



Citi Keppel New Card Acquisition (“Promotion”) Terms and Conditions

1. Definitions:

1.1 “**Citi**” or “**Citibank**” refers to Citibank Singapore Limited.

1.2 “**Application Period**” refers to the period commencing on 17 Aug 2020 and ending on 31 October 2020, both days inclusive.

1.3 “**Eligible Cardmember**” refers to an individual who:

- (a) does not have an *existing Citi Credit Card (as a main cardmember) at the time of his/her application for the Eligible Card; and
- (b) 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
- (c) has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card; and
- (d) is not an employee of Citibank and its affiliates; and
- (e) 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.

*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.

1.4 “**Eligible Card**” refers to Citi PremierMiles Mastercard, Citi Cash Back+ Mastercard, Citi Cash Back Mastercard and Citi Rewards Mastercard only.

1.5 “**Gift**” refers to the S\$300 cash credit into the Eligible Card account.

1.6 “**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 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. For the avoidance of doubt, for the purposes of calculation of Qualifying Spend, any reversals/rebates/refunds on any retail transaction, whether fully or partially, will go towards reducing the spend.

1.7 “**Qualifying Spend Amount**” refers to a Qualifying Spend of at least S\$300.

1.8 “**Qualifying Period**” refers to the period within 45 days from the date the Eligible Card is approved. Example: if the Eligible Card is approved on 12 June 2020, the Qualifying Period will be from 12 June 2020 (i.e. card approval date) to 27 July 2020 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 will qualify to receive Gift if:
 - (a) He/She applies for an Eligible Card via <https://www.citibank.com.sg/gcb/credit-card-promo/keppel.html> during the Application Period (“Application”); and
 - (b) the Application for the Eligible Card must be approved and successfully opened within 30 days from the date of application; and
 - (c) the Eligible Cardmember must meet the Qualifying Spend Amount on his/her Eligible Card that he/she holds as main cardholder during the Qualifying Period.
4. An Eligible Customer will only be entitled to receive one (1) Gift per Eligible Customer, regardless of the number of Eligible Citibank Products he/she may have successfully applied for and regardless of the amount of Qualifying Spend accumulated on his Eligible Citibank Product(s).

For the avoidance of doubt, where the Eligible Customer has successfully applied for multiple Eligible Citibank Products, the Qualifying Spend must be accumulated on one Eligible Citibank Product for the Eligible Customer to qualify to receive the Gift.

5. An Eligible Customer, who meets the conditions set out in Clause (3) above, will be credited the Gift back to the Eligible Card within two calendar months from the last day of the month where all the conditions in Clause (3) has been satisfied (illustration below).

Date of meeting Qualifying Spend	Cashback Crediting Date
1 – 31 July 2020	By 30 September 2020
1 – 31 August 2020	By 31 October 2020
1 – 30 September 2020	By 30 November 2020

- (a) The Gift credited under this Promotion (i) cannot be used to offset against any minimum payment due and (ii) cannot be withdrawn from the Citi Credit Card account in cash.
 - (b) In the event that the Eligible Cardmember’s Eligible Card is not in good standing or is otherwise inactive, closed/terminated and/or suspended (whether by the individual or by Citibank) prior to the date of crediting the Gift, the Eligible Cardmember will not be entitled to receive any Gift. Citibank reserves the right to forfeit the Gift.
 - (c) In the event that the Eligible Cardmember has accumulated the Qualifying Spend Amount on his/her Eligible Cards or Eligible Account within the Qualifying Period, but has some of his/her transactions made during the Qualifying Period reversed/refunded/rejected, and as a result no longer meets the Qualifying Spend Amount within the Qualifying Period, Citibank reserves the right to forfeit/clawback the Gift.
6. The “spend date” of any Qualifying Spend will be determined by its transaction posted 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.
 7. This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.
 8. 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.
 9. Citibank reserves the right to offer different promotions/offers depending on channel or platform and is not obliged to offer the whole suite of promotions/offers to customer to choose or to allow customers to switch between promotions/offers.
 10. Citibank’s decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
 11. 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.