

ENJOY

THE REWARDS OF FORESIGHT

From exploring the world to indulging in gourmet delights, enjoy the fruits of your astute planning with the new Member Rewards collection.





DISCOVER A WORLD OF LUXURY PLEASURES

Step beyond the boundaries of everyday busyness, and explore fresh pampering experiences to inspire your soul for the journey ahead. So go on, take your pick from our finely curated rewards selection and discover a new realm of surprises.



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LEGEND



New Rewards





INDULGE IN STYLISH LEISURE

Embark on bona vide flights of fancies with travel and shopping perks across Asia

AIR MILES

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
TRAVEL					
Asia Miles	5,000 Asia Miles	9008	800	9008	800
EVA Air	5,000 EVA Air Miles	9407	800	9007	800
Krisflyer Miles	5,000 Krisflyer Miles	9006	1,250	9005	1,250

HONG KONG

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
LIFESTYLE					
City Garden Hotel	HKD350 Dining Voucher at Garden Café at City Garden Hotel	3323	550	4323	500
City Garden Hotel	HKD350 Dining Voucher at Satay Inn at City Garden Hotel	3325	550	4325	500
City Garden Hotel	HKD350 Dining Voucher at YUE at City Garden Hotel	3326	550	4326	500
Hong Kong Gold Coast Hotel	HKD500 Dining Voucher at Gold Coast Prime Rib at Hong Kong Gold Coast Hotel 	3402	660	4402	600
The Pottinger Hong Kong	HKD350 Dining Voucher at Gradini Ristorante E Bar Italiano at The Pottinger Hong Kong	3349	550	4349	500
The Royal Pacific Hotel & Towers	HKD350 Dining Voucher at Pierside Bar & Restaurant at The Royal Pacific Hotel & Towers	3324	550	4324	500
The Royal Pacific Hotel & Towers	HKD350 Dining Voucher at Satay Inn at The Royal Pacific Hotel & Towers	3404	550	4404	500
TRAVEL					
City Garden Hotel	1N Premier Room at City Garden Hotel with Buffet Breakfast for two	3330	3,000	4330	2,700
Hong Kong Gold Coast Hotel	1N Deluxe Balcony Seaview Room at Hong Kong Gold Coast Hotel with Buffet Breakfast for two	3351	2,850	4351	2,550
Island Pacific Hotel	1N Deluxe Full Harbour View Room at Island Pacific Hotel with Buffet Breakfast for two	3328	2,900	4328	2,650
The Pottinger Hong Kong	1N Deluxe Room at The Pottinger Hong Kong with American Breakfast for two	3350	4,600	4350	4,100
The Royal Pacific Hotel & Towers	1N Deluxe Harbour View Room at The Royal Pacific Hotel & Towers with Buffet Breakfast for two	3329	3,850	4329	3,500
The Olympian Hong Kong	1N Grand Harbour View Room at The Olympian Hong Kong with American Breakfast for two 	3403	3,850	4403	3,500

INDIA

Partner	Rewards	Online 📱		Phone ☎️	
		Code	Points	Code	Points
SHOPPING					
Body Shop Gift Voucher	INR2,000 Body Shop Gift Voucher	-	-	3197	500
Life Style Gift Voucher	INR2,000 Life Style Gift Voucher	-	-	3201	500
Samsonite Gift Voucher	INR2,000 Samsonite Gift Voucher	-	-	3203	500
Apple Premium Reseller	INR8,000 Imagine Shopping Voucher	4037	1,800	3037	2,000
Shoppers Stop Gift Voucher	INR2,000 Shoppers Stop Gift Voucher	-	-	3038	500
Shoppers Stop Gift Voucher	INR8,000 Shoppers Stop Gift Voucher	-	-	3156	2,000
Shoppers Stop Gift Voucher	INR20,000 Shoppers Stop Gift Voucher	-	-	3157	5,000

