



Appendix 1B – Terms and Conditions of Citibank Debit Card Cashback Campaign

Program terms and conditions

1. Citibank Debit Card Cashback Campaign (“**Promotion**”) is a Citibank Singapore Limited - International Personal Bank (“**Citibank**”) Promotion. The Promotion Period is from October 1 2020 to December 31 2020 (the “**Promotion Period**”).
2. The Promotion is applicable to all Citibank Debit Mastercard (“**Debit Card**”) holders when they use their Debit Cards during the Promotion Period in the manner specified in these terms.
3. For customers who activated their Debit Cards prior to the Promotion Period, they will earn 3% cashback on eligible transactions posted to their Debit Card accounts during the Promotion Period. For the avoidance of doubt, the maximum cash rebate each Eligible customer is eligible to receive under this Promotion is capped at US\$300 per calendar month.
4. For customers who activated their Debit Cards during the Promotion Period, they will earn 5% cashback on eligible transactions posted to their Debit Card accounts during the Promotion Period. For the avoidance of doubt, the maximum cash rebate each Eligible customer is eligible to receive under this Promotion is capped at US\$500 per calendar month.
5. Eligible transactions are Point-of-Sales (“**POS**”) and/or online transactions denominated in USD, EUR, AUD, CAD, GBP, CHF, JPY, HKD, SGD and NZD. The following transactions are not eligible transactions and will not earn any cashback:
 - 5.1. Dynamic Currency Conversion (DCC) transactions, i.e. transactions which involve converting a foreign currency into SGD at the point of the transaction;
 - 5.2. Unauthorized transactions;
 - 5.3. Unposted/canceled/refunded transactions;
 - 5.4. ATM cash withdrawals and
 - 5.5. Fraudulent transactions or transactions that abuse the Promotion.
6. The relevant date of each eligible transaction is the date that the transaction is posted to the customer’s Debit Card account. For the avoidance of doubt, the date the transaction is charged may not be the same as the date the transaction is posted. For example, an eligible transaction which is charged on December 31 2020 but posted on January 1 2021 will not be taken into account in the computation of cashback earned for the month of December 2020. The cashback earned will be calculated based on the posting date.
7. Cashback will be calculated based on two decimal places for each eligible transaction without any rounding off. Cashback of eligible transactions made in currencies other than USD will be converted to USD at the prevailing exchange rate. Cashback will be credited into the customer’s USD transactional account within 60 calendar days after the end of the calendar month in which the eligible transaction is made (or such other date as Citibank may stipulate). For example, cashback for an eligible transaction made on November 20 2020 will be credited by January 31 2021.



8. Customers are not entitled to and agree to forfeit any cashback if: (a) their Debit Cards are closed or blocked during the Promotion Period; or (b) they do not have a valid USD transactional account at the point of crediting the cashback.
9. Any benefit under this Promotion Period shall not be transferable or exchangeable for credit or in kind.
10. Citibank's decision on all matters relating to this Debit Card Cashback Promotion 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 Promotion, these terms and conditions will prevail.

General terms and conditions

1. This Promotion may not be 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 authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
2. The 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. Clients should be aware of the laws in their home countries (or any other relevant jurisdiction) with regards to their banking activities with Citibank Singapore Limited. Citibank Singapore Limited shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
4. Citibank Singapore Limited has carefully chosen the respective business partner(s) for the Debit Card Cashback Promotion. However, Citibank Singapore Limited will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Debit Card Cashback 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 Singapore Limited shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.
6. Without prejudice to any of Citibank Singapore Limited'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 Singapore Limited to refrain from fulfilling a Citibank Debit Card Cashback 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. 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.
10. Information collected through this Program may be used in the operation and marketing of Citibank Singapore Limited's products and services. Clients 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.
11. Citibank Singapore Limited's decision on all matters relating to this Debit Card Cashback Promotion will be at its sole and absolute discretion and will be final and binding on all participants.
12. Citibank Singapore Limited full disclaimers, terms and conditions apply to individual products and banking services.
13. The information provided on this website does not constitute the marketing of any products or services to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man. The content on this website is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

Other Important Disclosures:

In addition to ATM withdrawal functions, your Debit Card also allows you to sign for local and overseas purchases, perform contactless payment via Mastercard® Contactless and card-not-present transactions (such as mail and phone orders) (collectively, "Debit Card Transactions") which shall be paid for by directly deducting the transaction amount from your primary bank account. Your Debit Card therefore carries the risk of unauthorized signature-based, contactless payment or card-not-present transactions. Please note that the default daily limit for these types of Debit Card Transactions is S\$2,000 unless revised by you. For replacement card: if you had previously revised your old Debit Card's daily limit, your new Debit Card daily limit remains the same as your existing daily limit of your old card or the available balance in your primary bank account, whichever is lower. For clarity, this limit is shared between the Debit Card Transactions that you are permitted to effect using your Debit Card. You may choose to increase or decrease this limit upon activation. In addition, because the magnetic stripe of your Debit Card contains sensitive payment card data, double swiping the magnetic stripe of your Debit Card on Point-of-



Sale readers or Electronic Cash Registers may expose it to skimming and/or cloning and hence theft of your sensitive payment card data. To protect your information from being skimmed and/or cloned, it is recommended that the magnetic stripe of your Debit Card is not swiped on Point-of-Sale readers or Electronic Cash Registers. The use and retention of your Debit Mastercard is subject to the terms and conditions as set out in the Citibank Banking Terms and Conditions which can be found at www.ipb.citibank.com.sg. Citibank full disclaimers, terms and conditions apply to individual products and banking services.