

# MoneySmart x Citibank Credit Card & Savings Account Bundle Sign Up Promotion Terms and Conditions (Faster Rewards Redemption)

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## Eligibility

For the purpose of this Promotion:

1. The “Qualifying Period” will be 1st March 2025 to 31st March 2025.
2. All applications applied before and/or after the specified Qualifying Period, or submitted through any means other than MoneySmart, will not be eligible for this Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. 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 or are 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.

## Rewards

4. The “rewards” selection for this campaign are as stated in [Table 1](#) below.
5. To be eligible for the rewards, customers must apply for **both** the Citi PremierMiles Card and the Citi Wealth First Account.
6. Customers who apply through this bundle, but only choose to apply for the Citi PremierMiles Card without also applying for the Citi Wealth First Account, **will not be eligible** to receive any rewards from MoneySmart.

**Table 1: MoneySmart Exclusive Reward Table**

Gift Criteria	Rewards Selection Available
1. Apply for an Eligible Bundle Product (refer to <a href="#">Table 2</a> )	<b>S\$500 Cash via PayNow</b>
2. Open a Citi Wealth First Account ( <b>no funding required</b> )	<b>OR</b>
3. Activate the approved Eligible Credit Card	<b>Apple 10.9 inch iPad Wi-Fi, 64GB (10th Generation)</b> (worth S\$499)
	<b>OR</b>

<p>4. Charge Min. <b>S\$500</b> in “Qualifying Spends” within a 30 day period from the account approval date.</p>	<p><b>Sony WH-1000XM5 Wireless Noise Cancelling Headphones</b> (worth S\$589)</p> <p><b>OR</b></p> <p><b>LEVEL8 Gibraltar Aluminium Carry-On 20-inch Luggage</b> (Silver / Grey) (worth S\$719)</p>
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## Citi Wealth First Account New-to-Bank Welcome Promotion

8. This programme is valid in conjunction with
- (ai) Citi New-to-Bank Welcome Programme 2025
  - (bi) Citigold Private Client and Citigold SGD USD Time Deposit Promotion (bii) Citigold Private Client and Citigold SGD and USD Time Deposit Promotion, SGD and USD Time Deposit Investment Bundle Promotion and such other promotions that may be specified by Citi from time to time and is subject to change at Citi’s sole discretion without notice.
9. This programme is NOT valid in conjunction with Citigold (Accredit Investor) MoneySmart campaign 2025.

## Rewards Eligibility

10. “Eligible Customers” must follow all the steps listed below in order to have a “Successful Application”:
- a. An “Eligible Customer” refers to an individual who is a “New-to-Card” and “New-to-Bank” Customer.
- A “New-to-Card” refers to a Citi Customer who fulfills the following criteria:
- i. is not an Existing Customer at the time his/her application for any Eligible Credit Card under this Promotion is approved; and
  - ii. 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

- iii. 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.

A “New-to-Bank” refers to a Citi Customer who fulfills the following criteria:

- i. is not a U.S. Person;
  - ii. is at least the age of 18 during the Enrolment Month;
  - iii. does not have a primary Banking Account or primary relationship in each of the last thirteen (13) calendar months before the Enrolment Month;
  - iv. does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and
  - v. opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.
- b. Complete and submit an application as a main cardholder and **to start a new Citi banking relationship** on the Promotion website (<https://www.moneysmart.sg/>) during the qualifying period.

**Table 2: Eligible Bundles**

Provider	Eligible Bundle	Rewards
Citibank	Citi PremierMiles Card + Citi Wealth First Account	<a href="#">Table 1</a>

- c. Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their:
- (1) Contact Details AND (2) a valid Unique Reference Number (“URN”).
- i. “Eligible Customers” have until **30th April 2025 23:59 SGT** to submit their Claim Form. Claim Forms will be closed thereafter.
  - ii. “Eligible Customers” may begin submitting their Claim Forms once they have submitted an application, regardless of approval status at that time.
  - iii. “Eligible Customers” who do not complete the Claim Form fully and accurately will not be eligible for the Rewards.
  - iv. “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.
- d. Have their Eligible Bundle ([Table 2](#)) application approved by the respective Provider.
- i. The approval must be final and unconditional and activation of the Eligible Credit Card is required.