INDONESIA

Partner	Rewards	Online 📱		Phone ☎️	
		Code	Points	Code	Points
LIFESTYLE					
Sheraton Grand Jakarta Gandaria City Hotel	US\$50 dining voucher at Anigre Restaurant, Sheraton Grand Jakarta Gandaria City Hotel	4393	500	3393	550
SHOPPING					
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR400,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	4047	450	3047	500
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR1,600,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	4048	1,800	3048	2,000
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR4,000,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	4159	4,500	3159	5,000
TRAVEL					
Sheraton Grand Jakarta Gandaria City Hotel	1N Deluxe Room (Single Occupancy) with Breakfast at Sheraton Grand Jakarta Gandaria City Hotel	4394	2,550	3394	2,800
Sheraton Grand Jakarta Gandaria City Hotel	1N Deluxe Room (Double Occupancy) with Breakfast for Two at Sheraton Grand Jakarta Gandaria City Hotel	4395	2,800	3395	3,100
Sheraton Grand Jakarta Gandaria City Hotel	1N Club Room (Single Occupancy) with Breakfast at Sheraton Grand Jakarta Gandaria City Hotel	4396	3,300	3396	3,650
Sheraton Grand Jakarta Gandaria City Hotel	1N Club Room (Double Occupancy) with Breakfast for Two at Sheraton Grand Jakarta Gandaria City Hotel	4397	4,100	3397	4,500

JAPAN

Partner	Rewards	Online 📱		Phone ☎️	
		Code	Points	Code	Points
SHOPPING					
Japan Department Store	JPY5,000 Japan Department Store Shopping Voucher	-	-	3282	700
Japan Department Store	JPY25,000 Japan Department Store Shopping Voucher	-	-	3283	3,500

MALAYSIA

Partner	Rewards	Online 📱		Phone ☎️	
		Code	Points	Code	Points
SHOPPING					
Apple Premium Reseller	RM600 EpiCentre Shopping Voucher	4060	1,800	3060	2,000
Robinsons (Malaysia) Sdn Bhd	RM150 Robinsons Gift Voucher	4062	450	3062	500
Robinsons (Malaysia) Sdn Bhd	RM600 Robinsons Gift Voucher	4161	1,800	3161	2,000
Robinsons (Malaysia) Sdn Bhd	RM1,500 Robinsons Gift Voucher	4168	4,500	3168	5,000
TRAVEL					
Holiday Tours & Travel Sdn Bhd	US\$80 Holiday Tours & Travel Voucher	4064	800	3064	880

PHILIPPINES

Partner	Rewards	Online 📱		Phone ☎️	
		Code	Points	Code	Points
SHOPPING					
Rustan's	PHP2,100 Rustan's Gift Certificate	4069	450	3069	500
Rustan's	PHP8,400 Rustan's Gift Certificate	4162	1,800	3162	2,000
Rustan's	PHP21,000 Rustan's Gift Certificate	4163	4,500	3163	5,000

SINGAPORE

Partner	Rewards	Online 📱		Phone ☎️	
		Code	Points	Code	Points
SHOPPING					
Aldmic Pte Ltd	US\$20 FlowerAdvisor.com Gift Voucher	4287	180	3287	200
Aldmic Pte Ltd	US\$50 FlowerAdvisor.com Gift Voucher	4288	450	3288	500
CapitaLand Voucher Pte. Ltd	S\$60 CapitaVoucher	4090	500	3090	550
CapitaLand Voucher Pte. Ltd	S\$240 CapitaVoucher	4091	2,000	3091	2,200
CapitaLand Voucher Pte. Ltd	S\$600 CapitaVoucher	4092	5,000	3092	5,500
Robinson & Co (Singapore) Pte Ltd	S\$60 AI-Futtaim Retail Asia Gift Voucher (formerly known as Robinsons Gift Voucher)	4099	500	3099	550
Robinson & Co (Singapore) Pte Ltd	S\$240 AI-Futtaim Retail Asia Gift Voucher (formerly known as Robinsons Gift Voucher)	4236	2,000	3236	2,200
TANGS	S\$60 TANGS Gift Card	4100	500	3100	550
TANGS	S\$240 TANGS Gift Card	4101	2,000	3101	2,200
TANGS	S\$600 TANGS Gift Card	4102	5,000	3102	5,500
TRAVEL					
Mandarin Orchard Singapore	1N Deluxe Room at Mandarin Orchard Singapore inclusive of Breakfast (Single Occupancy)	4115	2,700	3115	3,000
Mandarin Orchard Singapore	1N Deluxe Room at Mandarin Orchard Singapore inclusive of Breakfast (Double Occupancy)	4116	2,900	3116	3,250
Mandarin Orchard Singapore	1N Superior Deluxe Room at Mandarin Orchard Singapore inclusive of Breakfast (Single Occupancy)	4291	2,900	3291	3,250
Mandarin Orchard Singapore	1N Superior Deluxe Room at Mandarin Orchard Singapore inclusive of Breakfast (Double Occupancy)	4292	3,100	3292	3,450

