



Log On and Be Rewarded - Online Campaign 2018

1. Citibank Singapore Limited - International Personal Bank ("Citibank") will be running the Login and be Rewarded - Online Campaign 2018 ("Campaign"), for all its clients satisfying the eligibility criteria between October 1 2018 to December 31 2018 (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.
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 client per relationship, even with multiple relationships), who logs in to Citibank Online with the qualifying criteria below, will be entitled to one US\$20 Amazon.com voucher ("Gift") applicable to both online channels of Citibank Online and Citi Mobile® App.
5. Clients will qualify for a Gift when they login to Citibank Online and / or Citi Mobile® App with a User ID and Password at least twice over 2 different months, as illustrated in the table below. Only one client per relationship will qualify for the Gift and if the same client belongs to different relationships, the client will only qualify for 1 Gift in total for this Campaign. Please refer to the table below for more information:

Possible Example for Qualified Clients	October 2018	November 2018	December 2018	Total Logins #	Qualified for Amazon Vouchers
Client 1 logins	X	X		2	Yes
Client 2 logins		X	X	2	Yes
Client 3 logins	X		X	2	Yes
Client 4 logins	XX			2	No

6. Only the first 1000 qualified IPB clients will receive a Gift. No exceptions will be entertained.



7. Clients who qualify for the Gift will be notified by February 28, 2019 with an official electronic direct mailer from Citibank.
8. 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.
9. Information collected through this Campaign may be used in the operation and marketing of Citibank's products and services. Eligible Clients may receive via email, promotional news, service updates and other information about Citibank's products and services. Eligible Clients may choose, at any point, to unsubscribe from these mailings.
10. The winners will be notified by email and/or telephone, at their latest email address and/or telephone number reflected in the Bank's records. Eligible Clients who participate in the Campaign 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.
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 and chances, 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, Citibank's record of the entries, allocated chances and/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 is not 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. 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 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.
21. Without prejudice to any of Citibank's 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.