

IMPORTANT NOTICE

Revision to Citibank Credit Cards Interest Charges for Past Due Accounts¹

Applicable to past due accounts¹: From 01 Feb 2019, if the retail and cash interest rate applicable to your Citibank Credit Card account(s) is 29.9% per annum, you will revert to the prevailing product interest rate as soon as your account is no longer past due in the current and last two months².

Revision to Citibank Ready Credit Interest Charges for Past Due Accounts

Applicable to past due accounts: From 01 Feb 2019, the interest rate of 26.95% per annum will be applicable in the event your account is past due in the current month. Such interest rate will revert to the prevailing product interest rate as soon as your account is no longer past due in the current and last two months².

¹Except Citibank Clear Card, Citi Prestige Card and Citi ULTIMA Card.

²For more details on Citibank Credit Card and/or Ready Credit interest rates, please refer to the Pricing Guide at https://www.citibank.com.sg/gcb/static/banking_fees.htm

Citi ThankYou Points and Revisions to the Citi Credit Card Cardmember's Agreements

Please be informed that with effect from 4 October 2018:

- (i) **Citi ThankYou Points:** All references to Citi Dollars / ULTIMA Dollars / ULTIMA \$ will be amended to Citi ThankYou Points where applicable in our Cardmember's Agreements, Citi ThankYou Rewards Program terms and conditions and all relevant customer communication. Please be assured that this change in naming convention will not affect the rewards earned on your Citi Credit Card(s).
- (ii) **Revisions to Cardmember's Agreements:** There will be revisions to our Citi Credit Card Cardmember's Agreements. Amongst the revisions to our Agreements, we wish to highlight the following:
 - (a) **Exclusion of rewards:** There will be no Citi ThankYou Points / Cash Back / Citi Miles / SMRT\$ / Citi Rebate awarded on Citi Credit Card transactions with merchants falling under certain categories, including but not limited to, Insurance, Government Services, Utilities, Schools and Bill payments. For the full listing of merchant exclusions, please visit www.citibank.com.sg/producttncs;
 - (b) **Revision to Administrative Fee on Foreign Currency Transactions:** The administrative fee on foreign currency transactions processed by VISA and/or Mastercard International for all Citi Credit Cards will be revised from 2.8% to 3.0% on the converted Singapore dollar amount.

Please visit www.citibank.com.sg/producttncs to view the current and revised Cardmember's Agreements referenced above.

- (iii) **Revision to Rewards Earn on Overseas Retail Transactions on Citi PremierMiles Visa Card, Citi Prestige Card, and Citi ULTIMA Card: From 1 October to 31 December 2018:** The rewards earn rate on overseas retail transactions will be increased from 2 Citi Miles / 5 Citi ThankYou Points to 2.4 Citi Miles / 6 Citi ThankYou Points for every S\$1 charged to



a Citi PremierMiles Visa Card, Citi Prestige Card, and Citi ULTIMA Card account, where applicable.

- (iv) **Removal of 5X Rewards on Citi Clear Platinum Visa Card:** You will no longer earn 5X Rewards in respect of dining, online shopping and foreign currency purchases charged to your Citi Clear Platinum Visa Card, where applicable. You will continue to earn 1 Citi ThankYou Point for every \$1 spend.

- (v) **Revision to Citi Rewards Card 10X Rewards Promotion:** The cap of 120,000 Citi ThankYou Points that you can earn per card anniversary year, will be changed to a cap of 10,000 Citi ThankYou Points per statement month, on Qualifying Charges (as defined in the Promotion terms and conditions) made at Eligible Merchants. Please visit www.citibank.com.sg/rewardscard for the Promotion terms and conditions.