



IMPORTANT UPDATES:

Changes to computation of Citibank Ready Credit ("CRC") Minimum Payment

Please note that with effect from 10 April 2017, any amount in excess of your CRC credit limit will no longer be included in the Total Minimum Payment. Instead, the excess will be reflected separately in "Your Bill Summary" located on the first page top right of your statement as your "Overlimit Amount". Please note that any Overlimit Amount must be paid immediately.

The relevant Citibank Ready Credit Customer's Agreement available on www.citibank.com.sg will be revised from 10 April 2017 to more accurately reflect the computation of CRC minimum payment, including the change described above.

Changes to computation of Citibank Ultra Cash ("CUC") Minimum Payment

Please note that with effect from 10 April 2017, any amount in excess of your CUC credit limit will no longer be included in the Total Minimum Payment. Instead, the excess will be reflected separately in "Your Bill Summary" located on the first page top right of your statement as your "Overlimit Amount". Please note that any Overlimit Amount must be paid immediately.

The relevant Citibank Ultra Cash Customer's Agreement available on www.citibank.com.sg will be revised from 10 April 2017 to more accurately reflect the computation of CUC minimum payment, including the change described above.

Changes to computation of Citibank Ready Credit Smart Cash ("CRCS") Minimum Payment

Please note that with effect from 10 April 2017, any amount in excess of your CRCS credit limit will no longer be included in the Total Minimum Payment. Instead, the excess will be reflected separately in "Your Bill Summary" located on the first page top right of your statement as your "Overlimit Amount". Please note that any Overlimit Amount must be paid immediately.

The relevant Citibank Ready Credit Smart Cash Customer's Agreement available on www.citibank.com.sg will be revised from 10 April 2017 to more accurately reflect the computation of CRCS minimum payment, including the change described above.

Changes to computation of Citibank Power Cash ("PC") Minimum Payment

Please note that with effect from 10 April 2017, any amount in excess of your PC credit limit will no longer be included in the Total Minimum Payment. Instead, the excess will be reflected separately in "Your Bill Summary" located on the first page top right of your statement as your "Overlimit Amount". Please note that any Overlimit Amount must be paid immediately.

The relevant Citibank Power Cash Customer's Agreement available on www.citibank.com.sg will be revised from 10 April 2017 to more accurately reflect the computation of PC minimum payment, including the change described above.