

Citibank Online Acquisitions (CC, RC and CASA) Promotion – Get \$50 Qoo10 Credit

Terms & Conditions

1. “Promotion” refers to the “Citibank Online Acquisitions (CC, RC and CASA) Promotion – ~~Get~~ \$50 Qoo10 Credit” promotion.
2. The qualifying period for this Promotion is from 1 October 2012 to 30 November 2012, both days inclusive (“Qualifying Period”).
3. “United States (“U.S.”) Citizens, U.S. Residents, or U.S. Green Card holders are not eligible for this promotion. 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.”
4. List of Citibank products eligible for the Promotion: Citibank MaxiSave Plus Account, Citibank Step-Up Interest Account, Citibank Tap and Save Account and Citibank MaxiSave Sweep Account, Citibank Ready Credit account, Citibank Ready Credit SmartCash, Citibank PremierMiles Card, Citibank Rewards World MasterCard, Citibank Rewards Visa Signature Card, Citibank Clear Platinum Card, Citibank SMRT Platinum Visa Card, Citibank DIVIDEND World MasterCard, Citibank DIVIDEND Visa Signature Card, Citibank Tangs Platinum visa Card, Citibank M1 Platinum Visa Card and Citibank Paragon World MasterCard.

5. Eligible Customers will be entitled to receive S\$50 Qoo10 Credit in accordance to the table below:

Customer Status	Successful Applications	Value of Qoo10 Credit
New credit card customers	2 Citibank Credit Cards	S\$50
Existing credit card customers	1 Citibank Credit Card + 1 Citibank Ready Credit Account	S\$50
	1 Citibank Credit Card + 1 Citibank Savings or Checking Account^	

^ Citibank Savings or Checking Account has to be maintained with S\$500 balance for 60 days from the date the account is established.

6. Eligible Customers (as defined in paragraph 7 below) will be entitled to receive an SMS notification with S\$50 Qoo10 Credit coupon code and link six (6) to eight (8) weeks from the date the credit card is approved.

7. “Eligible Customers” are defined as:

- (a) Customers who have submitted an application for any of the eligible Citibank products as set out in paragraph 4 above via Citibank Online during the Qualifying Period; and
- (b) Who are either New OR Existing credit card customers (as defined below).

“New credit card customers” are defined as:

- (a) Customers who are not existing Citibank credit card customers.

“Existing credit card customers” are defined as any of the below criteria:

- (a) With an existing Citibank credit card account, OR
- (b) Citibank credit card customer who is upgrading his/her Citibank credit card to another Citibank credit card, OR
- (c) A person who has closed off one of his/her Citibank Credit Card account(s) within six (6) months prior to the Qualifying Period, AND

(d) A person who has not closed off one of his/her Citibank Ready Credit/ Savings and Checking Account within six (6) months prior to the Qualifying Period OR does not have an existing Citibank Ready Credit/ Savings and Checking Account.

8. The Promotion is limited to S\$50 Qoo10 Credit per Eligible Customer.

9. The Qoo10 Credit is subject to additional terms and conditions of the supplier. Citibank will not be liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.

10. All Citibank Credit Card and/or Citibank Ready Credit and/or Citibank Savings or Checking Account applications are subject to Citibank's approval at its discretion.

11. Citibank reserves the right to vary, delete or add to any of these terms and conditions from time to time at its discretion. These terms and conditions prevail over the contents of any brochure or other promotional material advertising this Promotion.

12. Full disclaimer, terms and conditions apply to banking products and services provided by Citibank.

13. "Citibank" means Citibank Singapore Limited.

Partner's Terms and Conditions

1. The S50 Qoo10 credit comprise of \$30 Q-Money (S\$30 = \$30 Q-Money) and \$20 Q-Coupon (Q-Coupon breakdown: 2 x \$5 Q-coupon with minimum \$30 purchase, 3 x \$2 Q-coupon with minimum \$10 purchase, and 4 x \$1 Q-coupon with minimum \$5 purchase).

2. SMS notification with coupon code and link will be sent six (6) to eight (8) weeks from the date the credit card is approved.

3. Qoo10 discount coupon code is valid for three (3) months from the date of SMS.

4. Once activated, discount coupons are valid for six (6) months and will expire after the validity period.

5. Q-Money is valid for six (6) months from the activation date of discount coupon.

6. Q-Money will be credited to the user account within 72 hours of the account being activated with Qoo10.

7. Q-Money is non-transferable and non-exchangeable for cash or benefit-in-kind.

8. Terms and Conditions of Citibank and Qoo10 apply separately.

How to Use Q-Money:

- Q money is the cyber money available in Qoo10.
- Q Money on your account can be used to purchase Items.
- You can check the balance of Q money "My Qoo10>>Money"

How to Use Q-Coupon:

- Q-Coupon has expiration date, discount rate, and conditions.
- A coupon can be used on only one item and cannot be used for auction items.
- Please note that coupons are not restored once you cancel your order or return your items.