Citi Geneco Power Eco Add-on (Nov-Dec 2026) Promotion – Terms and Conditions

- This Promotion commences on 1 November 2026 and ends on 31 December 2026, both dates inclusive ("Promotion Period").
- Only Citi Cardholders (excluding Citi Purchasing Card / Citi Travel Lodge Card / Citi Travel Account) with a registered residential address with postal code starting from 01 to 83, who sign up for a residential electricity price plan with a minimum contract duration of twelve (12) months with Power Eco Add-on with Geneco ("Geneco Plan") during the Promotion Period are eligible to participate in this Promotion ("Eligible Cardholder").
- Under the Promotion, an Eligible Cardholder will receive a one-time additional bill rebate (the "Gift") if the following conditions are fulfilled:

a. is among the first 10 Geneco customers (per month) who signs up a Geneco Plan with Power Eco Add-on with a minimum contract duration of twelve (12) months according to the schedule below, and the sign up is approved by Geneco as per the dates stated below; and

Sign Up Period	Redemption Cap	Approved by date
1 November 2026 to 30 November 2026	Limited to the 1st 10 customers	By 31 December 2026
1 December 2026 to 31 December 2026	Limited to the 1st 10 customers	By 31 January 2027

b. successfully sets up a recurring bill arrangement with his/her Citi Card via Geneco's Self-Service Portal during the Promotion Period

The Geneco Plan and the applicable Gift are as follows:-

Electricity Plan	Gift
12-Month & 24-Month Geneco Plan with Power Eco Add-on	One-time additional S$20 Bill Rebate

For the avoidance of doubt, where an Eligible Cardholder's application is not approved for any reason whatsoever, the Eligible Cardholder will not be qualified for the Gift. In no event should Citi and/or Geneco be responsible for the Eligible Cardholder's ineligibility to receive the Gift.

- The Gift will be credited by Geneco and used to offset the Eligible Cardholder's Geneco electricity bill ("Electricity Bill"). If the Electricity Bill amounts to less than the value of the Gift, the remaining value will be used to offset the subsequent Electricity Bill(s). For the avoidance of doubt, the Gift shall only be used to offset Electricity Bill(s) and not be used to offset any non-electricity usage related charges under the Eligible Cardholder's account.

- The Gift given under this Promotion is not redeemable or exchangeable for cash or any other payment form and cannot be used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.

- The Gift shall be credited to the Eligible Cardholder's Geneco electricity account by the following dates:

Sign Up Period	Fulfilment Date
1 November 2026 to 30 November 2026	By 31 January 2026
1 December 2026 to 31 December 2026	By 28 February 2027

- An Eligible Cardholder who refunds, terminates or disputes the recurring bill arrangement and Geneco Plan before he/she receives the Gift will forfeit the Gift.

- The Gift credited under this Promotion (i) cannot be used to offset against any minimum payment due under the Citi Card account and (ii) cannot be withdrawn from the Citi Card account in cash.
- Citi's and/or Geneco's decision on all matters relating to the Promotion, including but not limited to the eligibility of an Eligible Cardholder to receive the Gift, will be determined in its reasonable discretion and is final and binding on all participants.

- Citi and/or Geneco 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. Citi and/or Geneco 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.

- Citi is not an agent of Geneco and vice versa. Any dispute on the quality of service, disruption of service or service standards must be resolved directly with the service provider.

- Citi and/or Geneco reserves the right at its reasonable discretion to terminate or vary or suspend the Promotion and to vary, delete or add to any of these terms and conditions from time to time. Participation in this Promotion shall constitute acceptance of all terms and conditions set out herein and any amendments thereof.

- "Citi" refers to Citibank Singapore Limited and "Geneco" refers to Seraya Energy Pte Ltd.

- These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore.