

MoneySmart x Citibank Credit Card Sign Up Promotion Terms and Conditions (Faster Rewards Redemption)

Contents

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Eligibility

For the purpose of this Promotion:

1. The “Qualifying Period” will be 19th March 2025 to 31st March 2025.
2. This promotion (“Promotion”) is conducted by MoneySmart Singapore Pte Ltd and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, domicile/based in Singapore. MoneySmart reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

Rewards

3. The “rewards” selection for this campaign are as stated in [Table 1](#) below.

Table 1: Spend Criteria and Rewards Selection Table

| Spend Criteria Amount | Gift Selections Available |
|--|--|
| Charge Min. S\$500 in “Qualifying Spends” within a 30 day period from the account approval date. | S\$400 Cash via PayNow OR 6,140 SmartPoints* SmartPoints can be used to redeem the following popular items on our Rewards Store (Refer to Table 7) |
| Be the first 1,000 “Eligible Customers” to submit the MoneySmart Claim Form during the Qualifying Period. (Refer to Clause 12-14) | S\$50 Trip.com Hotel Coupon* [*S\$30 New User Coupon + S\$20 Existing Users Coupon] <i>[Refer to Clause 42c for more details]</i> |
| Meet the “Successful Application” Criteria (refer to Clause 10) Spend any amount with a participating merchant with recurring expenses for 3 consecutive calendar months from card approval date (Refer to Clause 11) | Additional S\$50 Cash via PayNow OR Additional 700 SmartPoints |

4. The MoneySmart Exclusive Baseline Gift (S\$400 Cash via PayNow or 6,140 SmartPoints) will be fulfilled **as fast as 5 weeks** when you meet the eligibility criteria. Refer to Clause 23 for more details.
5. The Additional Rewards (S\$50 Cash via PayNow or 700 SmartPoints) will be fulfilled **5 months** after you have met the eligibility criteria.

MoneySmart's Rollin' Rewards Campaign March 2025

6. "Eligible Customers" can earn **1 chance** in the MoneySmart's Rollin' Rewards Campaign when they:
 - a. Have a MoneySmart account with a verified email address,
 - b. completed their **Rollin' Rewards Questionnaire**,
 - c. granted marketing consent, and
 - d. agreed to the Terms and Conditions of the [Rollin' Rewards campaign](#).
7. "Eligible Customers" that apply for an eligible MoneySmart Exclusive Credit Card Promotion (refer to [Table 3](#)) can earn an **additional 5x chances** when they meet the "Successful Application" criteria (refer to Clause 10).
8. MoneySmart's Rollin' Rewards Campaign prizes are below:

Table 2: MoneySmart's Rollin' Rewards Campaign prizes

| | Prizes | No. of Winners |
|------------|---|----------------|
| March 2025 | 18,760 SmartPoints Enough to redeem an Apple iPhone 16 Pro Max (256GB) | 5 winners |

9. For more information regarding the MoneySmart Rollin' Rewards Campaign, refer to the Terms and Conditions [here](#).

Rewards Eligibility

10. "Eligible Customers" must follow all the steps listed below in order to have a "Successful Application":
 - a. Complete and submit an application for an Eligible Credit Card on the promotion website <https://www.moneysmart.sg/> ("Promotion Website") as a main cardholder during the Qualifying Period.

Table 3: Eligible Credit Cards

| Card Provider | Eligible Credit Cards | Rewards |
|----------------------|--|-------------------------|
| Citibank | <ul style="list-style-type: none">• Citi PremierMiles Mastercard | Table 1 |

