



Rewarding
experience.

Delightful
rewards.

Welcome to Citibank's 2010 Member Rewards Program, with new partners that have been specially selected for you. Choose from our wide range of Rewards – from sailing to exotic destinations on a luxurious ocean liner, to indulging in the latest cutting edge gizmos, all the finest rewards are lined up for your delightful experience.

Enjoy savings by using fewer points to redeem rewards online, whenever you want, wherever you are. Visit us at www.ipb.citibank.com.sg/rewards for more details.

Reward Highlights



Apple Premium Reseller



	Points	Points
IDR1,600,000 Infinite Stores Shopping Voucher (Indonesia)	1,950	2,000
RM600 EpiCentre Shopping Voucher (Malaysia)	1,950	2,000
PHP8,400 Power Mac Shopping Voucher (Philippines)	1,950	2,000
S\$280 EpiCentre Shopping Voucher (Singapore)	1,950	2,000
THB6,000 iStudio Shopping Voucher (Thailand)	1,950	2,000



ION Orchard Singapore



	Points	Points
S\$70 CapitaVoucher	480	500
S\$280 CapitaVoucher	1,920	2,000
S\$700 CapitaVoucher	4,800	5,000



PT Mitra Adiperkasa Tbk (MAP), Jakarta



	Points	Points
IDR400,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	480	500
IDR1,600,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	1,920	2,000



Banyan Tree Hotels & Resorts (UAE)



	Points	Points
90-Min Session Massage at Banyan Tree Al Wadi	1,180	1,200
1N Al Rimal Deluxe Pool Villa	5,850	6,000



Royal Caribbean International



	Points	Points
US\$500 Royal Caribbean Travel Voucher (Indonesia, Malaysia, Philippines, Singapore, Taiwan, Thailand)	4,850	5,000



Edsa Shangri-La, Manila



	Points	Points
1N Tower Superior Room	1,950	2,000
US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	500

Methods of Reward Redemption

-  www.ipb.citibank.com.sg
-  24-Hr CitiPhone Banking at +65 6224 5757
-  Fax at +65 6328 8008
-  Call your Relationship Manager

Citi never sleeps



Rewards at a Glance

Partner	Rewards	Online 		Phone  /Fax 	
		Points	Code	Points	Code
Air Miles					
Asia Miles	5,000 Asia Miles	800	9008	800	9008
EVA Air	5,000 EVA Miles	800	9407	800	9007
Singapore Airlines Limited	5,000 KrisFlyer Miles	2,000	9006	2,000	9005
Magazine Subscription					
DataXprez Services Pte Ltd (excl Japan)	Asian Geographic (8 issues)	-	-	340	1018
DataXprez Services Pte Ltd (excl Japan)	Asian Geographic Passport (6 issues)	-	-	280	1019
DataXprez Services Pte Ltd (excl Japan)	Asian Junior Passport (6 issues)	-	-	220	1020
DataXprez Services Pte Ltd (excl Japan)	National Geographic (12 issues)	-	-	425	1021
DataXprez Services Pte Ltd (excl Japan)	National Geographic Kids (10 issues)	-	-	400	1022
China					
Banyan Tree Hangzhou	90-Min Session Massage	1,180	1412	1,200	1012
Banyan Tree Hangzhou	1N Water Terrace	3,950	1470	4,000	1070
Banyan Tree Lijiang	90-Min Session Massage	1,180	1413	1,200	1013
Banyan Tree Lijiang	1N Deluxe Suite	2,550	1471	2,600	1071
Banyan Tree Ringha	90-Min Session Massage	1,180	1415	1,200	1015
Banyan Tree Ringha	1N Tibetan Suite	3,650	1473	3,700	1073
Banyan Tree Sanya	90-Min Session Massage	1,180	1416	1,200	1016
Banyan Tree Sanya	1N Pool Villa	3,950	1474	4,000	1074
Fraser Residence Shanghai	2N One Bedroom Deluxe Apartment inclusive of breakfast for two and Welcome Amenity	2,950	1476	3,000	1076
Fraser Suites Nanjing	2N One Bedroom Suite inclusive of breakfast for two and Welcome Amenity	2,450	1477	2,500	1077
The St. Regis Beijing	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1432	500	1032
The St. Regis Beijing	1N Deluxe Room	2,150	1498	2,200	1098
Hong Kong					
Holiday Tours & Travel	US\$80 Voucher	830	1484	850	1084
Island Shangri-La, Hong Kong	1N Deluxe Peak View Room	4,150	1485	4,200	1085
Indonesia					
Apple Premium Reseller	IDR1,600,000 Infinite Stores Shopping Voucher	1,950	1506	2,000	1106
Banyan Tree Bintan	90-Min Session Massage	1,180	1411	1,200	1011
Banyan Tree Bintan	1N Valley Villa	4,450	1469	4,500	1069
Holiday Tours & Travel	US\$80 Voucher	830	1484	850	1084
OSIM	US\$50 Shopping Voucher	480	1448	500	1048
OSIM	US\$200 Shopping Voucher	1,920	1449	2,000	1049
Plaza Indonesia, Jakarta	IDR400,000 Shopping Voucher	480	1446	500	1046
Plaza Indonesia, Jakarta	IDR1,600,000 Shopping Voucher	1,920	1447	2,000	1047
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR400,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	480	1513	500	1113
PT Mitra Adiperkasa Tbk (MAP), Jakarta	IDR1,600,000 PT Mitra Adiperkasa Tbk (MAP) Gift Voucher	1,920	1514	2,000	1114
Royal Caribbean International	US\$500 Royal Caribbean Travel Voucher	4,850	1521	5,000	1121
Sheraton Bandara Hotel	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1429	500	1029
Sheraton Bandara Hotel	1N Deluxe Garden View Room	1,030	1492	1,050	1092
Sheraton Surabaya Hotel & Towers	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1433	500	1033
Sheraton Surabaya Hotel & Towers	1N Premium Deluxe Room	1,430	1505	1,450	1105
Sony	US\$50 Sony Shopping Voucher	480	1456	500	1056
Sony	US\$200 Sony Shopping Voucher	1,920	1457	2,000	1057

