

## 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](http://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.