ESCAPE
IN RETAIL
THERAPY

Take time to break away from the ordinary
hurdum of the everyday. Shop the world over
and experience a new season of surprising ideas



TAIWAN

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Shin Kong Mitsukoshi Department Store	NT\$1,500 Shin Kong Mitsukoshi Department Store Shopping Voucher	4123	450	3123	500
Shin Kong Mitsukoshi Department Store	NT\$6,000 Shin Kong Mitsukoshi Department Store Shopping Voucher	4124	1,800	3124	2,000
Shin Kong Mitsukoshi Department Store	NT\$15,000 Shin Kong Mitsukoshi Department Store Shopping Voucher	4164	4,500	3164	5,000

THAILAND

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Apple Premium Reseller	THB6,000 iStudio Shopping Voucher	4134	1,800	3134	2,000
Siam Paragon	THB1,500 Siam Paragon Shopping Voucher	4136	450	3136	500
Siam Paragon	THB6,000 Siam Paragon Shopping Voucher	4137	1,800	3137	2,000
Siam Paragon	THB15,000 Siam Paragon Shopping Voucher	4165	4,500	3165	5,000

UNITED ARAB EMIRATES

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Apple Premium Reseller	AED700 iStyle / iStore Shopping Voucher	4146	1,800	3146	2,000
Dubai Shopping Mall	AED150 Emaar Gift Card at Dubai Shopping Mall	4147	500	3147	550
Dubai Shopping Mall	AED600 Emaar Gift Card at Dubai Shopping Mall	4166	2,000	3166	2,200
Dubai Shopping Mall	AED1,500 Emaar Gift Card at Dubai Shopping Mall	4167	5,000	3167	5,500

HANDPICKED REWARDS

Partner	Rewards	Phone 📞	
		Code	Points
Bric's	Bric's Ego Trolley Bag (Available in Black, Blue or Red)*	3089	950

* This item is available while stock last, and is only available for self-collection in Singapore. Please contact your Relationship Manager to redeem this item.





Photo Credit: iStudio by Copperwired

WANDER IN
GIZMO
WONDERLAND

Be inspired by the latest innovation in the market. Peruse the newest gadgets and technological wizardry, now available for your selection and convenience.

CITIGOLD PRIVATE CLIENT

A Class Above
the Exceptional.

True prestige is with more than its value in gold. As a discerning Citigold Private Client, you can expect unparalleled privileges specially handpicked for your lifestyle.

Choose from an exceptional selection of rewards today, and begin a new experiential journey in the finer things in life.



