Citi M1 Card Online Sign-up Promotion S$300 Cash Back Welcome Gift Promotion Terms and Conditions ("Promotion")

1. **Promotion and Gift**
   a) The Promotion Period is open from 1 March 2026 to 28 February 2027 (both dates inclusive) ("Promotion Period").
   b) If you meet all our requirements under the promotion, you will receive S$300 Cash Back ("Welcome Gift").
   c) You will only be entitled to receive one (1) Welcome Gift subjected to additional terms as set out below.

2. **Eligibility**
   a) This Promotion is opened to new customers (as a main cardmember) who applied for this Promotion during the Promotion Period.
   b) You are a new customer if
      i. you have applied for the Eligible Card through an on-line acquisition channel;
      ii. you do not have any existing Citi Credit Card (as a main cardmember) Account ("Account'') at the time of your application; and
      iii. you do not previously own a Citi Credit Card (as a main cardmember) that was terminated/closed in the last twelve (12) months prior to your application; and
      iv. you do not have any pending applications for Citi Credit Card (as a main cardmember).

3. **Qualifying Criteria**
   a) To qualify, your application for a Citi Credit Card must be approved and successfully opened within 30 days from the date of application and meet the Qualifying Criteria on any of your Eligible Card.

Eligible Card	**Qualifying Criteria**	**Welcome Gift**
Citi M1 Card	• Make S$800 Qualifying Spend in retail transactions (by both main and supplementary card member) on your Eligible Card within 2 calendar months, from month of your account opened date. Example: if account is opened on 12 March, the Qualifying Spend Period will be from March to end of May . **and** • Charge M1 Telco Bill or any M1 Shop Spend amount on your Eligible Card within 2 calendar months, from month of your account opened date.	S$300 Cash Back will be credited subject to Clause 4 below.

   b) "M1 Telco Bill" means M1 Recurring Charges and other eligible charges as M1 may bill to a cardmember bearing the Merchant Description and MCC as set out in clause 3.2 (a) of the Citi M1 Platinum Visa Citi M1 Rebate – The Cash Rebate Program Terms and Conditions.

   c) "M1 Shop Spend" refers to spend at M1 Shops on Citi M1 Card as follows:
      - M1 Shop Bugis Junction
      - M1 Shop Causeway Point
      - M1 Shop Compass One
      - M1 Shop IMM Building
      - M1 Shop Jurong Point

- M1 Shop NEX
- M1 Shop Tampines Mall

d) Qualifying Spend refers to any retail transactions (including internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded / disputed / unauthorized / fraudulent retail purchases, (iii) Quick Cash and other instalment loans, (iv) Citi PayLite / Citi FlexiBill / cash advance / quasi-cash transactions / balance transfers / annual card membership fees / interest / goods and services taxes, (v) bill payments made using the Eligible Card as a source of funds, (vi) late payment fees, (vii) any other form of service/miscellaneous fees and (viii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee. Any reversals/rebates/refunds, whether full or partial, will go towards reducing the accumulated retail transaction amount.

e) If you no longer meet the Qualifying Spend within the Qualifying Spend Period due to transactions reversed / refunded / rejected, Citibank reserves the right to forfeit / clawback the Welcome Gift.

f) The Qualifying Spend will be determined by "spend date" which is the transaction date based on Singapore Timing (UTC+08:00). Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

4. **Fulfillment of Welcome Gift**

a) The Welcome Gift will be credited to your approved and successfully opened Credit Card within three (3) calendar months from the end of the Qualifying Spend Period. Citibank may extend the date of crediting with notice. You will not be entitled the Welcome Gift for any of the following reasons:

i. any of your credit card(s) or any account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated at any time during the Promotion Period or any time after the Promotion Period up to and including the time of fulfillment of the relevant Welcome Gift; or

ii. if Citibank is of the opinion that you had at any time: a) acted fraudulently or dishonestly; and/or b) conducted in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or

iii. any reason which Citibank determines in its discretion that you should not be entitled to receive the Welcome Gift, such discretion to be exercised reasonably.

b) The Welcome Gift cannot be used to offset against any minimum payment due and cannot be withdrawn in cash.

5. **General Terms and Conditions**

a) By participating in this Promotion, the Eligible Cardmember authorizes Citibank to send Short Message Service ("SMS") notifications pertaining to the Promotion to him/her.

b) Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time.

c) Citibank makes no warranty or representation for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Citibank shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.

d) In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.

e) Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.

f) This Promotion is not valid with other ongoing acquisition offers or promotions unless otherwise stated.

g) Citibank reserves the right to offer different promotions/offers depending on channel or platform.