Banking fees at a glance.

Your quick and easy guide to our schedule of charges.

Citibank Singapore Global Consumer Banking Pricing Guide

Citibank Singapore
Global Consumer Banking

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DEPOSIT ACCOUNTS

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Citi Wealth First Account					
Savings Account (S$)					
Minimum initial deposit:	S$15,000#	**Waived**		**Waived**	
Minimum balance to earn interest:	S$1	S$1		S$1	
Citibank Junior Savings Account:					
Minimum initial deposit:	S$0	**Waived**		**Waived**	
Minimum balance to earn interest:	S$1	S$1		S$1	
Money Market Account:					
Minimum initial deposit:	S$30,000#	**Waived**		**Waived**	
Minimum balance to earn interest:	S$1	S$1		S$1	
Checking Accounts					
Checking Account (S$)					
Minimum initial deposit:	S$15,000#	**Waived**		**Waived**	
US Dollar Checking Account					
Minimum initial deposit:	US$5,000#	**Waived**		**Waived**	
Cash Management Account (S$)					
Minimum initial deposit:	S$0	**Waived**		**Waived**	
Citi Interest Booster Account:					
Minimum initial deposit:	N.A.		$1	N.A.	
Minimum balance to earn interest:	N.A.		$1	N.A.	
MaxiSave & MaxiSave Sweep Account					
Minimum initial deposit:	S$15,000#	**Waived**		**Waived**	
Minimum balance to earn interest:	S$1	S$1		S$1	
InterestPlus Savings & Step-Up Interest Account:					
Minimum initial deposit:	S$15,000#	**Waived**		**Waived**	
Minimum balance to earn interest:	S$1	S$1		S$1	
Tap & Save Account:					
Minimum initial deposit:	S$15,000#	N.A.		N.A.	
Minimum balance to earn interest:	S$1	N.A.		N.A.	
CitiAccess (US$)					
Minimum initial deposit:	US$10,000#	**Waived**		**Waived**	
Citi MaxiGain Account					
Minimum initial deposit:	S$15,000#	**Waived**		**Waived**	
Minimum balance to earn base interest	S$1	S$1		S$1	
Minimum balance to earn bonus interest	S$1	S$1		S$1	
Citi Wealth First Account					
Minimum initial deposit:	S$15,000#	**Waived**		**Waived**	
Minimum balance to earn base interest	S$1	S$1		S$1	
Minimum balance to earn bonus interest	S$1	S$1		S$1	

DEPOSIT ACCOUNTS

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Global Foreign Currency Account *(US Dollar, Australian Dollar, Canadian Dollar, Euro, Hong Kong Dollar, Japanese Yen, New Zealand Dollar, Sterling Pound, Swiss Franc, UAE Dirham, South African Rand, Swedish Krona, Norwegian Krone & Danish Krone)* *Minimum initial deposit:* *There is no checkbook facility for these accounts except US Dollar denominated checking accounts.*	US$10,000 or equivalent	**Waived**			

Note:

Initial deposit must be funded at the point of account opening for new to bank customers.
Initial Deposit Requirements are waived for Citigold clients as long as the client meets the Citigold minimum Assets Under Management requirements.

Initial Deposit Requirements are waived for Citigold Private Clients as long as the client meets the Citigold Private Client minimum Assets Under Management requirements.

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

#The minimum Total Relationship Balance to be maintained upon account opening is S$15,000.

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Time Deposit					
Singapore Dollar Time Deposit:					
Minimum initial deposit:			S$10,000		
Minimum tenure*			1 week		
Singapore Dollar Unfixed Time Deposit:					
Minimum initial deposit:			S$10,000		
Minimum tenure*			6 months		
Foreign Currency Unfixed Time Deposit:					
Minimum initial deposit:			S$10,000 or equivalent		
Minimum tenure*			1 week		
Foreign Currency CashPlus Deposit:					
Minimum initial deposit:			S$10,000 or equivalent		
Tenure			Overnight		

* An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.

Note:
The minimum initial deposit through Citibank Online is S$5,000 for Singapore Time Deposits. Likewise, S$5,000 or equivalent is required for Foreign Currency Time Deposits.

Customers buying into investments or Time Deposit must maintain a savings and/or checking account.

Please refer to Account Service Fees section for more details.
Each Citigold client with a Citigold relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.

