

Frequently Asked Questions on Overseas Usage Activation

1. What do “Overseas Transactions” refer to?

Overseas Transactions refer to

- (i) Overseas ATM Cash Withdrawals using a Citibank ATM Card
- (ii) Overseas ATM Cash Withdrawals and Overseas Point of Sale Transactions using a Citibank ATM/Debit Card and
- (iii) Overseas ATM Cash Withdrawals and Overseas Point of Sale Transactions on magnetic stripe terminals using a Citibank Credit Card or Citibank Ready Credit Card.

2. What do you mean by “Overseas Point Of Sale Transactions on magnetic stripe terminals”?

Some overseas countries still use the magnetic stripe to process Point-Of-Sale (POS) transactions. Your card's overseas magnetic stripe usage will need to be activated in order for such overseas POS transactions to be performed successfully.

3. What overseas transactions do not depend on the magnetic stripe and are hence not affected?

The following overseas transactions do not require the magnetic stripe to be activated for overseas usage:

- 1) Point-of-Sale EMV Chip (where the merchant reads the card using the EMV Chip),
- 2) eCommerce (online transactions at overseas merchants) and
- 3) Overseas recurring transactions.

4. Which countries do not accept EMV chip?

Merchants in countries like the UK, Europe, Australia, Taiwan, Hong Kong and Malaysia may or may not accept the EMV chip. Merchants in the US and South Korea are still reliant on the magnetic stripe to process their credit/debit card transactions. In Japan, the EMV chip is only partially implemented.

As EMV chip technology is not adopted yet in some countries, Cardmembers who wish to travel overseas should activate the magnetic stripe for Overseas Transactions.

5. Without activating the overseas usage feature on my ATM/Debit/Credit Card, will I be able to perform Overseas Transactions?

No, you will not be able to use your ATM/Debit/Credit Card to perform Overseas Transactions without activating the overseas usage feature.

6. How do I activate/de-activate the overseas usage feature on my ATM/Debit/Credit Card?

You can choose to activate/de-activate the overseas usage feature through the multiple channels offered — SMS, Citi Mobile, Citibank Online and Self-Service Phone Banking.

7. If I have selected to activate my ATM/Debit/Credit Card for the overseas usage feature, will I need to notify the Bank again when I travel?

If you have activated your ATM/Debit/Credit Card for perpetual overseas usage, you will not need to notify the Bank again.

8. Can I activate my Debit/Credit Card for overseas usage but limit it to just overseas ATM cash withdrawals and not include overseas Debit/Credit Card transactions?

No, activating the overseas usage feature will enable both overseas ATM cash withdrawals and Debit/Credit Card transactions, you will not be able to activate one and not the other.

9. If I replace my ATM/Debit/Credit Card which has been activated for the overseas usage feature, will my replacement Card be sent to me with the overseas usage feature activated?

Yes, your replacement ATM/Debit Card will be activated with the overseas usage feature (for magnetic stripe transactions) if you have activated it for the card which is being replaced.

10. Can I select a time bound period activation instead of a perpetual activation of the overseas usage feature on my ATM/ Debit Card?

Yes, you can login to Citibank Online and select either a time-bound period or perpetual activation for the overseas usage feature. For time-bound selections, the overseas usage feature will be automatically de-activated at the end of the period set. You will then need to re-activate your ATM/Debit/Credit Card for overseas use when you next travel.

Alternatively, you can send an SMS message to 72484 with the following information:

ACT<space>OS<space><last 4 digits of cardnumber><number of days>

The card will be activated for overseas usage starting from the day that you send the SMS and will be automatically de-activated after the number of days specified. You will then need to re-activate your ATM/Debit /Credit Card for overseas use when you next travel.

11. If I forget to activate the overseas usage feature on my ATM/Debit/Credit Card before I travel, will I be able to activate it when I am overseas?

Yes, you can activate the overseas usage feature on your ATM/Debit/Credit Card when you are overseas through the multiple channels offered - SMS, Citi Mobile, Citibank Online and Self-Service Phone Banking. Once your ATM/Debit/Credit Card has been activated for overseas usage, you will receive an SMS confirmation notification.

12. I did not receive an SMS confirmation notification even though I have activated my ATM/Debit/Credit Card through the indicated channels.

An SMS notification will only be sent to the mobile phone number which you have registered with Citibank. Please login to www.citibank.com.sg to check your profile to ensure that your mobile phone number in Citibank's records is correct. Alternatively, you can also call our 24-Hour CitiPhone Banking at +65 6225 5225 to update your records.