TERMS AND CONDITIONS FOR

KRIS+ CITIBANK BANK CONVERSION NOVEMBER 2026 PROMOTION

These terms and conditions **("Terms and Conditions")** govern the Kris+ and Citibank Bank Conversion November 2026 promotion (the "**Promotion**") organised by Kris+ Pte. Ltd. ("**Kris+**"). This promotion will be carried out on the Kris+ mobile application ("**Kris+ App**").

1. The Promotion is applicable to all KrisFlyer members ("**Participants**") who have downloaded the Kris+ Mobile Application ("**Kris+ App**") and have carried out an Eligible Transaction from 18 November 2026, 0900hrs (SGT) to 25 February 2027, 2359hrs (SGT) (the "**Promotional Period**").

2. For the purposes of these terms and conditions, an "**Eligible Transaction**" refers to any of the following transactions made by Participants during the Promotional Period via the Kris+ App:

    a. Any single conversion ("**Award Criteria"**) of a minimum of 3,400 KrisPay miles to the Participant's KrisPay wallet using either the Participant's:
        1. Citi ThankYou Points (10,000 Citi Points) through the Kris+ App
        2. or Citi Miles (4,000 Citi Miles) through the Kris+ App

    All Eligible Transactions must be completed using the Kris+ App and will be valid regardless of the type of mobile device from which such Eligible Transactions are performed, as long as they are carried out within the Promotional Period.

3. Participants who have carried out any of the Eligible Transactions will receive 272 KrisPay miles for every Eligible Transaction ("**Top-up Bonus Award**") made during the Promotional Period. The Top-up Bonus Award will be awarded to Participants instantly at the point of conversion.

4. KrisPay miles converted from CITIBANK (**"Partner Reward Points"**) under the Award Criteria may be transferred to Participants' KrisFlyer account (1 KrisPay mile = 1 KrisFlyer mile) or Participants can choose to keep them in their KrisPay wallet for future purchases.

    a. KrisPay miles converted from Partner Reward Points must be transferred in full to Participants' KrisFlyer account within 21 days of accrual.

    b. Transfer of KrisPay miles into KrisPay wallet pursuant to conversion from Partner Reward Points are non-reversible.

    c. CITIBANK reserves the right to require authentication using their relevant Partner Reward Points platform to proceed with the points conversion.

    By participating in the Promotion, each Participant:

    d. agrees to comply with and be bound by these terms and conditions, Kris+'s conditions of use of website, Singapore Airlines' Privacy Policy, and the Kris+ Terms and Conditions (collectively, "**Kris+ Terms & Conditions**"). Non-compliance with or breach of any of these Kris+ Terms and Conditions may result in the participant being disqualified at any stage of the Promotion, and any miles reward may be forfeited, withheld, withdrawn or reclaimed; and

    e. agrees that any and all personal data he/she submits (including his/her KrisFlyer membership number) may be collected, used, disclosed, or otherwise processed (collectively, "**Processed**") by Kris+ for the purposes of organizing the Promotion. All collection, use and disclosure of each Participant's personal data will be in accordance

with Kris+'s Privacy Policy (available online at https://www.singaporeair.com/content/dam/sia/web-assets/pdfs/ppsclub-krisflyer/use-miles/krisplus/Privacy_Policy.pdf)

5. Kris+ reserves the right to vary these terms and conditions, and terminate or otherwise amend this Promotion without prior notice, at its sole and absolute discretion.

6. Kris+ reserves the right to verify the eligibility of Participants. The demise of a Participant automatically disqualifies his/her entry.

7. To the extent permitted under applicable law, Kris+ will not be responsible or liable for any consequences that any Participant may suffer (including without limitation any damage, loss, injury or disappointment) by participating in the Promotion or the participant's acceptance of any prize.

8. Unless otherwise specified, Kris+ is not responsible for and will not bear any and all expenses and ancillary costs which may be incurred in the participation in the Promotion and/or with the use or redemption of the Award.

9. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and shall be subject to the exclusive jurisdiction of the Singapore courts.

10. For enquiries, please contact KrisFlyer Membership Services at https://www.singaporeair.com/en_UK/help-page/