



Terms and Conditions of Complimentary AIA ActiveCover 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) "Eligible Citibank Customer" refers to an individual who:
 - 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 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; and
 - iv. is not a citizen of a sanctioned country, or a Prohibited Person; and
 - v. is not an individual resident of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK; and
 - vi. a primary / main account holder with a relationship in Citibank, Citi Priority, Citigold, or Citigold Private Client before the enrolment in the Plan, or hold at least one credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards) which is valid (i.e. not suspended, cancelled and/or terminated) at the point of application.
 - d) "Plan" means the AIA ActiveCover insurance policy underwritten by AIA.
 - e) "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 Plan.
 - f) "Promotion Period" means 3 January 2022 to 30 April 2022 (both dates inclusive).
 - g) "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 Plan 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 Plan; 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 Plan; 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 Plan.
2. Under this Promotion, Eligible Citibank Customers who have successfully applied for the Plan during the Promotion Period will be covered under the Plan from the date stipulated in the enrolment confirmation email from AIA until 31 May 2022 (unless otherwise earlier terminated under the terms and conditions set out in Plan's policy contract) for free.
3. All insurance applications for the Plan under this Promotion are subject to AIA's underwriting and acceptance. Insurance products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited or its related entities. This is not a contract of insurance. The precise terms and conditions of the Plan, including exclusions whereby the benefits under the Plan may not be paid out, are specified in the policy contract of the Plan. Please refer to the Plan's policy contract for the benefits, full terms and conditions, and exclusions. There are certain conditions for which no benefits will be payable under the Plan.
4. To apply for coverage under the Plan, 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 applications or claims under the Plan.
6. For queries on or related to the Plan 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, without prior notice or reason.
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 herein, 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 and AIA's decision on all matters relating to the Promotion will be at their respective absolute discretion and will be final and binding on all participants.
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. These terms and conditions shall be governed by, and construed in accordance with, the law of Singapore.
12. Citibank full disclaimers, terms and conditions apply to individual products and banking services.

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