- b. Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their:
(1) Contact Details AND (2) a valid Unique Reference Number ("URN").
- "Eligible Customers" have until **30th April 2025 23:59 SGT** to submit their Claim Form. Claim Forms will be closed thereafter.
 - "Eligible Customers" may begin submitting their Claim Forms once they have submitted an application for an Eligible Credit Card, regardless of approval status at that time.
 - "Eligible Customers" who do not complete the Claim Form fully and accurately will not be eligible for the Rewards.
 - "Eligible Customers" may edit their Claim Form after submission. The latest submission taken will be deemed as final. No further changes to the details in the Claim Form will be entertained after it has been closed.
 - Have their Eligible Credit Card ([Table 3](#)) application approved by the respective Card Provider.
 - The approval must be final and unconditional and activation of the Eligible Credit Card is required.
 - The approval and activation of the Eligible Credit Card must be given by **30th April 2025**.
- c. Activate the approved Eligible Card via the Citi Mobile App and spend a minimum of S\$500 which falls under "Qualifying Spend" within a 30-day period **inclusive of** account approval date. For the avoidance of doubt, **"Qualifying Spend" can be made with the activated digital version of the approved Eligible Card, which can be done prior to receipt of the physical Eligible Card.**
- d. "Qualifying Spends" refers to any retail transactions (including internet purchases) which do not arise from:
- any Equal Payment Plan (EPP) purchases
 - refunded/disputed/unauthorised/fraudulent retail purchases
 - Quick Cash and other installment loans
 - Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes
 - bill payments made using the Eligible Card as a source of funds
 - late payment fees and any other form of service/ miscellaneous fee

- vii. Citi PayAll transactions where the customers is not charged the Citi PayAll service fee

11. “Eligible Applicants” who spend any amount with a participating merchant with **recurring expenses for 3 consecutive calendar months** will also receive **an additional reward of either S\$50 Cash via PayNow or 700 SmartPoints**.

Table 4: Recurring Spend Qualifying Period

| Month of Card Approval | First Transaction | Second Recurring Transaction | Third Recurring Transaction |
|------------------------|-------------------|------------------------------|-----------------------------|
| March 2025 | By 30 April 2025 | By 31 May 2025 | By 30 June 2025 |
| April 2025 | By 31 May 2025 | By 30 June 2025 | By 31 July 2025 |

- a. Only applicants who have met the below criteria will receive the additional rewards;
 - i. Meet the “Successful Application” criteria (refer to Clause 10)
 - ii. Three (3) recurring transactions are required
 - iii. The recurring transactions above have to be **made to the same merchant**
 - iv. The recurring transactions have to be completed by the stipulated period in [Table 4](#) above.
 - v. Spend any amount with a **participating merchant** below ([Table 5](#))
 - vi. Spends have to be on a **recurring basis for 3 consecutive calendar months from your card approval date**
 - vii. There is no minimum transaction amount required on these recurring payment transactions.
 - viii. Only recurring payments to eligible merchants listed below will be deemed eligible for this promotion.
 - ix. Eligible recurring transactions may be considered towards the minimum spend requirement for the MoneySmart Exclusive Baseline Gift at Citibank’s sole discretion.

Table 5: Eligible Recurring Spend Merchants

| Eligible Merchants | |
|-----------------------|--------------------------------|
| Merchants (Utilities) | Merchants (Insurance Services) |
| Singtel | Prudential |
| M1 | AIA |
| Starhub | Great Eastern |

| | |
|----------------------------------|----------------------------------|
| Circles.Life | Aviva |
| MyRepublic | NTUC Income |
| Viewqwest Pte Ltd | Chubb |
| SP Digital Pte Ltd | Allianz |
| Sembcorp Power Pte Ltd | Merchants (Digital Goods) |
| Keppel Electric | Apple |
| Union Power | Spotify |
| Geneco | Adobe |
| Singapore Telecom | Steam Games |
| Merchants (Entertainment) | Twitch |
| Amazon Prime | Patreon |
| Netflix | Apple |
| HBO GO | |

b. "Recurring Payment" refers to the scheduling of recurring payments on Citi PayAll pursuant to which you authorize Citibank to charge your designated card automatically on a recurring basis.

12. Eligible Customers can also receive an **additional S\$50 Trip.com Hotel Coupon** when they are the first 1,000 customers to submit the claim form during the Promotion Period from **17 February 2025 - 31st March 2025** and meet the eligibility criteria stated in Clause 10.

13. The **first 1,000 "Eligible Customers"** will be determined by both MoneySmart and Citibank and at their full discretion. MoneySmart will determine the "Eligible Customer" based on the claim form submission timings, and Citibank will determine if the "Successful Application" has been met as stated herein.

14. If any of the **first 1,000 "Eligible Customers"** do not meet the "Successful Application" Criteria (refer to Clause 10), the gift will be defaulted to the next successful "Eligible Customer" determined via MoneySmart and Citibank and at their full discretion.

Example: if the 88th winner is found not to be eligible, the 89th person will take the gift instead.