CITIGOLD PRIVATE CLIENT PRIVILEGE:

Redeem these Rewards with fewer Points

INDIA

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Shoppers Stop Gift Voucher	INR2,000 Shoppers Stop Gift Voucher	-	-	8534	450
Shoppers Stop Gift Voucher	INR8,000 Shoppers Stop Gift Voucher	-	-	8535	1,800
Shoppers Stop Gift Voucher	INR20,000 Shoppers Stop Gift Voucher	-	-	8536	4,500

INDONESIA

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR400,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	9531	420	8531	450
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR1,600,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	9532	1,680	8532	1,800
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR4,000,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	9533	4,200	8533	4,500

MALAYSIA

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Robinsons (Malaysia) Sdn Bhd	RM150 Robinsons Gift Voucher	9503	420	8503	450
Robinsons (Malaysia) Sdn Bhd	RM600 Robinsons Gift Voucher	9525	1,680	8525	1,800
Robinsons (Malaysia) Sdn Bhd	RM1,500 Robinsons Gift Voucher	9526	4,200	8526	4,500

PHILIPPINES

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Rustan's	PHP2,100 Rustan's Gift Certificate	9504	420	8504	450
Rustan's	PHP8,400 Rustan's Gift Certificate	9527	1,680	8527	1,800
Rustan's	PHP21,000 Rustan's Gift Certificate	9528	4,200	8528	4,500

SINGAPORE

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
CapitaLand Voucher Pte. Ltd	S\$60 CapitaVoucher	9505	420	8505	500
CapitaLand Voucher Pte. Ltd	S\$240 CapitaVoucher	9506	1,800	8506	2,000
CapitaLand Voucher Pte. Ltd	S\$600 CapitaVoucher	9507	4,500	8507	5,000

CITIGOLD PRIVATE CLIENT PRIVILEGE:

Redeem these Rewards with fewer Points

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Robinson & Co (Singapore) Pte Ltd	S\$60 Al-Futtaim Retail Asia Gift Voucher (formerly known as Robinsons Gift Voucher)	9540	450	8540	500
Robinson & Co (Singapore) Pte Ltd	S\$240 Al-Futtaim Retail Asia Gift Voucher (formerly known as Robinsons Gift Voucher)	9541	1,800	8541	2,000
TANGS	S\$60 TANGS Gift Card	9511	450	8511	500
TANGS	S\$240 TANGS Gift Card	9512	1,800	8512	2,000
TANGS	S\$600 TANGS Gift Card	9513	4,500	8513	5,000
TRAVEL					
Mandarin Orchard Singapore	1N Meritus Club Room inclusive of Club privileges, access to Top of the M and Chatterbox Chicken Rice (Single Occupancy)	9516	4,650	8516	4,750
Mandarin Orchard Singapore	1N Meritus Club Room inclusive of Club privileges, access to Top of the M and Chatterbox Chicken Rice (Double Occupancy)	9517	5,580	8517	5,650

TAIWAN

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Shin Kong Mitsukoshi Department Store	NT\$1,500 Shin Kong Mitsukoshi Department Store Shopping Voucher	9518	420	8518	450
Shin Kong Mitsukoshi Department Store	NT\$6,000 Shin Kong Mitsukoshi Department Store Shopping Voucher	9519	1,680	8519	1,800
Shin Kong Mitsukoshi Department Store	NT\$15,000 Shin Kong Mitsukoshi Department Store Shopping Voucher	9529	4,200	8529	4,500

THAILAND

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Siam Paragon	THB1,500 Siam Paragon Shopping Voucher	9522	420	8522	450
Siam Paragon	THB6,000 Siam Paragon Shopping Voucher	9523	1,680	8523	1,800
Siam Paragon	THB15,000 Siam Paragon Shopping Voucher	9530	4,200	8530	4,500

