



IMPORTANT NOTICE

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 S\$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.