



Citi PayAll
Q2 2025 Tax Season Promotion Terms and Conditions
18 April – 31 August 2025

By participating in Citi PayAll – Q2 2025 Tax Season Promotion (“**Q2 2025 Promotion**”) participants shall be deemed to have read, understood and accepted these Terms and Conditions.

Terms and Conditions

1. Definitions:

- a. **“Citi” or “Citibank”** means Citibank Singapore Limited.
- b. **“Citi PayAll”** refers to the Citi PayAll Service and its applicable “Citi PayAll Service Terms and Conditions” applies, detailed copy of terms and conditions can be found [here](#). Unless otherwise defined, all capitalized terms herein bear the same meaning as in the Citi PayAll Service Terms and Conditions.
- c. **“Banking Relationship”** refers to **Eligible Cardmembers** who has established and have a qualified relationship of:
 - (i) Citibanking / Citi Priority / Citi Plus; or
 - (ii) Citigold with AUM ≥ S\$250,000; or
 - (iii) Citigold Private Client with AUM ≥ S\$1,500,000
- d. **“Promotion”** refers to the Citi PayAll Q2 2025 Tax Season Promotion.
- e. **“Promotion Period”** refers to the period commencing from **18 April – 31 August 2025** (both dates inclusive) during which time the Citi PayAll Qualifying Spend and Qualifying Conditions (as defined in Clause 2) must be met.
- f. **“Eligible Card Account”** refers to an account which an **Eligible Cardmember** maintains with Citibank in respect of the Eligible Card.
- g. **“Eligible Cardmember”** refers to an individual who currently holds an Eligible Card as a main cardholder (i.e., supplementary cardholders are not eligible to participate in this Promotion and any spend by supplementary cardholders will not be considered).
- h. **“Citi PayAll Payment Registration Date”** refers to the date which the Citi PayAll payment is setup. It must fall within the Promotion Period from **18 April – 31 August 2025** to qualify.
- i. **“Citi PayAll Qualifying Spend”** refers to the **Eligible Cardmember’s** successful setting up and successful charging of Citi PayAll payment using the payment of fee option* where the Citi PayAll Payment Registration Date of such payment must be within the Promotion Period and the charging of such Citi PayAll payment to the Eligible Card of the **Eligible Cardmember** must be **on or before 04 September 2025**.

**Please note that if a customer selects the service fee option “Enjoy Citi PayAll with Zero fees (No rewards will be earned for this option)”, this payment option will not be considered as Citi PayAll Qualifying Spend.*

The “Enjoy Citi PayAll with Zero fees” fee option here refers to the use of Citi PayAll product without having the customer incur an additional fee for the transaction made. The customer will only be paying the amount in the transaction but will not be receiving any other rewards e.g. base points/miles or additional bonus points/miles.

- j. **“Miles”** refers to Citi Miles that an **Eligible Cardmember** earns on his/her Eligible Card under the Cardmember Agreement.
- k. **“Points”**, **“ThankYou Points”** or **“TYP”** refers to the Citi ThankYou Points that an **Eligible Cardmember** earns on his/her Eligible Card under the Cardmember Agreement.
- l. **“Bonus Points/Miles”** or **“Bonus Points”** or **“Bonus TYP”** or **“Bonus Miles”** refers to the additional Citi ThankYou Points or Citi Miles that an **Eligible Cardmember** can earn for up to S\$150,000 charged via Citi PayAll on only **ONE** Eligible Card during the Promotion Period. Miles are calculated based on a conversion rate of 2.5 ThankYou Points equals to 1 mile. Actual conversion rate may differ at the time of conversion.
- m. **“Gift”** refers to the S\$100 eCapitaVoucher code that will be awarded to the first 3,000 **Eligible Cardmembers** who fulfill the Qualifying Conditions as defined in Clause 2(ii).

