

Citi New Card Promotion with Qoo10 (“Promotion”)

Terms and Conditions

1. Definitions:

1.1. “Application Period” means the period commencing on 16 July 2018 and ending on 15 October 2018, both days inclusive.

1.2. “Citibank” means Citibank Singapore Limited.

1.3. “Eligible Citibank Products” refers to Citi PremierMiles Visa, Citi Cash Back Visa Signature, Citi Cash Back World MasterCard, Citi Rewards Visa, Citi Rewards World MasterCard and Citi SMRT Platinum Visa Card only.

1.4. “Eligible Customer” refers to an individual who:

(a) does not have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and

(b) did not previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period; and

(c) 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.

1.5. “Qoo10” means Qoo10 Pte Ltd.

1.6. “Gift” refers to the S\$150 Qoo10 worth of coupons or such gifts as offered by Qoo10 in connection with this Promotion as determined by them in their reasonable discretion. For the avoidance of doubt, the gifts offered by Qoo10 are while stocks last and subject to change at their reasonable discretion but the recommended retail price/usual price of each Gift will be at least S\$150.

1.7. “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 transactions and monthly instalments, (iv) Paywise/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes, (v) bill payments made via Citibank Online/CitiMobile, (vi) late payment fees and (vii) any other form of service/miscellaneous fees.

2. An Eligible Customer will qualify to receive the Gift if:

2.1 the Eligible Customer submits an application for any Eligible Citibank Product via the link www.citibank.com.sg/qoo10 during the Application Period and such application is approved within 30 days from the application submission date; AND

2.2 the Eligible Customer accumulates Qualifying Spend of at least S\$150 (or equivalent) within 30 days from the date the Eligible Citibank Product is approved.

3. 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.

4. An Eligible Customer who meets the conditions set out in paragraph 2 above, will receive a notification sent via Short Message Service (“SMS”) containing the redemption details of the Gift, within six (6) to eight (8) weeks from the date when the Qualifying Spend criteria is fulfilled.

5. The Gift is redeemable via a code issued by Citibank to the Eligible Customer. Eligible Customers will receive an SMS informing them of how they can retrieve and use their code. Code may only be used at qoo10.sg. The Gift is non-exchangeable and not redeemable for cash.

6. Eligible Customers of this Promotion are not eligible for other Citi promotions relating to or in connection with any application for a Citibank Credit Card.

7. The use of the Gift may be subject to additional terms and conditions imposed by Qoo10. 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. 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.

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

9. 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.

*** For clarity, an existing Citibank Credit Card account includes an application to upgrade any existing Citibank Credit Card as well as an application for any 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.**