



With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities ("UOB").

UOB is the issuer of "Citi" branded consumer banking products in Thailand and Citibank, N.A., Bangkok Branch is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under licence by UOB entities from Citigroup Inc.

Citi Pay with Points

Citi Pay with Points refers to a co-promotional program enabling Citi Credit Card holders to convert their Citi Rewards Points to cash rebates for their prepaid goods and services according to the validity of program. Points are not in lieu of cash that cardholders can request for conversion directly at point of sales.

- For joining program Pay with Points, Citi Credit Card holders able to register for get SMS with link to redeem with Citi Rewards Points to get cash rebate at participating merchants by typing CFPWPE (Space) Followed by last 12 digits of your credit card number and sent to 4712228(THB 3/SMS). Following Bank of Thailand's policy to stop embedded link via SMS, The Bank shall not be liable for any damages incurred to your bank account without any negligence or fault of The Bank. The Bank will process your request within 10 working days from registration date.
- Citi Credit Card holders can cancel registration by typing CXPWPE (Space) Followed by last 12 digits of your credit card number and sent to 4712228(THB 3/SMS). The Bank will process your request within 10 working days from cancellation date, but you will still receive SMS Pay with Points until The Bank will process cancellation is successful.
- Check Rewards points required and more details from the link provided in the SMS By clicking "Redeem Now".
- Only card members with no outstanding overdue balance or spending over credit limit can perform Rewards redemption.
- The SMS will be sent to customers who have enough available Rewards points, enough to redeem cash back.
- SMS will be sent to your registered mobile phone number with Citi within 3 days the redemption transaction must be made within 24 hours after receiving the SMS.
- You will receive cash back within 3 days after confirmation of redemption. You must maintain your Citi Credit Card status until the date of crediting the cash back into your account.
- Pay with Points transaction cannot be changed, cancelled or the points cannot be transferred back to card member's account.
- The Bank may change the rate of redemption without prior notice.
- All disputes about quality of products and/or services should be resolved directly with the merchant.
- The Bank reserves rights of final decision on any disputes arising out of or in connection with this promotion.

Categories for Rewards Redemption



AutoMobile



Airline ticket



Dining



Education



Fashion



Health Care



Hotel



Insurance



Department Store



Hypermart & Supermarket



Utility bill



Building & Household



Business Services



**Avail benefits through Pay with Points
from participating merchants**



AIS



App Store



B2S



Boots



CRC Sports



Esso



Family Mart



Google Play



Grab



Home Pro



IKEA



King Power



Lazada



Major Cineplex



Makro

citi®



Matsumoto



Mega Home



MRT



PT



PTT



Rabbit LINE Pay



Shell



Shopee



Starbucks



Thai Airways











Watsons









7-Eleven

Terms and Conditions

 <p>AutoMobile</p>	<ul style="list-style-type: none"> • Starting from THB 1,000. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly • When spending on any products in the Automobile category at stores • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, <ul style="list-style-type: none"> ○ Conversion rate 12 Points = 1 THB - Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 8 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24 <p><i>Remark: Only Citi Mercedes, Spending under MCC 5511 applicable only Mercedes dealer.</i></p>
 <p>Airline ticket</p>	<ul style="list-style-type: none"> • Starting from THB 300 • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly • When spending on Emirates, Finnair, Japan Airlines, KLM, LUFTHANSA, Singapore Airlines, Austrian Airlines, All Nippon Airways, AirAsia, Bangkok Airways, Thai Lion Air, Nok Air, VietJet Air and Thai Airways • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB (Special conversion rate 8 points = 1 THB Start 1 Mar '24 to 13 Apr '24) • Period: 1 Aug '23 – 13 Apr '24
 <p>Dining</p>	<ul style="list-style-type: none"> • Starting from THB 300. • Redeem rewards points equivalent to amount spent to get cash rebate 10% at any restaurants in Thailand • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes • Period: 1 Aug '23 – 13 Apr '24
 <p>Education</p>	<ul style="list-style-type: none"> • Starting from THB 1,000. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly • When spending on tuition fees in the Education category • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 12 Points = 1 THB(Special conversion rate 10 points = 1 THB Start 1 Mar '24 to 13 Apr '24) • Period: 1 Aug '23 – 13 Apr '24