Partner	Rewards	Online 		Phone  / Fax 	
		Points	Code	Points	Code
Japan					
Diners-JCB Gift Card	JPY5,000 Gift Card	-	-	600	1040
Malaysia					
Apple Premium Reseller	RM600 EpiCentre Shopping Voucher	1,950	1507	2,000	1107
Fraser Place Kuala Lumpur	2N One Bedroom Deluxe inclusive of breakfast for two and wireless broadband access for one user per room	2,150	1478	2,200	1078
Holiday Tours & Travel	US\$80 Voucher	830	1484	850	1084
OSIM	US\$50 Shopping Voucher	480	1448	500	1048
OSIM	US\$200 Shopping Voucher	1,920	1449	2,000	1049
Pan-West	US\$200 Shopping Voucher	1,950	1445	2,000	1045
Robinsons	RM150 Gift Certificate	480	1450	500	1050
Royal Caribbean International	US\$500 Royal Caribbean Travel Voucher	4,850	1521	5,000	1121
Sheraton Imperial Kuala Lumpur Hotel	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1430	500	1030
Sheraton Imperial Kuala Lumpur Hotel	1N Deluxe Room inclusive of breakfast for two	1,680	1493	1,700	1093
Sheraton Langkawi Beach Resort	1N Deluxe Room	1,330	1494	1,350	1094
Sony	US\$50 Sony Shopping Voucher	480	1456	500	1056
Sony	US\$200 Sony Shopping Voucher	1,920	1457	2,000	1057
The Westin Kuala Lumpur	1N Deluxe Room	2,000	1500	2,050	1100
Maldives					
Banyan Tree Vabbinfaru	90-Min Session Massage	1,180	1417	1,200	1017
Banyan Tree Vabbinfaru	1N Beachfront Villa	6,050	1475	6,200	1075
Philippines					
Apple Premium Reseller	PHP8,400 Power Mac Shopping Voucher	1,950	1508	2,000	1108
Edsa Shangri-La, Manila	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1519	500	1119
Edsa Shangri-La, Manila	1N Tower Superior Room	1,950	1518	2,000	1118
Fraser Place Manila	2N One Bedroom Study Apartment inclusive of breakfast for two and Welcome Amenity	4,200	1479	4,250	1079
Makati Shangri-La, Manila	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1426	500	1026
Makati Shangri-La, Manila	1N Deluxe Room inclusive of breakfast for two	2,800	1486	2,850	1086
Makati Shangri-La, Manila	1N Deluxe Suite inclusive of breakfast for two	3,950	1487	4,000	1087
OSIM	US\$50 Shopping Voucher	480	1448	500	1048
OSIM	US\$200 Shopping Voucher	1,920	1449	2,000	1049
Royal Caribbean International	US\$500 Royal Caribbean Travel Voucher	4,850	1521	5,000	1121
Rustan's	PHP2,100 Gift Certificate	480	1451	500	1051
Singapore					
Apple Premium Reseller	S\$280 EpiCentre Shopping Voucher	1,950	1509	2,000	1109
CapitaMalls Asia	S\$70 Shopping Voucher	480	1435	500	1035
CapitaMalls Asia	S\$280 Shopping Voucher	1,920	1436	2,000	1036
CapitaMalls Asia	S\$700 Shopping Voucher	4,800	1437	5,000	1037
Dickson Watch & Jewellery	S\$420 Voucher	2,950	1438	3,000	1038
Dickson Watch & Jewellery	S\$700 Voucher	4,850	1439	5,000	1039
Espa@Innerpeace	30-Min Anti Stress Head and Shoulder Massage	260	1423	280	1023
Espa@Innerpeace	60-Min Foot Reflexology Massage	300	1424	320	1024
Espa@Innerpeace	90-Min Body Massage, choice of Swedish or Aromatherapy or Deep Tissue or TCM Tui Na or Shiatsu	530	1425	550	1025
Fraser Suites River Valley	2N One Bedroom Deluxe Apartment inclusive of Singapore breakfast for two and Welcome Amenity	3,950	1480	4,000	1080
Fraser Place Robertson Walk	2N One Bedroom Deluxe Apartment inclusive of Singapore breakfast for two and Welcome Amenity	4,400	1481	4,450	1081
Holiday Tours & Travel	US\$80 Voucher	830	1484	850	1084
Loang & Noi Pte Ltd	S\$500 Shopping Voucher	2,950	1442	3,000	1042
Loang & Noi Pte Ltd	Loang & Noi Signature Collection	6,800	1441	7,000	1041
Mandarin Orchard Singapore	1N Grand Tower Deluxe Room inclusive of breakfast for two	2,450	1489	2,500	1089
Mandarin Orchard Singapore	1N Club Room inclusive of breakfast for two	2,850	1488	2,900	1088
OSIM	US\$50 Shopping Voucher	480	1448	500	1048
OSIM	US\$200 Shopping Voucher	1,920	1449	2,000	1049
Pan-West	US\$200 Shopping Voucher	1,950	1445	2,000	1045
Paragon	S\$70 Shopping Voucher	480	1443	500	1043
Paragon	S\$280 Shopping Voucher	1,920	1444	2,000	1044

