<u>Citibank Credit Card Acquisition Promotion Terms and Conditions</u> (19 Oct 2015 to 31 January 2016)

Successful Applications	Criteria	Gift
2 Credit Cards ⁺ & 1 Ready Credit Acct.		Cabin-Sized Luggage with Swarovski Crystal
	S\$100 Spend* within 30 days from card approval date	OR Phillips Bluetooth® Stereo Headset with Built- in Mic
	Spending <u>not</u> required	Catalogue Gift [#]

Gift will only be awarded to new Citibank customers.

*Spend must be made only on retail transactions (including internet purchases). Fund transfers, installments, tax/bill payments, annual fees and bank charges will not qualify and are expressly excluded.

* Credit Cards have to be issued under Visa.



*Catalogue gift is to be redeemed at a Special Price with the use of any newly approved Citibank credit card applied under the promo.

- Promotion refers to the "Citibank Credit Card Acquisition Promotion (19 Oct 2015 to 31 Jan 2016)". Customer account must be approved within 30 days from date of application. ("Qualifying Period").
- United States ("U.S.") Citizens, U.S. Residents, or U.S. Green Card holders are not eligible for this Promotion. 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.
- 3. To be eligible for the Promotion, customers must not have closed any of his/her Citibank Credit Card/Ready Credit within the twelve (12) months prior to and after Qualifying Period. All accounts must be in good standing at point of gift fulfillment.
- 4. Promotion is not applicable for Citibank Credit Cards upgrade.
- Eligible customers will be entitled to receive one (1) cabin-sized luggage with Swarovski crystal or Philips Bluetooth® Stereo Headset (SHB5500BK/00, SHB5500WT/00) or Catalogue Gift[#].
 Premiums are non-exchangeable.
- Gift will only be awarded to customers who do not hold any primary Citibank Credit Card/Ready Credit and have not received any Citibank acquisition approval gifts twelve (12) months prior to the new Card application date.
- 7. Limited strictly to one (1) gift redemption per eligible customer.
- 8. Customers are not allowed to redeem Swarovski Crystal luggage or Philips Bluetooth® Stereo Headset with receipts from Mojito's purchase.
- For 20" Luggage with Swarovski Crystal or Philips Bluetooth® Stereo Headset with Built-in
 Mic: Eligible Customers will receive an SMS notification with details on redemption within four (4)
 to six (6) weeks after the completion of the application qualifying transaction(s). Redemption is
 valid within 30 days upon SMS notification.

For Catalogue Gift:

Eligible Customers will receive an SMS notification with details on redemption within <u>two (2) to four (4) weeks</u> upon successful approval of the product bundle. Redemption is valid within 30 days upon SMS notification.

- 10. 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.
- 11. Citibank reserves the right to vary the terms and conditions governing this promotion at any time. 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.
- 12. Promotion is valid on a while stocks last basis and Citibank reserves the right to replace the premium with another product.
- Promotion is not valid for permanent and/or contract employees of Citibank and Citibank's subsidiaries.
- 14. "Citibank" refers to Citibank Singapore Ltd.

Acknowledgement of Promotion Mechani

I, (Name), Card/ Ready Credit and have read/agree to the promotion criteria.	(NRIC/Passport No.), acknowledge that I currently do not have any primary Citibank Credit
Signature / Date:	