2. Qualifying Conditions

Citi PayAll – Q2 2025 Tax Season Promotion Qualifying Conditions

Promotion Summary Table

Eligible Card Type: Citi ULTIMA Card, Citi Prestige Card, Citi PremierMiles Card, Citi Rewards Card

Non-Tax Spend	Banking Relationship	a. Base Points/Miles	b. Bonus Points/Miles ¹	c. S\$100 eCapitaVouchers ⁴
< S\$6,000	No	✓	<ul style="list-style-type: none"> 1.6 miles per dollar for Non-Tax spends² 1.8 miles per dollar for Tax spends 	✗
	Yes	✓	✓ ³	✗
S\$6,000 and above	No	✓	✓	✓
	Yes	✓	✓	✓

Note:

¹Bonus Points/Miles rewards rate vary according to category spend – refer to Illustration 1. Please note that the aggregate amount of Bonus Points/Miles earned will be capped at the first S\$150,000 charged via Citi PayAll on only ONE Eligible Card during the Promotion Period.

²Other (Non-Tax) Categories refer to all categories available in Citi PayAll except Tax Category.

³Customers with a banking relationship with Citi (as defined in Clause 1c) do not need to hit the minimum non-tax spend in order to qualify for the bonus points/miles, other qualifying conditions such as card eligibility, payment dates and gift qualifying conditions remain.

⁴S\$100 eCapitaVouchers limited to first 3,000 customers across all eligible cards. Only one eCapitaVoucher awarded per customer.

2(i): Bonus Points/Miles Qualifying Conditions

“Eligible Card” refers to one of the Credit Cards issued by Citibank as below:

- Citi ULTIMA Card
- Citi Prestige Card
- Citi PremierMiles Card
- Citi Rewards Card

Eligible Cardmembers who fulfill all the following Qualifying Conditions in accordance with these terms shall receive the Total (Base + Bonus) Points/Miles:

- a) Charges a minimum of S\$6,000 across Other (Non-Tax) Categories on **ONE** Eligible Card during the Promotion Period:
 - 1.6 Miles per S\$1 charged (1.6 mpd) for Other (Non-Tax) Categories
 - 1.8 Miles per S\$1 charged (1.8 mpd) for Tax Category
- b) Customers with a banking relationship with Citi (as defined in Clause 1c) do not need to hit the minimum non-tax spend in order to qualify for the bonus points/miles
- c) Please note that the qualifying spend of S\$6,000 does not include the service fee amount charged.

Notwithstanding the number of Eligible Cards that the Eligible Cardmember charges the minimum sum of S\$6,000 in Citi PayAll Qualifying Spend to, the Bonus Points/Miles will only be awarded to **ONE Eligible Card**, and the earning of Bonus Points/Miles on that Eligible Card will be capped at the first S\$150,000 charged. You may refer to Illustration 1.

Illustration 1: Base and Bonus Points/Miles earned with this promotion for each card type

Eligible Card	Base Points/Miles	Bonus Points/Miles^		Total (Base + Bonus) Points/Miles Earned	
		Tax Category	Other (Non-Tax) Categories*	Tax Category	Other (Non-Tax) Categories*
Citi ULTIMA Card	4 Points per S\$1 charged	0.5 Point per S\$1 charged	No bonus Points/Miles	4.5 Points (1.8 Miles) per S\$1 charged	4 Points (1.6 Miles) per S\$1 charged
Citi Prestige Card	3.25 Points per S\$1 charged	1.25 Points per S\$1 charged	0.75 Points per S\$1 charged		
Citi PremierMiles Card	1.2 Miles per S\$1 charged	0.6 Miles per S\$1 charged	0.4 Miles per S\$1 charged		
Citi Rewards Card	1 Point per S\$1 charged	3.5 Points per S\$1 charged	3 Points per S\$1 charged		

Note:

^The aggregate amount of Bonus Points/Miles earned will be capped at the first S\$150,000 charged via Citi PayAll across all categories on only ONE Eligible Card during the Promotion Period.

*Other (Non-Tax) Categories refer to all categories available in Citi PayAll except Tax Category.

Illustration 2: Customers who spend on multiple Eligible Cards during the Promotion Period will receive their rewards as per the below 5 scenarios:

The scenarios below serve to illustrate which card will be referenced as the qualifying spend, which has an impact on **Bonus Points/Miles** and **Gift**.