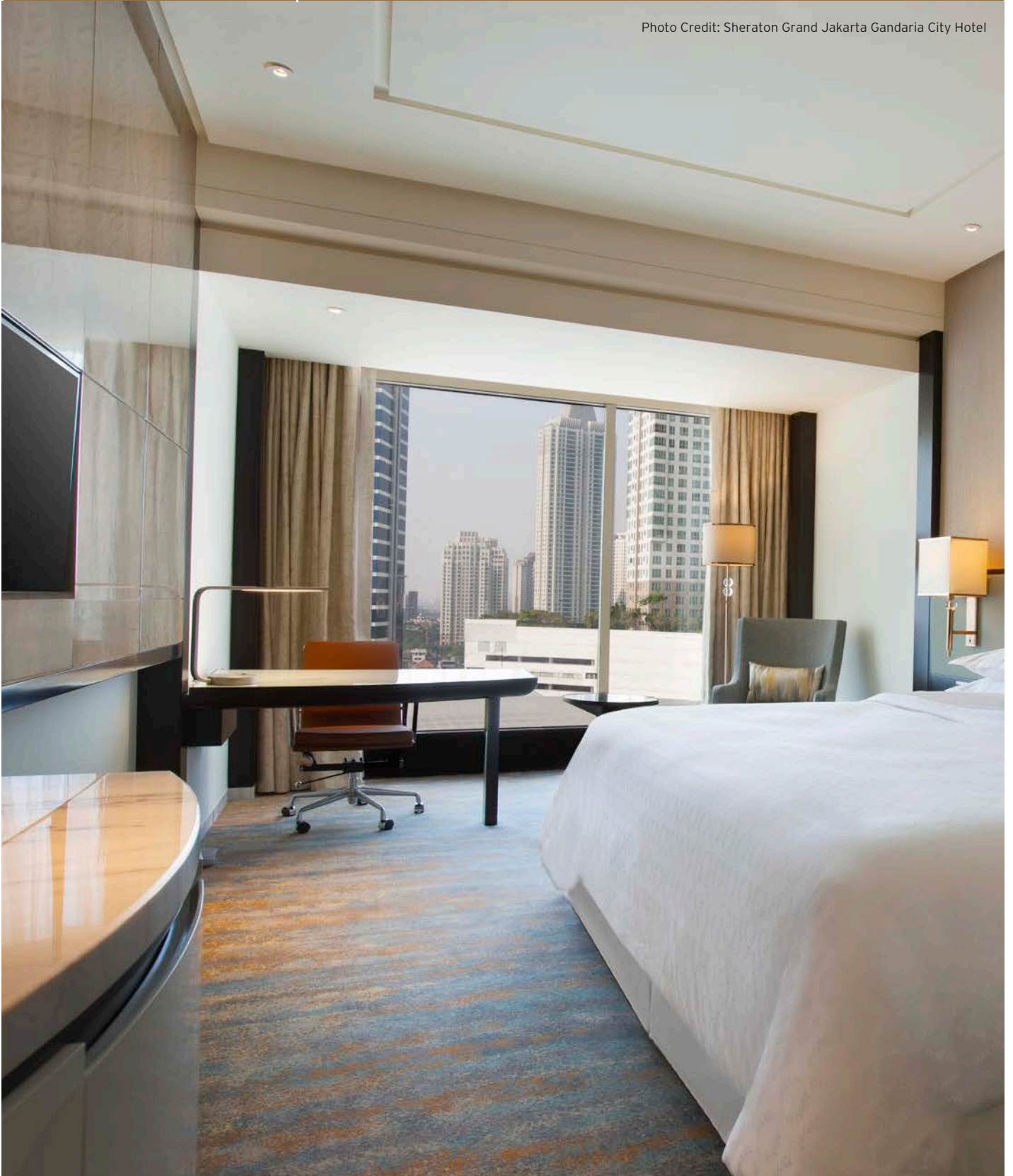
UNITED ARAB EMIRATES

Partner	Rewards	Online 📶		Phone 📞	
		Code	Points	Code	Points
SHOPPING					
Dubai Shopping Mall	AED150 Emaar Gift Card	9537	450	8537	500
Dubai Shopping Mall	AED600 Emaar Gift Card	9538	1,800	8538	2,000
Dubai Shopping Mall	AED1,500 Emaar Gift Card	9539	4,500	8539	5,000

GREATER
CONVENIENCE

No fuss, no hassle. Earning and redeeming Points is now easier and more convenient than ever. So relax and enjoy your journey of inspiration with your loved ones today.