15. An "Eligible Customer" refers to an individual who:

- i. has applied for the Eligible Credit Card account through MoneySmart website; and
- ii. is not an Existing Customer at the time his/her application for any Eligible Credit Card under this Promotion is approved; and
- iii. prior to being issued the Eligible Credit Card during the Promotion Period, did not previously have a Citi Credit Card account (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her application for the Eligible Credit Card; and
- iv. has not already submitted an application for a Citi Credit Cards as a main cardmember, which is pending approval at the time of his/her application for the Eligible Credit Card.

16. Customers who hold an existing Citi Clear card or have closed the Citi Clear card in the past 12 months, will be eligible for the new Citibank Credit Card gift promotion if they have met the Qualifying Spend during the Qualifying Period.

17. An "Existing Customer" refers to applicants who meet the following conditions:

- i. has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
- ii. previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank Bank) in the last twelve (12) months immediately prior to the commencement of the Application Period;
- iii. "Existing Customers" **are not eligible** for the promotion.

* For clarity, an existing Citibank Credit Card account includes a prior application for any Citibank Credit Card that has been approved by Citibank Bank 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.

18. The promotions, products and services mentioned in this referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

19. A "Successful Application" is defined as an application as the principal cardholder for the Eligible Credit Card made during the Qualifying Period via the MoneySmart website.

20. Determination of the source of application is done via Credit Card Providers using the application URN number and at their full discretion.

21. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to Credit Card Provider's determination of application source.
22. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. Citibank shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the rewards. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.

Faster Rewards Redemption

23. "Eligible Customers" who meet the "Successful Application" criteria will be eligible to receive their Rewards as fast as 5 weeks if the following criteria are met:
- a. Apply during the "Qualifying Period".
 - b. Complete the **MoneySmart Claim Form**.
 - c. Get their card approved by the bank provider.
 - d. Meet the "Qualifying Spends" criteria once their card is approved.

Table 6: Example of Faster Rewards Redemption Timeline

| Stage: | Date: |
|-----------------------------------|--|
| Qualifying Period | 19 March 2025 to 31 March 2025 |
| Application Date | 19 March 2025 |
| Account Approval Date | 20 March 2025 |
| Meet "Qualifying Spends" criteria | 23 March 2025 |
| Rewards Email Notification | As fast as 5 weeks from meeting "Qualifying Spends" criteria |

24. Customers that meet the "Qualifying Spends" criteria faster, will be able to receive their Reward as fast as 5 weeks upon meeting the "Qualifying Spends" criteria.
- a. Example Scenario:
 - i. John applies for a Citi Credit Card through the MoneySmart Website on 19th March 2025 and gets his card approved on 20th March 2025. John meets the Minimum Spend criteria on 23rd March 2025.
 - ii. Bob applies for a Citi Credit Card through the MoneySmart Website on 19th March 2025 and gets his card approved on 20th March 2025. Bob meets the

Minimum Spend criteria on 10th April 2025.

- iii. John will receive his Reward as fast as 5 weeks from 23rd March 2025, however Bob will only receive his Reward 5 weeks from 10th April 2025.

25. Faster Rewards Redemption will be processed on a rolling basis upon meeting the “Qualifying Spends” criteria and reconciliation of Bank Reports.

26. Please direct all enquiries to support@moneySMART.com.

SmartPoints

27. “Eligible Customers” can earn SmartPoints when they sign up for an Eligible Credit Card through MoneySmart <https://www.moneySMART.sg/> (“Promotion Website”) as a main cardholder during the Qualifying Period and meet the Eligibility Criteria (refer to Clause 10).

28. “Eligible Customers” can use the SmartPoints to:

- a. Redeem products on the [Rewards Store](#).

Table 7: Popular Product List on Rewards Store

| Product | No. of SmartPoints to redeem | |
|--|------------------------------|--|
| Apple 11-inch iPad Air (M3, 128GB) (RSP: S\$899) | 10,490 SmartPoints | Purchase 4500 additional SmartPoints (worth S\$450) on top of your earned SmartPoints to redeem and save S\$499! |
| LATEST Apple 10.9 inch iPad Wi-Fi (11th Generation) 64GB (RSP: S\$499) | 6,140 SmartPoints | Redeem in full with your earned SmartPoints |
| S\$430 worth of GrabGifts Vouchers | 6,020 SmartPoints | Redeem in full with your earned SmartPoints |
| Secretlab TITAN Evo Lite Chair (RSP: S\$519) | 5,040 SmartPoints | Redeem in full with your earned SmartPoints |

Scenario 1:

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.

- ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 6,140 SmartPoints. John can use SmartPoints to fully offset the value of a product.
29. “Eligible Customers” need to have sufficient SmartPoints to offset the value of the desired product.

Scenario 2:

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.
 - ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 10,480 SmartPoints. John would not be able to redeem the desired product.
 - iii. John can either earn more SmartPoints from MoneySmart Campaigns or purchase SmartPoints on the Rewards Store.
30. “Eligible Customers” can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.
31. The SmartPoints Wallet shows “Eligible Customers” pending earnings and lifetime earnings.
- a. Pending earnings are SmartPoints that are waiting on partners’ approval.
 - b. Lifetime earnings refer to SmartPoints a customer has earned since account creation.
32. SmartPoints will only be valid for one (1) year from the date of successful earning or purchase. Any unused SmartPoints which expire will be automatically deducted from customers’ available SmartPoints balance.
33. Expired SmartPoints will no longer be available for redemption on the Rewards Store or cash withdrawal.
34. MoneySmart reserves the right to change the validity period of SmartPoints, or to modify or alter the SmartPoints required to redeem products on the Rewards Store at any time without prior notice.
35. MoneySmart reserves the right to limit the Rewards Store redemption limits of each product.
36. Refer to the MoneySmart SmartRewards Terms & Conditions [here](#) for more information.

Rewards Fulfilment

37. The “Rewards” selections for this campaign are as stated in [Table 1](#) above.

38. For purposes of awarding the Rewards, the applicant has to be an “Eligible Customer” who submits an application for an Eligible Card (refer to [Table 3](#)) as a main cardholder during the Qualifying Period via MoneySmart’s website;
39. An “Eligible Customer” will only be entitled to receive up to three (3) Rewards, one from each promotion as follows: either the fixed number of SmartPoints or the Cash Reward which is stated in [Table 1](#) above, the additional Trip.com Hotel Coupon Reward, and the Additional Rewards in [Table 1](#), regardless of the number of Eligible Cards you may have successfully applied for.
40. Eligible Customers are required to fill up the appropriate Claim Form which coincides with their Credit Card application date. If the Eligible Customer fails to submit the correct Claim Form, their gift will be defaulted to the **Cash Reward Option** of that particular campaign.
41. “Eligible Customers” shall be solely responsible to share the correct details with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in rewards redemption due to incorrect information(s) shared by the customers. In this regard:
- a. Participants who submit incomplete Claim Forms will not be eligible for any rewards. Participants who submit Claim Forms containing invalid or fraudulent information will also be disqualified from MoneySmart rewards.
 - b. MoneySmart is not responsible for any information not received due to internet connectivity issues or otherwise.
 - c. Claim Forms will not be confirmed as submitted until participants receive an email confirmation. MoneySmart may from time to time request participants to provide a copy of the email confirmation to verify their applications.
 - d. Claim Form submissions confirmation does not equate to your application approval, nor does it confirm your Eligibility Conditions. These are all decided by the bank and the bank’s decision is final and binding.
42. The process of crediting the Rewards are as follows:
- a. **SmartPoints**
 - i. MoneySmart will send a confirmation email on the date of the SmartPoints transfer to notify Successful Applicants that the SmartPoints has been successfully credited to your MoneySmart SmartPoints Wallet.
 - ii. Successful Applicants must ensure that they have a valid registered MoneySmart Account.
 - iii. SmartPoints are non-transferable and can be redeemable only by the Eligible Customers to whom the SmartPoints were awarded to.
 - iv. Successful Applicants can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.

- v. MoneySmart reserves the right to limit the redemption of each product listed on the Rewards Store.

b. Cash via PayNow gifts

- i. MoneySmart will send a confirmation email with the date of the cash transfer. Kindly wait 5 working days (from the transfer date mentioned in the confirmation email) for the cash to be successfully credited to your Bank Account.