- ii. The approval and activation of the Eligible Credit Card must be given by **30th April 2025**.
  - iii. Have their Eligible Savings Account successfully opened and approved by Citibank, such approval being final and unconditional. Eligible Savings Account must be of good standing (i.e., must not be suspended, cancelled or closed/terminated (whether by customer or Citibank), and conducted in a proper and satisfactory manner at all times, **as determined by Citibank in its sole and absolute discretion**.
  - iv. Have their Eligible Savings Account opened **within one month from the application**.
- e. 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**.
- f. "Qualifying Spends" refers to any retail transactions (including internet purchases) which do not arise from:
- i. any Equal Payment Plan (EPP) purchases
  - ii. refunded/disputed/unauthorised/fraudulent retail purchases
  - iii. Quick Cash and other installment 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 and any other form of service/ miscellaneous fee
  - vii. Citi PayAll transactions where the customers is not charged the Citi PayAll service fee
- g. **No minimum funding** into the Citi Wealth First Account is required to be eligible for the MoneySmart Rewards (refer to [Table 1](#)).
11. 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.

12. 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.
13. An Eligible Customer 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 Customer 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.
14. 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.
15. A "Successful Application" is defined as an application as the principal customer for the Eligible Bundle made during the Qualifying Period via the MoneySmart website.
16. Determination of the source of application is done via the Provider using the application URN number and at their full discretion.
17. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to the Provider's determination of application source.
18. 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

19. “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.
- e. Open a Citi Wealth First Account.

**Table 3: Example of Faster Rewards Redemption Timeline**

Stage:	Date:
Qualifying Period	01-March-2025 till 31-March-2025
Application Date	01 March 2025
Account Approval Date	05 March 2025
Meet “Successful Application” criteria (refer to Clause 4)	10 March 2025
Gift Redemption Email Notification	5 weeks from meeting “Successful Application” criteria

20. Customers that meet the “Successful Application” criteria faster, will be able to receive their Gift as fast as **5 weeks** upon meeting the “Successful Application” criteria.

- a. Example Scenario:
  - i. John applies for the bundle through the MoneySmart Website on 1st March 2025 and gets his application approved on 5th March 2025. John opens his Citi Wealth First Account and meets the Credit Card Minimum Spend criteria on 10th March 2025.
  - ii. Bob applies for the bundle through the MoneySmart Website on 1st March 2025 and gets his card approved on 5th March 2025. Bob opens his Citi Wealth First Account and meets the Credit Card Minimum Spend criteria on 30th March 2025.

- iii. John will receive his Gift as fast as 5 weeks from 10th March 2025, however Bob will only receive his Gift 5 weeks from 30th March 2025.
21. Faster Rewards Redemption will be processed on a rolling basis upon meeting the “Successful Application” criteria and reconciliation of Bank Reports.
22. Please direct all enquiries to [support@moneySMART.com](mailto:support@moneySMART.com).

## Rewards Fulfilment

23. The “Rewards” selections for this campaign are as stated in [Table 1](#) above.
24. For purposes of awarding the Rewards, the applicant has to be an “Eligible Customer” who submits an application for an Eligible Bundle (refer to [Table 2](#)) as a main cardholder during the Qualifying Period via MoneySmart’s website;
25. An “Eligible Customer” will only be entitled to receive one (1) Reward which is stated in [Table 1](#) above, regardless of the number of Eligible Cards you may have successfully applied for.
26. 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.
27. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from MoneySmart confirming the redemption details within 5 weeks from the date of completion of all the promotion criteria stated in clause 10 and 19 (above), unless otherwise stated.
28. “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.

29. The process of crediting the Rewards are as follows:

a. **Redemption House**

- i. For the purpose of this campaign, eligible customers are expected to collect their respective gift at the following address:

Redemption House
Short-Q @ The Centrepont, 176 Orchard Rd, #01-57 The Centrepont, Singapore 238843

- ii. MoneySmart will send a confirmation email when the gift is ready for collection.
- iii. Eligible Customers consent to MoneySmart to send details to the 3rd party vendor only for the purpose of identification and collection of gifts.
- iv. Eligible Customers are responsible for ensuring that the details provided in the Claim Form are accurate.
- v. 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.

b. **Cash via PayNow**

- 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 PayNow Account linked to the mobile number stated in the Claim Form.

Successful Applicants:

- i. consent to receive the Cash Gift for the 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.

- 30. Successful Applicants 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.
- 31. 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.
- 32. 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.
- 33. 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**

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

## **Contact Us Information**

- 35. 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.
- 36. 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.