Scenario	Rewards as per qualifying spend
Scenario 1: Customer hit the minimum spent of S\$6,000 on Other (Non-Tax) Categories on 1 Eligible Card: Customer A spent S\$6,000 on Other (Non-Tax) Categories and S\$1,000 on Tax Category during promotion period	Total (Base + Bonus) Points/Miles of 1.6 Miles per S\$1 charged (1.6 mpd) will be rewarded to S\$6,000 spent on Other (Non-Tax) Categories, and Total (Base + Bonus) Points/Miles of 1.8 Miles per S\$1 charged (1.8 mpd) will be rewarded to \$1,000 spent on Tax Category.

	Customer may receive a Gift if he/she is one of the first 3,000 customers who spend minimum S\$6,000 on Other (Non-Tax) Categories.
<p>Scenario 2: Customer did not hit the minimum spend of S\$6,000 on Other (Non-Tax) Categories on 1 Eligible Card:</p> <p>Customer B spent S\$5,000 on Other (Non-Tax) Categories and S\$1,000 on Tax Category during promotion period</p>	<p><u>With Banking Relationship</u> Total (Base + Bonus) Points/Miles of 1.6 Miles per S\$1 charged (1.6 mpd) will be rewarded to S\$5,000 spent on Other (Non-Tax) Categories, and Total (Base + Bonus) Points/Miles of 1.8 Miles per S\$1 charged (1.8 mpd) will be rewarded to \$1,000 spent on Tax Category.</p> <p><u>Without Banking Relationship</u> Customer will only be rewarded with Base Points/Miles. He/she will not be rewarded with Bonus Points/Miles as the minimum spend of S\$6,000 on Other (Non-Tax) Categories was not met.</p>
<p>Scenario 3: Customer spent S\$8,000 across different categories on 1 Eligible Card:</p> <p>Customer C spent S\$4,000 on Other (Non-Tax) Categories and S\$4,000 on Tax Category during promotion period</p>	<p><u>With Banking Relationship</u> Total (Base + Bonus) Points/Miles of 1.6 Miles per S\$1 charged (1.6 mpd) will be rewarded to S\$4,000 spent on Other (Non-Tax) Categories, and Total (Base + Bonus) Points/Miles of 1.8 Miles per S\$1 charged (1.8 mpd) will be rewarded to \$4,000 spent on Tax Category.</p> <p><u>Without Banking Relationship</u> Customer will only be rewarded with Base Points/Miles. He/she will not be rewarded with Bonus Points/Miles as the minimum spend of S\$6,000 on Other (Non-Tax) Categories was not met.</p>
<p>Scenario 4: Customer hit the minimum spend of S\$6,000 on Other (Non-Tax) Categories on both Eligible Cards:</p> <p>Customer D spent S\$10,000 on Citi PremierMiles Card and S\$8,000 on Citi Prestige Card during promotion period</p>	<p>Total (Base + Bonus) Points/Miles spend of S\$10,000 will be rewarded to Citi PremierMiles Card only as this is the card with the most accumulated spend. The qualifying campaign spend will be only counted towards the Citi PremierMiles card.</p> <p>The S\$8,000 on Citi Prestige Card will only earn Base Points/Miles but not the Bonus Points/Miles.</p> <p>Customer may receive a Gift if he/she is one of the first 3,000 customers who spend minimum S\$6,000 on Other (Non-Tax) Categories.</p>
<p>Scenario 5: Customer hit the same minimum spend of S\$6,000 on Other (Non-Tax) Categories on both Eligible Cards:</p> <p>Customer E spent S\$6,000 on Citi ULTIMA Card and S\$6,000 on Citi Prestige Card during promotion period</p>	<p>Total (Base + Bonus) Points/Miles spend of S\$6,000 will be rewarded to 1 Eligible Card only. In this case, it will be rewarded to the Eligible Card with the highest priority that is up to Citi's discretion as follows:</p> <p><u>Priority of fulfilment based on the Card Types when there is equal amount spend (in descending order):</u></p> <ol style="list-style-type: none"> 1. Citi ULTIMA Card 2. Citi Prestige Card 3. Citi PremierMiles Card 4. Citi Rewards Card <p>In this case, Citi ULTIMA Card spend of S\$6,000 will earn Total (Base + Bonus) Points/Miles, while the Citi Prestige Card will only earn Base Points/Miles.</p>

Customer may receive a Gift if he/she is one of the first 3,000 customers who spend minimum S\$6,000 on Other (Non-Tax) Categories.