Partner	Rewards	Online 		Phone  / Fax 	
		Points	Code	Points	Code
Singapore					
Resorts World Sentosa	S\$100 Resorts World™ Sentosa Gift Voucher	-	-	750	1115
Roset Limousine Service	One Way Limousine Ride on Mercedes Benz E-Class in Singapore	-	-	400	1103
Roset Limousine Service	One Way Limousine Ride on 13-Seater Minibus in Singapore	-	-	420	1102
Roset Limousine Service	One Way Limousine Ride on Mercedes Benz S-Class in Singapore	-	-	700	1104
Royal Caribbean International	US\$500 Royal Caribbean Travel Voucher	4,850	1521	5,000	1121
Shangri-La Hotel, Singapore	S\$70 Food & Beverage Dining Voucher	480	1428	500	1028
Shangri-La Hotel, Singapore	1N Deluxe Tower Wing Deluxe Room inclusive of breakfast for two	2,850	1491	2,900	1091
Singapore Marriott Hotel	1N Weekend Deluxe Room inclusive of breakfast for two (Check-in: Fri & Sat)	2,450	1497	2,500	1097
Singapore Marriott Hotel	1N Weekday Deluxe Room inclusive of breakfast for two (Check-in: Sun to Thur)	2,850	1496	2,900	1096
Sony	US\$50 Sony Shopping Voucher	480	1456	500	1056
Sony	US\$200 Sony Shopping Voucher	1,920	1457	2,000	1057
TANGS	S\$70 Gift Voucher	480	1460	500	1060
TANGS	S\$280 Gift Voucher	1,920	1461	2,000	1061
The Hour Glass Limited	S\$280 Shopping Voucher	1,950	1462	2,000	1062
The Hour Glass Limited	S\$700 Shopping Voucher	4,850	1463	5,000	1063
The Hour Glass Limited	Silver Voucher	6,800	1467	7,000	1067
The Hour Glass Limited	Gold Voucher	27,700	1465	28,000	1065
The Hour Glass Limited	Platinum Voucher	41,700	1466	42,000	1066
The Hour Glass Limited	Diamond Voucher	69,700	1464	70,000	1064
The St. Regis Singapore	1N Executive Deluxe Room inclusive of breakfast for two	2,950	1499	3,000	1099
Taiwan					
Holiday Tours & Travel	US\$80 Voucher	830	1484	850	1084
OSIM	US\$50 Shopping Voucher	480	1448	500	1048
OSIM	US\$200 Shopping Voucher	1,920	1449	2,000	1049
Royal Caribbean International	US\$500 Royal Caribbean Travel Voucher	4,850	1521	5,000	1121
Sheraton Taipei Hotel	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1431	500	1031
Sheraton Taipei Hotel	1N Executive Deluxe Room inclusive of breakfast for two	2,800	1495	2,850	1095
Shin Kong Mitsukoshi Department Store	NT\$1,500 Shopping Voucher	480	1452	500	1052
Shin Kong Mitsukoshi Department Store	NT\$6,000 Shopping Voucher	1,920	1453	2,000	1053
Taipei Metro, The Mall	NT\$1,500 Shopping Voucher	480	1458	500	1058
Taipei Metro, The Mall	NT\$6,000 Shopping Voucher	1,920	1459	2,000	1059
The Westin Taipei	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1434	500	1034
The Westin Taipei	1N Deluxe Room inclusive of breakfast for two	2,550	1501	2,600	1101
Thailand					
Apple Premium Reseller	THB6,000 iStudio Shopping Voucher	1,950	1510	2,000	1110
Banyan Tree Bangkok	90-Min Session Massage	1,180	1410	1,200	1010
Banyan Tree Bangkok	1N Deluxe View Suite	2,450	1468	2,500	1068
Banyan Tree Phuket	90-Min Session Massage	1,180	1414	1,200	1014
Banyan Tree Phuket	1N Deluxe Villa	3,450	1472	3,500	1072
Fraser Place Urban Langsuan, Bangkok	2N Studio Apartment inclusive of breakfast for two and Welcome Amenity	1,780	1482	1,800	1082
Fraser Suites Sukhumvit, Bangkok	2N One Bedroom Deluxe Apartment inclusive of breakfast for two and Welcome Amenity	1,950	1483	2,000	1083
Holiday Tours & Travel	US\$80 Voucher	830	1484	850	1084
Montien Riverside Hotel	1N Superior Room with American Breakfast for two	1,080	1520	1,100	1120
OSIM	US\$50 Shopping Voucher	480	1448	500	1048
OSIM	US\$200 Shopping Voucher	1,920	1449	2,000	1049
Royal Caribbean International	US\$500 Royal Caribbean Travel Voucher	4,850	1521	5,000	1121
Shangri-La Hotel, Bangkok	US\$50 Hotel Voucher (Applicable for F&B and room stays)	480	1427	500	1027
Shangri-La Hotel, Bangkok	1N Deluxe River View Room inclusive of breakfast for two	2,600	1490	2,650	1090
Siam Paragon	THB1,500 Shopping Voucher	480	1454	500	1054
Siam Paragon	THB6,000 Shopping Voucher	1,920	1455	2,000	1055
UAE					
Banyan Tree Al Wadi	90-Min Session Massage	1,180	1516	1,200	1116
Banyan Tree Al Wadi	1N Al Rimal Deluxe Pool Villa	5,850	1517	6,000	1117