CITIBANK ATM / DEBIT CARD

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Cash withdrawal and Debit Card spending limit: - Daily cash withdrawal limit - Default Daily Debit Point of Sales Limit - Monthly Debit Point of Sales Limit	S$5,000 S$2,000 S$30,000			S$10,000 S$2,000 S$50,000	
Cash withdrawals: **Singapore** - Citibank Singapore Limited ATMs - Qualifying Full Bank (QFB) Shared ATM Network# # The Qualifying Full Bank (QFB) shared ATM network allows you to withdraw cash from Bank of China, HSBC, Maybank, Standard Chartered and State Bank of India at no transaction costs. ATM withdrawal limit is subject to the lower of the limits set by Citibank Singapore Limited or the respective QFBs.	No Charge No Charge				
Overseas - Citibank ATMs	No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit card. Standard foreign exchange rates apply.)				
Overseas - Non-Citibank ATMS	Overseas cash withdrawal processing fee imposed by the overseas non-Citi ATM bank may apply.			**Waived Processing Fee** (Waiver of overseas cash withdrawal processing fee using Citigold/ Citigold Private Client Debit card. Standard foreign exchange rates apply.)	

Transactions in foreign currencies

(i) Card transactions effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by Mastercard International depending on whether the conversion is done by us or Mastercard International.

(ii) In the event that the Card Transaction is done in a different currency from the account linked to the Debit card, the Card transaction will be subject to an administrative fee of up to 2.5% on the total converted amount, which includes a 1% fee by Mastercard International.

(iii) In the event that the Card Transaction denominated in foreign currencies is converted into Singapore dollars via dynamic currency conversion (a service offered at certain overseas ATMs and merchants), it will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount, which includes a 1% fee by Mastercard International.

(iv) Where Citibank Global Wallet is turned on and we allow your Card to be tagged to a Foreign Currency Account and used for any and/or all foreign currency fund in the Foreign Currency Account, foreign currency transactions and Cash Withdrawals will be directly authorised from the respective Foreign Currency Account in the foreign currency directly provided that there are sufficient funds in the relevant foreign currency and you have activated your Card for overseas use.

Transactions in Singapore Dollars processed outside Singapore

All Card Transactions in Singapore Dollars processed outside Singapore through an overseas intermediary or with an overseas merchant will be subject to an administrative fee of up to 2.5% on the total amount of the transaction, which includes a 1% fee by Mastercard International. Please check with the relevant merchant whether such transaction is being processed outside Singapore.

ACCOUNT SERVICE FEES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Account Service Fee	S$15 per month^^				
Account Closure Fee (within 6 months from date of opening)	S$50				

^^The monthly minimum Total Relationship Balance (TRB) (as defined below) to be maintained by a customer is S$15,000. Account Service Fee of S$15 per month will apply if your TRB is less than S$15,000 at the end of each month.

The account service fee will apply based on the following sequence at the end of each month should your TRB fall below S$15,000:

ACCOUNT SERVICE FEES (CHARGING SEQUENCE)

Citibank

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CHECKING ACCOUNT (S$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

Citi Priority

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CHECKING ACCOUNT (S$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

The minimum TRB of S$15,000 and the account service fee of S$15 have been standardised across all of our banking segments, namely, Citibanking, Citi Priority, Citi Plus, Citigold and Citigold Private Client.

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment.

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

Total Relationship Balance is the sum of:

(i) the average daily balance of your checking, savings and deposit accounts,

(ii) the average daily value of your investments, and

(iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

ACCOUNT SERVICE FEES (CHARGING SEQUENCE)

Citi Plus

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CITI INTEREST BOOSTER ACCOUNT	12	USD CITIACCESS
2	CHECKING ACCOUNT (S$)	13	USD SAVINGS ACCOUNT
3	MONEY MARKET ACCOUNT	14	AUD GLOBAL FCY AC
4	MAXISAVE ACCOUNT	15	NZD GLOBAL FCY AC
5	SAVINGS ACCOUNT (S$)	16	EUR GLOBAL FCY AC
6	INTERESTPLUS SAVINGS ACCOUNT	17	GBP GLOBAL FCY AC
7	STEP-UP INTEREST ACCOUNT	18	CAD GLOBAL FCY AC
8	TAP & SAVE ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI MAXIGAIN ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI WEALTH FIRST ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

Citigold

Charging Sequence	Account Type	Charging Sequence	Account Type
1	CHECKING ACCOUNT (S$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

The minimum TRB of S$15,000 and the account service fee of S$15 have been standardised across all of our banking segments, namely, Citibanking, Citi Priority, Citi Plus, Citigold and Citigold Private Client.

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment. To ensure that you continue to enjoy the privileges accorded to your Citigold relationship, you will have to maintain a minimum of S$250,000 in Assets Under Management with Citi.

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

Total Relationship Balance is the sum of:

(i) the average daily balance of your checking, savings and deposit accounts,
(ii) the average daily value of your investments, and
(iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

Each Citigold client with a Citigold relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.