Qualifying Payment Setup Date(s) and Charged Date(s) on Eligible Card

Please note that to qualify for the **Promotion**, the Citi PayAll Payment Setup Date(s) and Payment Charged Date(s) must both fall within the **Promotion Period**.

The Citi PayAll Payment Setup Date is the date on which the payment is setup and the Payment Charged Date is the date where charging of such Citi PayAll payment to the Eligible Card of the Eligible Cardmember must be **on or before 04 September 2025**.

For the avoidance of doubt, if the **Eligible Cardmember** cancels the Citi PayAll Payment Setup(s) prior to the completion of the respective payments and/or if the Citi PayAll Payment Setup(s) made during the **Promotion Period** are reversed/refunded/rejected, Citibank reserves the right to forfeit/clawback the **Bonus Points/Miles** or debit the value of the **Bonus Points/Miles** from the **Eligible Card** account.

Illustration 3: Payment Setup Scenarios

<i>Citi PayAll Payment Setup Date</i>	<i>Date that Citi PayAll payment is charged to the Eligible Card</i>	<i>Is this a Citi PayAll Qualifying Spend?</i>
18 April 2025	30 April 2025	Yes
31 August 2025	10 September 2025	No, because the Citi PayAll payment was not charged to the Eligible Card on or before 04 September 2025
04 September 2025	15 September 2025	No, because the Citi PayAll Payment Setup date did not fall within the Promotion Period 18 April 2025 – 31 August 2025

2(ii): Gift (“S\$100 eCapitaVouchers”) Qualifying Conditions

- All **Eligible Cardmember** can qualify for a **Gift**. One **Gift** awarded per customer.
- Charges a minimum of S\$6,000 across Other (Non-Tax) categories.
- Qualifying spend will be counted on **only ONE Eligible Card** during the Promotion Period.
- Please note that the qualifying spend of S\$6,000 does not include the service fee amount charged.
- Limited to first 3,000 customers that made the successful payment within the Promotion Period.

3. Bonus Points/Miles and/or Gift Fulfilment

Fulfilment Timelines

- The **Bonus Points/Miles** will be credited to the Eligible Card within twelve (12) weeks from the end of the Qualifying Period if the Qualifying Criteria in respect of the **Bonus Points/Miles** has been satisfied provided that Citibank may extend the date of crediting with notice.
- The **Gift** (“S\$100 eCapitaVouchers”) will be sent to **Eligible Cardmember** via Push Notification and/or SMS containing redemption details of the **Gift** within twelve (12) weeks from the end of the Qualifying Period if the Qualifying Criteria in respect of the **Gift** has been satisfied provided that Citibank may extend the date of crediting with notice. Citi will inform customers of their voucher eligibility if they are among the first 3,000 customers within twelve (12) weeks from the end of the Qualifying Period.

Activation and Usage of Gift

- The **Gift** (“S\$100 eCapitaVouchers”) will be the form of a digital voucher code. Eligible Customers who receive the **Gift** are to activate the code and redeem it on the CapitaStar App. The **Gift** is subjected to additional terms and conditions of the supplier.

- Digital CapitaVoucher code has to be activated within 80 calendar days from the date of Citi's communication of the **Gift** fulfilment.
- Each Digital CapitaVoucher is valid for use only during the period commencing on the date of its activation and ending one year from the date of code activation.

Do note that Supplier's terms and conditions may be subjected to changes at any point in time. For the full terms & conditions, please visit: <https://www.capitastar.com/sg/en/capitavoucher/terms---conditions.html>

