

## Citi Clear Card Acquisition Promotion January 2021 – December 2021 (“Promotion”) Terms and Conditions

1. Definitions:
- a) “Citi” or “Citibank” refers to Citibank Singapore Limited.
  - b) “Eligible Cardmember” refers to an individual who:
    - i. does not have an \*existing Citibank Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
    - ii. did not previously have a Citibank 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
    - iii. has not already submitted an application for a Citibank Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card; and
    - iv. is not an employee of Citibank and its affiliates; and
    - v. 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.
    - vi. 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 Citibank Credit Card account includes an application to upgrade an existing Citibank Credit Card as well as an application for a Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

- c) “Eligible Card” refers to the Citi Clear Card (card logo 100) only.
- d) “Promotion Period” refers to the period from 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021 (both dates inclusive).
- e) “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 / unauthorized / 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.
- f) “Qualifying Spend Period” refers to the calendar month commencing on the first day of the calendar month after the open date of the Eligible Cardmember’s Eligible Card applied for.

*Example 1*

*Eligible Cardmember applies for Eligible Card on 10 July 2021. Eligible Cardmember’s Eligible Card is approved and opened on 24 July 2021. The Qualifying Spend Period will commence on 1 August 2021 and will run till 31 August 2021, both dates inclusive.*

*Example 2*

*Eligible Cardmember applies for Eligible Card on 20 July 2021. Eligible Cardmember’s Eligible Card is approved and opened on 4 August 2021. The Qualifying Spend Period will commence on 1 September 2021 and will run till 30 September 2021, both dates inclusive.*

2. By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service (“SMS”) notifications pertaining to the Promotion to him/her.
3. An Eligible Cardmember who meets all of the conditions below will qualify to receive a one-time S\$20 cash back during the Qualifying Spend Period (Welcome Offer - Cash Back):
  - a) applies for the Eligible Card within the Promotion Period; and
  - b) the application for the Eligible Card must be approved within 30 days from the date of application; and
  - c) the Eligible Cardmember must meet the Qualifying Spend amount of S\$50 on his/her Eligible Card approved during the Qualifying Spend Period.

4. Fulfillment of welcome offer when the Eligible Cardmember fulfills the Qualifying Spend during the Qualifying Spend Period:
- a) The one-time welcome offer of S\$20 cash back will be credited to the Eligible Cardmember's Eligible Card by the end of the calendar month after the month in which the Qualifying Spend has been satisfied.

**Example 1**

*Eligible Cardmember's Eligible Card was approved and opened on 24 July 2021. The Qualifying Spend Period will commence on 1 August 2021 and will run till 31 August 2021, both dates inclusive. Upon meeting the Qualifying Spend amount of S\$50 on the Eligible Card within the Qualifying Spend Period, the Eligible Cardmember will receive his/her welcome offer of S\$20 cash back by 30 September 2021.*

**Example 2**

*Eligible Cardmember's Eligible Card was approved and opened on 4 August 2021. The Qualifying Spend Period will commence on 1 September 2021 and will run till 30 September 2021, both dates inclusive. Upon meeting the Qualifying Spend amount of S\$50 on the Eligible Card within the Qualifying Spend Period, the Eligible Cardmember will receive his/her welcome offer of S\$20 cash back by 31 October 2021.*

- b) The cash back credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Eligible Card in cash.
- c) 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 fulfilment of the Welcome Offer will not be entitled to receive any Welcome Offer on or after the date on which the Eligible Card is closed/suspended/terminated.
5. The "spend date" of any 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.
6. 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.
7. 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.
8. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
9. Citibank reserves the right to offer different promotions/offers depending on channel or platform.
10. Citibank shall not be responsible for the warranty, quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, 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.

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## Acknowledgement

I, \_\_\_\_\_ (Full Name) have read and /agree to be bound by the Terms and Conditions of the Promotion.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

FOR BANK'S USE		
Direct Sales	Citi-At-Work	Tele-Sales
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