 <p>Fashion</p>	<ul style="list-style-type: none"> • Starting from THB 300. • Redeem rewards points equivalent to amount spent to get cash rebate 10% • When spending on any products at branded stores • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes, Citi Grab <ul style="list-style-type: none"> o Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
 <p>Health care</p>	<ul style="list-style-type: none"> • Starting from THB 100. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • When spending at hospitals, clinics, beauty institutes, etc. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes, Citi Grab <ul style="list-style-type: none"> o Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
 <p>Hotel</p>	<ul style="list-style-type: none"> • Starting from THB 1. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly • When spending at any hotel in Thailand • Eligible credit card <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, <ul style="list-style-type: none"> o Conversion rate 12 Points = 1 THB (Special conversion rate 10 points = 1 THB Start 1 Mar '24 to 13 Apr '24) • Period: 1 Aug '23 – 13 Apr '24
 <p>Insurance</p>	<ul style="list-style-type: none"> • Starting from THB 100. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • When spending for insurance premium • Eligible credit cards • Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, <ul style="list-style-type: none"> o Conversion rate 12 Points = 1 THB (Special conversion rate 10 points = 1 THB Start 1 Mar '24 to 13 Apr '24) • Period: 1 Aug '23 – 13 Apr '24

 <p>Department Store</p>	<ul style="list-style-type: none"> • Starting from THB 300. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • when spending at Central department store and The Mall Group • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes, Citi Grab <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB (Special conversion rate 10 points = 1 THB Start 1 Mar '24 to 13 Apr '24) • Period: 1 Aug '23 – 13 Apr '24
 <p>Hypermart & Supermarket</p>	<ul style="list-style-type: none"> • Starting from THB 300. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • When spending at Hypermarkets and Supermarkets • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB (Special conversion rate 8 points = 1 THB Start 1 Mar '24 to 13 Apr '24) • Period: 1 Aug '23 – 13 Apr '24
 <p>Utility bill</p>	<ul style="list-style-type: none"> • Starting from THB 300. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • When spending for electricity bill, water bill, mobile phone bill, and internet bills • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
 <p>Building & Household</p>	<ul style="list-style-type: none"> • Starting from THB 500. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly • When spending at Hardware store, home supply warehouse, furniture store, building materials, lumber store etc. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24





 <p>Business Services</p>	<ul style="list-style-type: none"> • Starting from THB 300. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • When spending advertising service, courier service-air and ground, freight forwarders, organizations, commercial equipment, postal service. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 1. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 10. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 300. • Redeem rewards points equivalent to amount spent to get cash rebate 10% • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24




	<ul style="list-style-type: none"> • Starting from THB 200. • If the purchase amount is over THB 2,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 1,000 • Redeem rewards points equivalent to amount spent to get cash rebate 10% • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 800. • redeem rewards points equivalent to amount spent to get cash rebate 12.5% Eligible credit cards <ul style="list-style-type: none"> - Citi Ultima, Citi Prestige • redeem rewards points equivalent to amount spent to get cash rebate 8% Eligible credit cards <ul style="list-style-type: none"> - Citi Premier, Citi Rewards, Citi Mercedes • Period : 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 1. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24

	<ul style="list-style-type: none"> • Starting from THB 10. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 10. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB - Citi Grab <ul style="list-style-type: none"> ○ Conversion rate 8 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 300. • You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 12 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 1. • Redeem rewards points equivalent to amount spent to get cash rebate 10% • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards • Period: 1 Aug '23 – 13 Apr '24

	<ul style="list-style-type: none"> • Starting from THB 1. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 50. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit card <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB (Special conversion rate 10 points = 1 THB Start 1 Mar '24 to 13 Apr '24) - Citi Lazada <ul style="list-style-type: none"> ○ Conversion rate 8 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 100. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB (Special conversion rate 10 points = 1 THB Start 1 Mar '24 to 13 Apr '24) • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 1. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 20 Points = 1 THB - Citi Makro <ul style="list-style-type: none"> ○ Conversion rate 9 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24