Photo Credit: Sheraton Grand Jakarta Gandaria City Hotel



HOW TO REDEEM AND KEEP TRACK OF YOUR POINTS

Three easy steps to your heart's desires:

Earning Points To thank you for being our customer, you will be rewarded with Points for various banking activities. Please refer to www.ipb.citibank.com.sg/reward or call your Relationship Manager for the latest programs which you can earn Points from.

Keeping track of your Points The Points which you have earned and redeemed will be reflected in your Monthly Banking Statement. It will also show you if there are any Points expiring at the end of the month.

Redeeming Points Redeeming your Points is easy!

1. Choose the rewards and redeem it online at www.ipb.citibank.com.sg or complete the Points Redemption Form and send to your relationship manager.
2. Your Reward Vouchers* will be mailed to to your mailing address as on the records of the bank within 20 working days.
3. Present your Reward Vouchers at the selected participating reward partner to redeem your reward. Please bring along your Passport for verification.

* For redemption of KrisFlyer Miles, Asia Miles or Eva Air Miles, Air Miles will be credited directly into your Mileage account.

SAMPLE OF REWARD POINTS UPDATE PAGE ON MONTHLY BANKING STATEMENT

Your Rewards Summary:

A Reward Points Carried Forward	B Add Reward Points Earned This Month	C Reward Points Adjusted This Month	Less Reward Points Expired This Month	D Less Reward Points Redeemed This Month	Total Reward Points Available	Reward Points Expiring This Month
30,000	2,000	0	0	20,000	12,000	0
Points available prior to statement month	Points earned during statement month			Points used for redemption of rewards in statement month	Total Rewards available = A+B+C-D	Points expiring this month

Rewards Breakdown:

Promotion Name	Reward Points earned this month	Reward Points adjusted this month
Bonus Points	2,000	0

MEMBER REWARDS TERMS & CONDITIONS

1. Only customers of Citibank Singapore Limited, International Personal Bank (hereinafter known as "Citibank") are eligible to participate in this program.
2. Citibank Reward Voucher shall be issued in the name and mailed to the mailing address of the customer as per our bank's records, and shall specify the Reward as selected by the customer, subject to availability of stock and provided the customer has sufficient Points.
3. All Points earned in year 2018 must be redeemed on or before December 31 2019 and are not transferable or exchangeable for cash, credit or kind.
4. Validity of Points extends for one year after the end of the calendar year which the Points are awarded. For example, Points earned in 2018 will expire after December 31 2019.
5. If a customer closes his account, any unused Points shall be automatically cancelled and no longer be available for use by the customer; such Points shall not be transferable to any other account.
6. For Citibank Reward Voucher issuance, please allow a processing time of two to four weeks from the time your redemption instructions are received.
7. The Citibank Reward Voucher can be redeemed for the item/service as per stated on the voucher.
8. The Rewards featured are valid from April 1 to December 31 2018. Redemption of all Rewards featured must be made by December 31 2018. All Citibank Reward Vouchers must be fully utilized no later than the expiry date indicated on each voucher and are not transferable or exchangeable for cash, credit or kind. Any unused amount of the Citibank Reward Voucher will be forfeited and will not be refunded.
9. All Terms and Conditions of the specific service provider should be read before the Reward Vouchers are presented for collection/consumption of the gift/reward.
10. For Air Miles Redemption:
 - 10.1 Terms and Conditions of mileage partners apply.
 - 10.2 Bookings using air miles have to be done in advance and Citibank is not obliged to guarantee any seats for any flights using the miles, nor is Citibank obliged to pay/reimburse in the event that the preferred bookings cannot be attained using the miles. If the air miles Membership Number is misquoted and the miles are credited into a wrong account as a result, Citibank is not obliged to compensate for the miles that are wrongly credited.
 - 10.3 Citibank reserves the right to vary and/or change the number of air miles to be credited at any time without any prior notice.
11. Redemption and use of a Citibank Reward Voucher is subject to availability and to such conditions as may be specified by the participating service provider, and cannot be transferred or exchanged for cash, credit or in kind unless otherwise stated. Please call the respective service providers to make advance booking to avoid disappointment. In the event that gifts as specified in the Citibank Reward Vouchers are unavailable for any reason whatsoever, the participating service provider/Citibank reserve the right to substitute the same with another reward of similar value without prior notice.

