



Revision to Citibank Portfolio Finance Terms and Conditions Effective 6 July 2026

Please be informed of a revision to the Citibank Portfolio Finance Terms and Conditions, effective from 6 July 2026. This revision forms part of our ongoing commitment to simplify and improve the clarity of facility terms and conditions for our clients.

Importantly, the existing Terms and Conditions for Credit Facilities and Security Memorandum will be consolidated into and replaced by a streamlined set of documents termed the Terms and Conditions for Credit Facilities and Security.

The key changes made as part of this revision are summarised below. For a more comprehensive overview of the changes, please visit <https://www.citibank.com.sg/sgportfoliotnccs>. You may also refer to the Citibank Singapore Website (Website Footer > Terms and Conditions) for the updated Terms and Conditions.

Key Changes to the Terms and Conditions governing your Citibank Portfolio Finance Facility

- **Facility Documentation:** Your Portfolio Finance facility will now be governed by a single document, the Terms and Conditions for Credit Facilities and Security (“**Terms and Conditions**”), replacing the previous General Terms and Conditions for Credit Facilities and Security Memorandum.
- **Margin Call Events:** The existing clauses relating to margin call events have been streamlined for clarity. There are no substantive changes to circumstances in which the Bank may designate an event as a Margin Call Event, or the period of time accorded to you to rectify such Margin Call Event. The new provisions are consistent with the margin call provisions set out in the existing Enhanced Customer Suitability Checklist and Important Disclosures Form (“**ECS**”).
- **Review of Facilities:** The Bank’s right to decrease, restructure, withdraw or cancel any or all of the Facilities in whole or in part is revised to require the Bank to provide you with notice prior to taking such action(s). In conjunction with the above change, upon the withdrawal or cancellation of any or all of the Facilities in whole or in part, the Bank has the right to require repayment from you without further notice.
- **Usage of Facilities:** Restrictions on the usage of facility for business purposes and Singapore property purchases, as currently specified in the Portfolio Finance Instruction Form, have been added.
- **Interest:** Clarification of the interest payment periods for loans exceeding one year tenor for Time Loan Facilities, i.e. interest will be payable annually.
- **Definition of Maximum Limit:** The Maximum Limit of the Facility that you may utilise is now defined as the lower of (a) the amount specified in the Facility Letter or Approval in relation to the Application and (b) the total loanable value amount or limit of Collateral as determined by the Bank.

By utilising or continuing to utilise the Citibank Portfolio Finance facilities after 6 July 2026, you will be deemed to have acknowledged and consented to the revised Terms and Conditions. No further action is required from you to accept these changes.

In the event that you request for a facility limit increase from the date of this notification, the revised Terms and Conditions will apply to your facility with effect from the date of the Bank’s approval of your request.

Should you have any questions or require clarification regarding these changes, please do not hesitate to contact your Client Advisor.