



## The Citi Mobile® Promotion 2019

1. Citibank Singapore Limited - International Personal Bank ("Citibank") will be running The Citi Mobile® Promotion 2019 ("Campaign"), for all its clients satisfying the eligibility criteria between September 1 2019 to December 31 2019 (both dates inclusive) ("Campaign Period").
2. All Citibank Clients who satisfy the following criteria are eligible to participate in the Campaign ("Eligible Clients")
  - a. Hold an existing relationship with Citibank.
  - b. Have demonstrated satisfactory account conduct on a continued basis (as determined by Citibank).
  - c. Are not employees of Citibank, employees of any partners, sponsors and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are involved in organizing the Campaign as determined by Citibank.
  - d. Hold a minimum total account balance of US\$100,000 as of August 31 2019.
3. By participating in this Campaign, all Eligible Clients shall be deemed to agree to abide by and be bound by these Terms and Conditions and any decisions made by Citibank concerning this Campaign.
4. Each Eligible Client (limited to 1 Gift per client), who logs on to the Citi Mobile® App, with the qualifying criteria below, will be entitled to a 6-month Viu Premium App Subscription or Member Reward Points (the "Gift").
5. Clients will qualify for the Gift when they log on to the Citi Mobile® App with their User ID and Password, at least once in each of 2 consecutive months during the Campaign Period, as illustrated in the table below. Please refer to the table below for more information:

Citibank Clients	September 2019	October 2019	November 2019	December 2019	Total Logins #	Qualifies for Gift
Client 1 logs on to Citi Mobile® App	✓	✓			2	Yes
Client 2 logs on to Citi Mobile® App		✓	✓		2	Yes
Client 3 logs on to Citi Mobile® App			✓	✓	2	Yes
Client 4 logs on to Citi Mobile® App		✓✓			2	No
Client 5 logs on to Citi Mobile® App	✓		✓		2	No



Clients, who are issued a new Citibank ATM Card or Citibank Debit MasterCard (“Citicard”) during the Campaign Period, will only qualify for the Gift if they activate their Citicard via the Citi Mobile® App during the Campaign period and thereafter, log on to the Citi Mobile® App, at least once a month over 2 consecutive months. Eligible Clients will not qualify for the Gift if they activate their Citicard via CitiPhone, SMS (short message service) or Citibank Online.

IPB Client	September 2019	October 2019	November 2019	December 2019	Total Logins #	Client activates Citicard via Citi Mobile® App during the Campaign Period	Qualifies for Gift
Client 6 logs on to Citi Mobile® App	✓	✓			2	✓	Yes
Client 7 logs on to Citi Mobile® App		✓	✓		2		No
Client 8 logs on to Citi Mobile® App			✓	✓	2	✓	Yes

- Only the first 3,000 qualified Citibank clients will receive a Gift. No exceptions will be entertained.
- Clients who qualify for the Gift will be notified from November 2019 to January 2020 with an official electronic direct mailer from Citibank containing 6-month VIU Premium App Subscription Redemption Codes or 100 Member Reward Points.
- Citibank reserves the right to determine whether a Client is eligible to participate in this Campaign and if the Client has met all the required criteria to be granted the Gift.
- Information collected through this Campaign may be used in the operation and marketing of Citibank products and services. Eligible Clients may receive via electronic direct mailer, promotional news, service updates and other information about Citibank products and services. Eligible Clients may choose, at any point, to unsubscribe from these mailings.
- The winners will be notified by electronic direct mailer at their latest email address reflected in the Bank’s records. Eligible Clients, who participate in the Campaign, (a) authorize Citibank to disclose their names and other relevant particulars to any persons and in any mode and manner as Citibank may reasonably deem appropriate and necessary for the purposes of conducting the Campaign and awarding the prizes; and/or (b) agree to disclose their names



and other relevant particulars to any participating merchant or service provider to which/whom the Campaign relates.

11. Citibank may at its absolute discretion, at any time, replace or substitute the Gift with any other gifts of equal or similar value selected by Citibank. All Gifts are not transferable or exchangeable for cash, credit or kind.
12. 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 an Eligible Client's ability to participate in the Campaign.
13. Citibank shall not be liable to any person for any loss or damage arising in connection with the Campaign, including without limitation, any error in computing, any breakdown or malfunctions in any computer systems or equipment.
14. 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.
15. Citibank reserves the right at its absolute discretion to terminate this Campaign or vary, delete or add to any of these Terms and Conditions from time to time without any notice.
16. Citibank's decisions on all matters relating to this Campaign will be at its absolute discretion and will be final and binding on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Campaign. Subject to and without prejudice to the generality of the foregoing, the Citibank record of the entries, or any decision made in connection with the Campaign shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.
17. This Campaign may not be available to clients 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 authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.



18. This Campaign 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.
19. Eligible Clients should be aware of the laws in their home countries with regards to their banking with Citibank Singapore 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.
20. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third parties 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.
21. Without prejudice to any of the Citibank rights and remedies, Citibank may at any time, in its absolute discretion and without giving any reason or notice, terminate or extend or withdraw, modify or amend, cancel or invalidate or substitute any Terms and Conditions / promotional rates / products or Gifts with another of a similar value.
22. Citibank 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 client as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
23. 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.
24. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional materials relating to this Campaign, these Terms and Conditions will prevail. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.



25. 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.

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