Exclusively for Citigold Private Client

Country	Partner	Rewards	Points	Code	
				Online 	Phone  /Fax 
Lifestyle					
Singapore	Ria Bintan Golf Resort	Return Ferry (SIN-BIN-SIN) for one person (Applicable for weekdays: Mon-Fri)	400	1925	1825
Singapore	Ria Bintan Golf Resort	Return Ferry (SIN-BIN-SIN) for one person (Applicable for Sat, Sun, Singapore Public Holidays)	450	1926	1826
Indonesia	Ria Bintan Golf Resort	1 round of Golf play at Ocean Course (Applicable for weekdays: Mon-Fri)	700	1923	1823
Indonesia	Ria Bintan Golf Resort	1 round of Golf play at Ocean Course (Applicable for Sat, Sun, Singapore Public Holidays)	1,100	1924	1824
Shopping					
Singapore	Aigner	Ravello Due, Ladies 2 hands Model A21255 White Dial, A logo set with Stones	5,500	-	1830
Singapore	Aigner	Torino Chrono, Gents Multi-hands, Model A27113 Silver Dial with Rosegold Index	7,000	-	1831
Singapore	Montblanc	Luggage Tag	700	-	1820
Singapore	Montblanc	Boheme Coin Case	900	-	1822
Singapore	Montblanc	Keycase with Zip	1,500	-	1821
Singapore	Montblanc	Rollerball Platinum Plated Meisterstück	3,000	-	1818
Singapore	Montblanc	Rollerball Gold Plated Meisterstück	3,000	-	1819
Singapore	Montblanc	Star Platinum Watch (MP8461)	10,000	-	1817
Singapore	CapitaMalls Asia	S\$70 Shopping Voucher	450	1932	1832
Singapore	CapitaMalls Asia	S\$280 Shopping Voucher	1,800	1933	1833
Singapore	CapitaMalls Asia	S\$700 Shopping Voucher	4,500	1934	1834
Singapore	Paragon	S\$70 Shopping Voucher	450	1903	1803
Singapore	Paragon	S\$280 Shopping Voucher	1,800	1904	1804
Singapore	Paragon	S\$700 Shopping Voucher	4,500	1905	1805
Indonesia	Plaza Indonesia, Jakarta	IDR400,000 Shopping Voucher	450	1906	1806
Indonesia	Plaza Indonesia, Jakarta	IDR1,600,000 Shopping Voucher	1,800	1907	1807
Malaysia	Robinsons	RM150 Gift Certificate	450	1908	1808
Philippines	Rustan's	PHP2,100 Gift Certificate	450	1909	1809
Taiwan	Shin Kong Mitsukoshi Department Store	NT\$1,500 Shopping Voucher	450	1910	1810
Taiwan	Shin Kong Mitsukoshi Department Store	NT\$6,000 Shopping Voucher	1,800	1911	1811
Thailand	Siam Paragon	THB1,500 Shopping Voucher	450	1912	1812
Taiwan	Taipei Metro, The Mall	NT\$1,500 Shopping Voucher	450	1913	1813
Taiwan	Taipei Metro, The Mall	NT\$6,000 Shopping Voucher	1,800	1914	1814
Singapore	TANGS	S\$70 Gift Voucher	450	1915	1815
Singapore	TANGS	S\$280 Gift Voucher	1,800	1916	1816
Singapore	The Hour Glass Limited	S\$280 Shopping Voucher	1,800	1901	1801
Singapore	The Hour Glass Limited	S\$700 Shopping Voucher	4,500	1902	1802
Travel					
Singapore	Mandarin Orchard Singapore	1N Club Room inclusive of breakfast for two and two Chicken Rice Sets at Chatterbox	3,650	1927	1827
Thailand	The Himmaphan Phuket Hotel	1N Villa stay at Bang Tao Beach (2 persons)	3,000	1928	1828
Thailand	The Himmaphan Phuket Hotel	1N Villa stay at Bang Tao Beach (Private use for 16 persons)	17,000	1929	1829

