

# Frequently Asked Questions

## **Which Citibank cards will be sent in a de-activated status?**

All Citibank cards (including Credit, Debit and ATM cards) mailed via post will be sent in a de-activated status. This includes new cards that you apply for, as well as replacement and renewal cards.

## **Why is there a need for cards to be sent in a de-activated status?**

This is an enhanced security feature that prevents unauthorized usage of your cards should they be intercepted while en route to you.

## **When did Citibank start sending cards in a de-activated status?**

This started from 1st July 2012.

## **Without activating my Credit or Debit card, would I still be able to make purchases at Visa/MasterCard acceptance merchants?**

No, your transaction will be declined. This includes online transactions made over the internet.

## **Without activating my Credit, Debit or ATM card, would I be able to withdraw cash from the ATM?**

No, your transaction will be declined.

## **Can I request for my cards to be sent to me in an activated status?**

Unfortunately no, the sending of cards in a de-activated status is for your own security and is a regulatory requirement.

## **Which activation channel should I use?**

Most customers would find the SMS channel the most convenient as all they need is their mobile phone and the last 4 digits of the card they wish to activate. Simply send the following SMS to 72484:  
**ACT<space><Last four digits of your cardnumber>**

Regardless of channel, the activation process has been designed to be easy, fast and convenient.

## **Will de-activated cards impact monthly recurring bill payments that I had previously set-up? For example, the automatic debiting of my Citibank Credit Card/Ready Credit account for my monthly phone bills?**

Monthly recurring bills will still get charged successfully to your de-activated Citibank Credit Card/Ready Credit account.

## **After the successfully activation of my card, can I start using it immediately?**

Activation is instant and you will be able to use your card immediately. A confirmation SMS will be sent to your handphone once you complete the necessary steps successfully.

## **I had recently changed my mobile number and have not updated the new number with Citibank yet. Can I still activate my cards?**

If your mobile number is not updated in our systems, you will not be able to activate your cards using SMS, Citi Mobile, Citibank Online or Self Service Phone Banking. Please call 6225 5225 for our CitiPhone Officer to assist you instead.

**Can I still make payment into my Citibank Credit Card and/or Ready Credit account (to settle my outstanding Citibank bills) if my card is de-activated?**

Yes, you will still be able to make payment into your Citibank Credit Card and/or Ready Credit account.

**Will I still be able to login to Citibank Online with a de-activated Citibank Credit Card or Ready Credit ATM card? And what online functions can I still access if my card was de-activated?**

Yes, you will still be able to login to Citibank Online with a de-activated card and perform all available functions except for Payment/Transfers.

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