12. Should the Citibank Reward Vouchers be lost, damaged or stolen, please call your Relationship Manager to prevent the use of Citibank Reward Vouchers by unauthorized persons. However, the responsibility for the Citibank Reward Vouchers remains with the customer and, as such, Citibank reserves the right to recover the full cost of the rewards from the customer should the Citibank Reward Voucher be misused.
13. To redeem a Reward, the customer must present the relevant Reward Voucher at the relevant participating service provider. If the customer makes a purchase, which exceeds the value of the Citibank Reward Voucher, the customer must pay the difference. There shall be no refund, in any form whatsoever, if the value of the goods and/or services requested is below that of the Reward Voucher.
14. Multiple Citibank Reward Vouchers per visit may be used in the redemption of any Reward, unless otherwise stated.
15. Use of the Citibank Reward Voucher is subject to the terms and conditions stated on the Citibank Reward Voucher. Citibank Reward Voucher shall not be used to purchase any item on sale or on special offer nor used in conjunction with any discount card, loyalty program, promotional voucher or similar scheme unless otherwise stated.
16. Citibank is entitled at its absolute discretion, at any time and from time to time without prior notice, to vary the Rewards or substitute any Reward with another of a similar value.
17. All hotel stays are subject to the availability of rooms. No walk-ins will be entertained and the hotels reserve the right to impose a one-night room charge for late cancellations and no-shows.
18. For joint accounts, redemption instructions will be accepted from any one of the joint account holders excluding customers who are aged below 21 years. Citibank Reward Vouchers can be presented to the respective service provider for the collection/consumption of the gift/reward by any one of the joint account holders.
19. Citibank assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed electronic transmission which may limit a person's ability to participate in this Program.
20. For full terms and conditions of each reward, please visit our website at www.ipb.citibank.com.sg.
21. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants.
22. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, these terms and conditions will prevail.

GENERAL TERMS & CONDITIONS

1. This Promotion is not available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
2. Promotion is not available to U.S. Citizens, U.S. Residents, or Green Card holders. A person is a "U.S. Resident" if he is present in the United States 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 two (2) preceding calendar years.
3. Investors should be aware of the laws in their home countries with regards to their banking with Citibank Singapore Limited or in any other jurisdiction. Citibank Singapore Limited shall not be liable for any loss or liability imposed on the investors by their home countries or as a result of their non-compliance with any regulations, law, or legal process of their home countries.
4. Citibank Singapore Limited has carefully chosen the respective business partner(s) for the Promotion. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Promotion. The eligible client should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
5. Citibank Singapore Limited shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the program; and Citibank shall not be liable to any person act, omission or neglect on part of such agents, contractors, correspondents or third parties.
6. Without prejudice to any of Citibank's rights and remedies, Citibank Singapore Limited may with prior notice terminate or extend or withdraw, modify or amend, cancel or invalidate or substitute any terms and conditions / promotional rates / products / Reward Points or gifts with another of a similar value.
7. Citibank Singapore Limited is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
8. The eligible client will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
9. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
10. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
11. Information collected through this Program may be used in the operation and marketing of Citibank Singapore Limited's products and services. Participants may receive via email promotional news, service updates and other information about Citibank Singapore Limited's products and services. Participants may choose, at any point, to unsubscribe from these mailings.
12. Citibank Singapore Limited full disclaimers, terms and conditions apply to individual products and banking services.

Citibank Singapore Limited



www.ipb.citibank.com.sg



8 Marine View
Asia Square Tower 1 #21-00
Singapore 018960



Banking Hours
Monday to Friday: 9:30am - 6:00pm
9:30am - 5:00pm (Cash Teller Service)