Successful Applicants:

- i. Consent to receive the gift for relevant promotion via the registered PayNow mobile number provided in the Claim Form.
- ii. Are responsible for ensuring that the phone number provided in the Claim Form is the correct phone number linked to their registered PayNow account.
- iii. Are to ensure that the PayNow mobile number provided is not linked to a Trust or GXS Bank Account. Payment to Trust Bank or GXS Bank PayNow Giro is not supported.
- iv. Acknowledge that once submitted, the mobile number provided cannot be amended and MoneySmart will not be able to re-issue or refund Gift already transferred to the PayNow account should the phone number provided be in error.
- v. Will be notified of successful reward issuance via email from MoneySmart, to the email address provided in the Claim Form.

c. Trip.com Coupon

- i. All Eligible Customers will receive **2 Trip.com Hotel Coupons**:
 - (a) **\$30 off New User Coupon**, valid for **new users** only.
 - (b) + **\$20 off Existing Users Coupon**, valid for **existing users** only.
- ii. The Trip.com Hotel Coupon is only awarded when a customer has successfully met the eligibility criteria in Clause 10.
- iii. **No minimum spend** is required to utilise the Trip.com Hotel coupon.
- iv. The Trip.com Hotel Coupon is valid till **31st December 2025**, applicable for **Travel Period: from now - 31st December 2026**. The expiry date is final, **no further extension is allowed**.
- v. The Trip.com Hotel Coupon is applicable to prepay rooms (excluding rooms on promotion) and transactions must **be made in SGD** only.
- vi. This promotion is only eligible to users who access the Trip.com website from the link provided [here](#) only.
- vii. Only **one promo code** can be applied to each booking.
- viii. Save up to S\$50 off on all hotels worldwide, no min spend.
- ix. The booking amounts and discounts above refer to the base price after taxes & fees, excluding additional fees such as city taxes and add-on fees.

- x. To apply the Coupon, copy the promo code and enter the promo code on the booking page.
- xi. Cancellation policy may vary according to different room types. Please refer to the cancellation policy of the specific room type before booking.
- xii. Promo code shall be considered redeemed even if the customer subsequently cancels the order.
- xiii. Only **one promo code** can be applied to each booking.
- xiv. Trip.com reserves all rights of final interpretation.

Eligible Customers:

- 1. MoneySmart will send a confirmation email with a promo code to redeem the Trip.com Hotel Coupon.
 - 2. Eligible Customers consent to MoneySmart to send details to the 3rd party vendor only for the purpose of identification and collection of gifts.
 - 3. Eligible Customers acknowledge that once the gifts have been tracked as collected, MoneySmart will not be able to re-issue Gift should there be any dispute.
43. Eligible Customers must ensure that the Eligible Credit Card is valid and in good standing (not cancelled or blocked) at the point of fulfilment of the Reward and must retain the Eligible Credit Card and not cancel it for a period of 12 months from the date of approval (the "Retention Period"). MoneySmart reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Eligible Credit Card before the expiry of the Retention Period.
44. An Eligible Cardmember will not be entitled to receive the Rewards for any of the following reasons:
- i. The Eligible Customer's credit card or any of the Eligible Customer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer 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 for any reason whatsoever) at any time during the Promotion Period up to and including the time of the fulfilment of the Gift; or
 - ii. 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
 - iii. For any reason which Citibank determines in its own discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.

45. MoneySmart shall not be liable for delay or error in Reward transfer occurring due to any acts or omission of the banks and/or due to any reason beyond its control.
46. MoneySmart reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, MoneySmart will notify the recipients and make the necessary arrangements to fulfil the Reward.
47. MoneySmart reserves the right to reject any Rewards redemption if the application is found to be made via other channels, or completed outside of the Qualifying Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms & Conditions. In the event of disputes, MoneySmart's decision shall be final. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

General

48. For more information on the General Terms and Conditions of the MoneySmart Promotion, refer [here](#).

Contact Us Information

49. If the "Eligible Customer" fails to receive an email from MoneySmart after 3 months from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.
50. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to relevant Credit Card Providers.

MoneySmart Policy and Terms of Use

By submitting an application via MoneySmart, "Eligible Customers" agree to the Terms & Conditions of this Promotion, you will also agree to the [Terms of Use](#) and [Privacy Policy](#) of MoneySmart.sg.