	<ul style="list-style-type: none"> Starting from THB 10. If the purchase amount is over THB 10, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. Eligible credit cards <ul style="list-style-type: none"> Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> Conversion rate 10 Points = 1 THB Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> Starting from THB 1,000. You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. Eligible credit cards <ul style="list-style-type: none"> Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> Conversion rate 12 Points = 1 THB Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> Starting from THB 300. You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. Eligible credit cards <ul style="list-style-type: none"> Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> Conversion rate 10 Points = 1 THB Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> Starting from THB 800. redeem rewards points equivalent to amount spent to get cash rebate 12.5% <ul style="list-style-type: none"> Eligible credit cards <ul style="list-style-type: none"> Citi Ultima, Citi Prestige redeem rewards points equivalent to amount spent to get cash rebate 8% <ul style="list-style-type: none"> Eligible credit cards <ul style="list-style-type: none"> Citi Premier, Citi Rewards, Citi Mercedes Period: 1 Aug '23 – 13 Apr '24

	<ul style="list-style-type: none"> Starting from THB 800. redeem rewards points equivalent to amount spent to get cash rebate 12.5% Eligible credit cards <ul style="list-style-type: none"> - Citi Ultima, Citi Prestige redeem rewards points equivalent to amount spent to get cash rebate 8% Eligible credit cards <ul style="list-style-type: none"> - Citi Premier, Citi Rewards, Citi Mercedes Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> Starting from THB 1. If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> o Conversion rate 20 Points = 1 THB Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> Starting from THB 800. Redeem rewards points equivalent to amount spent to get cash rebate 12.5% Eligible credit cards <ul style="list-style-type: none"> - Citi Ultima, Citi Prestige Redeem rewards points equivalent to amount spent to get cash rebate 8% Eligible credit cards <ul style="list-style-type: none"> - Citi Mercedes, Citi Premier, Citi Rewards, Citi Mercedes Period : 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> Starting from THB 20. If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> o Conversion rate 20 Points = 1 THB (Special conversion rate 10 points = 1 THB Start 1 Mar '24 to 13 Apr '24) Period: 1 Aug '23 – 13 Apr '24

	<ul style="list-style-type: none"> • Starting from THB 50. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Valid for the purchase of Thai Airways tickets, Thai Smile tickets, Royal Orchid Holidays and Thai Shop payment through Thai Airways distribution channels only. (Thai Airways' International Ticket Office and Thai Smile Bangkok and upcountry office / Thai Airways International Call Center / Thai Airways website www.thaiairways.com, Thai Airways application and Thai Smile's website www.thaismileair.com. Excluding travel agent.) This Citi Royal Orchid Plus Pay with Points program is reserved for retail spending transaction and exclude Citi PayLite installment plan through www.thaiairways.com and Thai Airways application and purchase product at Puff and Pie, Thai online Shop. • Starting from THB 1. • If the purchase amount is over THB 1,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi Royal Orchid Plus Preferred and Select <ul style="list-style-type: none"> ○ Conversion rate 4 Points = 1 TH - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 TH • Period: 1 Aug '23 – 13 Apr '24
	<ul style="list-style-type: none"> • Starting from THB 200. • If the purchase amount is over THB 10,000, you can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly. • Eligible credit cards <ul style="list-style-type: none"> - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards <ul style="list-style-type: none"> ○ Conversion rate 10 Points = 1 THB • Period: 1 Aug '23 – 13 Apr '24



- Starting from THB 1.
- You can choose the amount you want to Pay with Points and The Bank will credit that amount accordingly.
- Eligible credit cards
 - Citi ULTIMA, Citi Prestige, Citi Premier, Citi Rewards, Citi Mercedes
 - Conversion rate 10 Points = 1 THB
- Period: 1 Aug '23 – 13 Apr '24