    - a. is an existing Citibank Credit Cardholder or Citibank Ready Credit account holder; and
    - b. 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
    - c. has an valid Grab account.
- An Eligible Customer who successfully applies for loan(s) under the Program via Citi Mobile<sup>®</sup> App during the Promotion Period shall receive (as set out in the table below) the gift set out in the "Gift" column corresponding to the "Principal amount of the Program applied for":

Principal amount of the loan(s) booked under the Program applied via Citi Mobile® App	Gift	Gift Voucher Denomination
Minimum cumulative principal amount of S\$10,000	GrabFood Voucher worth S\$50	1 promo code (5 times usage x S\$10)
Minimum cumulative principal amount of \$\$20,000	GrabFood Voucher worth S\$150	1 promo code (5 times usage x S\$10) + 1 promo code (5 times usage x S\$20)
Minimum cumulative principal amount of S\$50,000	GrabFood Voucher worth S\$400	1 promo code (5 times usage x S\$20) + 1 promo code (10 times usage x S\$30)

- 3. An Eligible Customer is only entitled to receive one Gift, regardless of the number of Program applications submitted and/or approved during the Promotion Period. For the avoidance of doubt, the maximum value of the Gift for an Eligible Customer is \$\$400 under this Promotion.
- 4. An Eligible Customer of this Promotion is not eligible for other Citi promotions relating to or in connection with any application for a Citi Quick Cash Program
- 5. An Eligible Customer will receive a notification sent via SMS containing redemption details of the Gift within four (4) months from the end of the Promotion Period. For the avoidance of doubt, if the Eligible Customer cancels the Program within 15 days of the Program approval, the Eligible Customer will not be entitled to the Gift. The Gift will be subject to additional terms and conditions of the supplier.
- 6. The Gift is a promotion code with a denomination of S\$10/S\$20/S\$30 and each usage of the code is for an amount of S\$10/S\$20/S\$30. When using the code, if the purchase is less than the value of voucher (S\$10/S\$20/S\$30), 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\$10/S\$20/S\$30), 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.
- 7. 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.
- 8. 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.
- 9. Citibank's decision on all matters relating to this Promotion will be at its reasonable discretion and will be final and binding.
- 10. Citibank reserves the right at its reasonable discretion to vary, add to or delete the Promotion terms and/or terminate the Promotion at any time.

\*Important Notes: Terms and conditions, fees and/or interest apply to the Citibank Quick Cash Program, visit <a href="https://www.citibank.com.sq">www.citibank.com.sq</a> for details.

Version 1.0 As of October 2021 Co.Reg.No.200309485K