

Terms and conditions: BankBazaar.sg Credit Card Promotion for Citibank Credit Cards

“**Promotion**” refers to the BankBazaar Credit Card Promotion for Citibank Credit Cards

“**Cash**” refers to Cash gift transferred by BankBazaar.sg to the applicant upon validation of his/her eligibility for the Promotion.

Promotion Period

- BankBazaar.sg Credit Card Promotion is valid for Citibank credit card applications submitted through BankBazaar.sg between **1 January 2019 and 31 January 2019**.

Promotion Mechanics

For Eligible[#] Citi Credit Card Customers only

- Eligible Customers can redeem **S\$250 Cash upon spending a minimum of S\$200 in Qualifying Transactions*** within one (1) month of Card Account Opening Date.
- Existing Citibank cardholders are not eligible to qualify for this Promotion and will not receive any gift from BankBazaar.sg.

Cash Gift Redemption Mechanics

- Please submit your Cash gift redemption claim to support@bankbazaar.sg within 30 days from the date of your first credit card statement.
- The following needs to be included in your email:
 - I. BankBazaar.sg's Acknowledgement Email sent to you when your Citi Credit card application was submitted
 - II. First month Credit Card Statement with proof of S\$200 spent on ***Qualifying Transactions

Note: You must block out your first 12 digits of the credit card number and other sensitive information on the credit card statement. The name, address and letter date must be clear and legible.

- In addition, the following details are required for BankBazaar.sg to transfer your Cash Gift via bank transfer:
 - I. Bank Account Holder's Name
 - II. Bank Name
 - III. Bank Account Number

When will you get your Cash gift

- Upon receipt of your Cash gift redemption email, BankBazaar.sg will validate the eligibility of customers and successfully validated customers will receive their Cash gift within 6-8 weeks to customer's designated bank account.
- To check the status of your Cash gift redemption, please contact BankBazaar.sg customer service team at support@bankbazaar.sg.

General Terms & Conditions

- For the purpose of this Promotion, ***Qualifying Transactions refer to any retail transaction (including internet purchases) which does not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/ disputed/ unauthorised/ fraudulent retail purchases, (iii) Quick cash/Ready Credit PayLite and other instalment loans, (iv) Paywise/ 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 and (vii) any other form of service/ miscellaneous fees.
 - # for the purpose of this Promotion, “Eligible Customer” refers to either Eligible IPA-Approved Customer or Eligible New Customer:
 - a) “Eligible IPA-Approved Customer” refers to an individual who:
 1. completes the application form and receives an in-principle decision with IPA-Approved status
 2. Upload all the necessary documents in the application
 - b) “Eligible New Customer” refers to an individual who:
 1. does not have an existing Citibank Credit Card account** at the time his/her application for any Eligible Citibank Product under this Promotion is approved;
 2. and did not previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period; and
 3. is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. 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 preceding calendar years.
- ** For clarity, an existing Citibank Credit Card account includes an application to upgrade an existing Citibank Credit Card as well as an application for a Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.
- BankBazaar reserves the right to change the value of Cash gift given. In the case of delays in the transfer of Cash gift, BankBazaar will notify the customers and make the necessary arrangements to transfer the Cash gift.
 - BankBazaar reserves the sole and absolute right to reject any Cash gift redemption claim if application was found to be made through other channels and/or platform and/or directly with bank(s) and/or made outside of the Promotion Period.
 - By participating in this Promotion, an Eligible Customer consents to the partner banks to share with BankBazaar the status of their application.
 - Eligible Customers shall be solely responsible to share the correct details with BankBazaar to make Cash gift Transfers in their bank accounts. BankBazaar shall not be responsible for any defaults/failure in cash transfer due to incorrect information(s) shared by the customers.
 - In the event Cash gift transfers fails due to incorrect or incomplete information shared by Eligible Customers, BankBazaar shall not make further attempts to transfer the same. BankBazaar shall not be liable to pay any penalty and/or damages due to such failure.
 - Eligible Customers (“you”) at the time of providing the Bank Details to receive Cash gifts, hereby warrant and undertake the following:
 - a) The bank account details provided by you are complete, accurate and belong solely to you.
 - b) The bank account is a local SGD currency account.

- c) No Cash gift transfers shall be made to any of your joint bank accounts or accounts of any other person other than that of Eligible Customer.
 - d) The said bank account is not used for money laundering activities and/or any unlawful activities, directly or indirectly.
 - e) You shall indemnify BankBazaar against all claims and losses arising out of the breach of these terms and conditions due to any act/omission/representation by you.
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- This Promotion is not applicable for any supplementary credit cards and no Cash gifts shall be provided upon approval of any supplementary card.
 - No Cash gifts redemption claim requests will be entertained for any credit card product approved after the expiry of the time lines mentioned above.
 - Approval of any credit card shall be at the sole discretion of partner banks.
 - BankBazaar does not use the bank details provided by you for any purposes other than transferring Cash gifts to your accounts under this Promotion and purges the same after completion of the transaction.
 - BankBazaar.sg shall not be liable for delay or error in Cash gift transfer occurred due to any acts or omission of the banks and/or due to any reason beyond its control.
 - BankBazaar.sg reserves the right to add, modify the terms and conditions of this Promotion and/or or discontinue the Promotion at any time without prior notice.
 - BankBazaar.sg reserves the right to verify the eligibility of participants. By taking part in this Promotion, participants confirm that they accept the terms and conditions set out herein.
 - The decision with respect to the purchase of any financial product like credit cards personal loans or the viability of any financial product or service shall always be the sole responsibility and decision of the user /subscriber/participant.
 - BankBazaar.sg shall not be liable for any losses suffered by any participant/customer due to rejection of any application by the partner banks.