



Terms and Conditions of Complimentary AIA ProtectPlus Cover 2026 for Eligible Citibank Customers Promotion ("Promotion")

1. Definitions:
 - a) "AIA" refers to AIA Singapore Private Limited.
 - b) "Citi" or "Citibank" refers to Citibank Singapore Limited.
 - c) "Effective Date of Coverage" refers to the stipulated date in the enrolment confirmation email from AIA which confirms effective insurance coverage for the enrolled customer.
 - d) "Eligible Citibank Customer" refers to the individual who:
 - (A) at the Effective Date of Coverage:
 - i. is a Singapore Resident and holds a valid NRIC/FIN; and
 - ii. is aged between 21 years old and 65 years old (age last birthday); and
 - iii. is not an individual residing in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the Privacy Disclosure Statement Clause under the "Privacy At Citi" tab of the Privacy page located at the footer of the Citibank Singapore Limited website; and
 - iv. is not a citizen of a sanctioned country, and is not a Prohibited Person; and
 - (B) at the time of Policy application:
 - i. holds at least one valid (i.e. not suspended, cancelled and/ or terminated) primary credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards).
 - e) "Policy" means the AIA ProtectPlus Cover 2026 insurance policy underwritten by AIA.
 - f) "Prohibited Person" means a person or entity (including any director or any direct or indirect shareholder of, or any person having executive authority in, such entity) subject to any laws, regulations and/ or sanctions administered by any regulatory authorities in any country, which has the effect of prohibiting AIA from providing insurance coverage, transacting business with or otherwise offering any economic benefits to such person or entity under the Policy.
 - g) "Promotion Period" means 01 October to 31 December 2026 (both dates inclusive).
 - h) "Singapore Resident" refers to:
 - i. a citizen of Singapore, unless he has resided outside Singapore continuously for 5 or more years preceding the purchase date of the Policy and is currently not residing in Singapore; or
 - ii. a permanent resident, unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the purchase date of the Policy; or
 - iii. an individual who has a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless he has resided in Singapore for less than a total of 183 days in the 12 months preceding the purchase date of the Policy; or
 - iv. an individual who has a pass or permit required under the Immigration Act (Cap. 133) that has a duration longer than 90 days and has resided in Singapore continuously for at least 90 days in the 12 months preceding the purchase date of the Policy.
2. Under this Promotion, Eligible Citibank Customers who have successfully applied for the Policy during the Promotion Period will be covered under the Policy (unless the Policy has been terminated for any reason whatsoever under its applicable terms and conditions) from the Effective Date of Coverage to 31 January 2027 (or as advised by Citi or AIA) for free. The Policy is a group insurance policy underwritten by AIA and Citibank is the group policyholder.
3. All insurance applications for the Policy under this Promotion are subject to AIA's underwriting and acceptance. Insurance products are not bank deposits or obligations of or guaranteed by Citibank or its related entities. This is not a contract of insurance. The precise terms and conditions of the Policy, including exclusions whereby the benefits under the Policy may not be paid out, are specified in the policy contract of the Policy. Please refer to the Policy's policy schedule and policy contract for the benefits, full terms and conditions, and exclusions. There are certain conditions for which no benefits will be payable under the Policy.



4. To apply for coverage under the Policy, an Eligible Citibank Customer must log in to his/her Citi Mobile® App and complete the application in accordance with the instructions therein within the Promotion Period.
5. Citibank and AIA shall not be responsible for any loss, damage or delay in connection with the processing of application or claims under the Policy.
6. For queries on or related to the Policy such as application and insurance claims issues, please contact AIA at the following:
 - Hotline Number: +65 6248 8328
 - Email Address: SG.CS.CAMPAIGN@AIA.COM
7. Citibank and AIA reserve the right to terminate, withdraw or suspend this Promotion at any time, and/or vary the terms and conditions governing this Promotion, with prior notice. Eligible Citibank Customers reserves the right to cancel the Policy during the notice to the effect of such variations by notifying AIA of their decision.
8. Citibank 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. Notwithstanding anything therein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by any person arising from or in connection with this Promotion or any products and/or services provided by third parties.
9. Citibank's decision on all matters relating to the Promotion will be at their respective absolute discretion and will be final and binding on all Eligible Citibank Customers.
10. Eligible Citibank Customers who participate in this Promotion will still be entitled to participate in other insurance-related promotions organised by Citibank and/or AIA.
11. Eligible Citibank Customers who participate in this Promotion agree to Citibank disclosing his/her name, NRIC/FIN, gender, date of birth, nationality, mobile number and email address to AIA for the purposes of policy application, the fulfilment of and/or servicing of his/her insurance policy under this Promotion; and Citibank contacting him/her to market insurance products and/or services including via the telephone.
12. These terms and conditions shall be governed by, and construed in accordance with, the laws of Singapore.
13. Citibank full disclaimers, terms and conditions apply to individual products and banking services.
14. By tapping 'Apply now', you consent to (i) Citibank Singapore Limited ("Citibank") disclosing your name, NRIC/FIN, gender, date of birth, nationality, mobile number and email address to AIA Singapore Private Limited for the purposes of policy application, fulfilment and/or servicing and (ii) Citibank contacting you to market insurance products and/or services including via the telephone. If you do not agree to such disclosure of your information or to Citibank contacting you to market insurance products or services including via the telephone, please do not tap on the 'Apply now' button.