- b. Any failure to redeem the **Gift** by the time period specified by Citibank will lead to forfeiture of the **Gift** and no extensions will be entertained.
 - c. The **Gift** is non-exchangeable and not redeemable for cash.
 - d. Denomination of the **Gift** will be subjected to Citibank's discretion.
 - e. Citibank will not be responsible for the non-receipt of Push Notification and/or SMS. Any Push Notification and/or SMS that are not received or have been deleted by the Customer cannot be resent.
 - f. **Eligible Cardmember** are required to have access to their Citi Mobile® App and have both in-app and device level Push Notifications enabled to redeem the **Gift**. Citibank will not be responsible for any non-receipt of such Push Notifications if the **Eligible Cardmember** has not so enabled their Push Notifications on his/her Citi Mobile® App.
 - g. **Eligible Cardmember** may refer to <https://www.citibank.com.sg/MOB> for details on downloading and navigating the Citi Mobile® App.
- iii. An **Eligible Cardmember** will not be entitled to receive the fulfilment of **Bonus Points/Miles** and/or **Gift** for any of the following reasons:
- a. the **Eligible Cardmember's** Card or any of the **Eligible Cardmember's** account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the **Eligible Cardmember** is in default of any payment to Citibank) or is/are inactive/closed/terminated/suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or the **Eligible Cardmember** or for any reason whatsoever) at any time during the Promotion Period, Qualifying Period or before or at the time of the fulfilment of the **Bonus Points/Miles** and/or **Gift**; any or time after the Promotion Period up to and including the time of fulfillment of the relevant **Bonus Points/Miles** and/or **Gift**; or
 - b. if Citibank is of the opinion that the **Eligible Cardmember** had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself/herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
 - c. for any reason which Citibank determines in its discretion that the **Eligible Cardmember** should not be entitled to receive the **Bonus Points/Miles** and/or **Gift**, such discretion to be exercised reasonably.
- iv. This **Promotion** offer shall not be transferrable to any other Citi customers during said **Promotion Period**.

- v. In the event that the **Eligible Cardmember** has made a spend to Citi PayAll on his/her Eligible Card within the **Promotion Period** but has some of his/her transactions made during the **Promotion Period** reversed/refunded/rejected/unsuccessful for whatsoever reason, Citibank reserves the right to forfeit/clawback, whether fully or partially, the **Bonus Points/Miles** earned under this **Promotion**.
- vi. For the usage of digital credit card, there are limitations to the number of transactions an **Eligible Cardmember** can charge to his/her Citibank digital credit card as well as the amount per transaction prior to activation of the physical credit card. Due to the limitations in the number of transactions and amount per transaction, PayAll transactions may be rejected in such circumstances. In the event, if his/her PayAll transaction on the digital card is rejected/ unsuccessful, they will not be considered as part of the Eligible PayAll Transactions.
- vii. 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. 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.
- viii. The use and redemption of Citi ThankYou Points is governed by the Citibank ULTIMA Cardmember's Agreement (for Citi ULTIMA Card), the Citibank Prestige Cardmember's Agreement (for Citi Prestige Card), the Citi Rewards Card Cardmember's Agreement (for Citi Rewards Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.
- ix. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Card) which is available at www.citibank.com.sg.
- x. Citibank has the right to debit from the **Eligible Cardmember's** account, even if such debiting will cause the **Eligible Cardmember's** account to go into a negative rewards balance, any miles already credited to such card account in respect of any refunded, cancelled or disputed Eligible Transactions or in the event that Citibank had erroneously credited these into the **Eligible Cardmember's** account.
- xi. Strictly no gaming of this **Promotion** is allowed (for example if the transactions are not genuine transactions and conducted for the main purpose of gaining Citi ThankYou Points or Citi Miles) and Citibank's decision/determination on whether gaming of this **Promotion** has occurred is final and binding.
- xii. Citibank reserves the right to replace the **Gift** with one or more items of similar value at its reasonable discretion and to terminate this **Promotion**, add, delete or change any of these terms and conditions at any time.
- xiii. Citibank shall not be liable in any way to any **Eligible Cardmember** for any loss or damage or expense arising out of or in connection with the **Promotion**, including without limitation, from any late or non-receipt of Push Notification, SMS or other form of communication, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- xiv. Citibank's decision on all matters relating to the **Promotion**, including determination of whether a transaction qualifies as Qualifying Spend, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any **Gift** already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed Eligible Transaction or where there has been a wrongful fulfilment of **Gift** to an Eligible Cardholder, including debiting the value of the **Gift** from the Eligible Card account.

- xv. 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.
- xvi. Citibank reserves the right at its discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.