Terms And Conditions

Only customers of Citibank Singapore Ltd, International Personal Bank (hereinafter known as "Citibank") are eligible to participate in this program.

Redemption of Points

1. 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.
2. All Points earned in year 2010 must be redeemed before December 31 2011 and are not exchangeable for cash, credit or kind.
3. For Citibank Reward Voucher issuance, please allow a processing time of two to four weeks from the time your redemption is received.
4. The Citibank Reward Voucher can be redeemed for the item/service as per stated on the voucher.
5. The Rewards featured are valid from January 15 to December 31 2010. Redemption of all Rewards featured must be made by December 31 2010. All Citibank Reward Vouchers must be fully utilized no later than the expiry date indicated on each voucher and are not exchangeable for cash, credit or kind. Any unused amount of the Citibank Reward Voucher will be forfeited and will not be refunded.
6. For Air Miles Redemption:
 - 6.1. Terms and conditions of mileage partners apply.
 - 6.2. 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.
 - 6.3. Citibank reserves the right to vary and/or change the number of air miles to be credited at any time without any prior notice.
7. All Citibank Reward Vouchers must be presented to the sales staff of the respective service provider before the collection/consumption of the gift/reward.
8. 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 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 the 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. Please note that some rewards may not be available in certain jurisdictions.
9. Should the Citibank Reward Vouchers be lost, damaged or stolen, please call our 24-Hour CitiPhone Banking at +65 6224 5757 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.
10. 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.
11. Multiple Citibank Reward Vouchers per visit may be used in the redemption of any Reward, unless otherwise stated.
12. 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.
13. Citibank has carefully chosen the respective service provider for this program. However, Citibank will not be liable for any loss, damage or non-performance arising from delivery, use of products and services offered through this program, Citibank is also not obliged to replace any damaged, lost or stolen Citibank Reward Vouchers.
14. Citibank shall not in any way be liable for any goods or services or the quality of performance of such goods or services supplied by any participating merchant, site or service provider or other authorized agent under the program. The customer should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
15. 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.
16. 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.
17. For full terms and conditions of each reward, please visit our website at www.ipb.citibank.com.sg.

Other Conditions

1. Validity of Points extends for one year after the end of the calendar year which the Points are awarded. For example, Points earned in 2010 will expire after December 31 2011.
2. 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.
3. This Member Rewards Program is not valid in conjunction with any other promotions, discount, privilege cards or vouchers unless otherwise stated.
4. Customers should be aware of the laws in their home countries with regards to their banking with Citibank Singapore or in any other jurisdiction.
5. Citibank Singapore shall not be liable for any loss or liability imposed on the customers by their home countries as a result of their non-compliance with any regulations, laws, or legal process of their home countries.
6. Points shall not be transferable or exchangeable for cash, credit or in kind unless otherwise stated.
7. 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.
8. Citibank reserves the right at its absolute discretion to terminate this program or vary, delete or add to any of these terms and conditions from time to time without notice including the right to withdraw, cancel or invalidate any Reward and/or Points already issued.
9. Citibank shall have the absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the program and the bank shall not be liable to any person for any act, omission or neglect on the part of such agents, contractors or correspondents.
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. Citibank's decision on all matters relating to this program will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this program, these terms and conditions shall prevail.
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 a person's ability to participate in this Program.
13. Information collected through this Program may be used in the operation and marketing of Citibank's products and services. Participants may receive via email promotional news, service updates and other information about Citibank's products and services. Participants may choose, at any point, to unsubscribe from these mailings.
14. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.