ACCOUNT SERVICE FEES (CHARGING SEQUENCE)

Citigold Private Client			
Charging Sequence	**Account Type**	**Charging Sequence**	**Account Type**
1	CHECKING ACCOUNT (S$)	12	USD CITIACCESS
2	MONEY MARKET ACCOUNT	13	USD SAVINGS ACCOUNT
3	MAXISAVE ACCOUNT	14	AUD GLOBAL FCY AC
4	SAVINGS ACCOUNT (S$)	15	NZD GLOBAL FCY AC
5	INTERESTPLUS SAVINGS ACCOUNT	16	EUR GLOBAL FCY AC
6	STEP-UP INTEREST ACCOUNT	17	GBP GLOBAL FCY AC
7	TAP & SAVE ACCOUNT	18	CAD GLOBAL FCY AC
8	CITI MAXIGAIN ACCOUNT	19	CHF GLOBAL FCY AC
9	CITI WEALTH FIRST ACCOUNT	20	JPY GLOBAL FCY AC
10	CITI INTEREST BOOSTER ACCOUNT	21	HKD GLOBAL FCY AC
11	USD CHECKING		

The minimum TRB of S$15,000 and the account service fee of S$15 have been standardised across all of our banking segments, namely, Citibanking, Citi Priority, Citi Plus, Citigold and Citigold Private Client.

Your banking relationship may, from time to time, be realigned according to your Assets Under Management and the qualifying Assets Under Management for each segment. To ensure that you continue to enjoy the privileges accorded to your Citigold Private Client relationship, you will have to maintain a valid Accredited Investor status and minimum of S$1,500,000 in Assets Under Management with Citi, with effect from 2 January 2019.

With effect from 8 April 2019, the regime for "accredited investors" as defined under the Securities and Futures Act, Chapter 289 of Singapore will involve an opt-in/opt-out process. For more detailed information on the consent provisions and how they do not apply to accredited investors, please visit www.citibank.com.sg/AccdInv.

Assets Under Management refers to the combined balances held in a client's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

Total Relationship Balance is the sum of:

(i) the average daily balance of your checking, savings and deposit accounts,
(ii) the average daily value of your investments, and
(iii) all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citibank's determination of TRB will be conclusive.

Each Citigold Private Client with a Citigold Private Client relationship must maintain a minimum of 1 savings and/or checking account as part of the relationship.

CHEQUE CHARGES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Cheque Book Replenishment	S$15 per cheque book			No Charge	
Deposit US Dollar cheques drawn on local banks	No Charge				
Other foreign currency cheques drawn on local banks	S$15 per cheque				No Charge
Foreign Currency cheques drawn on banks located outside of Singapore - Deposit - Cheques Returned	S$15 per cheque S$15 per cheque				No Charge Waived
Foreign Cheques sent for overseas collection - Involving Foreign Exchange	1/8% commission (min. S$10, max. S$100) + postage/cable costs where applicable				
- Not involving Foreign Exchange	1/8% commission (min. S$10, max. S$150) + postage/cable costs where applicable				
Note: 1. All charges reflected do not include charges by correspondent banks. 2. Acceptance of foreign currency cheques, other banks' cheques and Traveller's Cheques is at the discretion of Citibank.					
Marked Cheques Direct Marking (S$) (Confirmation of status day)	S$100 per cheque			S$50 per cheque	
Returned Cheques S$	S$30 per cheque	Waived for 1 cheque per account per day. Subsequent cheques at S$30 per cheque		Waived for 2 cheques per Citigold account per day	Waived
US$	US$30 per cheque	US$30 per cheque			
Stop Payment - Singapore Dollar Cheque	S$30 per cheque			Waived for 2 cheques per Citigold account per day	Waived
- US Dollar Cheque	US$30 per cheque				Waived
Cheque Retrieval	S$50 per cheque			Waived for 2 cheques per Citigold account per day	Waived
Cheque Processing*					
- Singapore Dollar Cheque	S$3 per cheque				
- US Dollar Cheque	US$3 per cheque				

* With effective from 1 Nov 2023, Singapore Dollar and USD cheque processing fee will be levied on payers/issuers.
The bank is offering a waiver on cheque processing fees incurred by customers aged 60 years and above who issue cheques denominated in SGD and USD until further notice.

TEMPORARY OVERDRAFT FEES

TEMPORARY OVERDRAFT*	
Interest rate	SGD: Prevailing prime lending rate + 5% USD: Prevailing prime lending rate + 6%
Earmarking	The customer's funds in other account(s) with Citibank will be held as security and earmarked for the repayment of the temporary overdraft. The customer will not be able to access or use the funds earmarked so long as the temporary overdraft is outstanding.
Repayment Date	The temporary overdraft (and any interest payable) must be repaid as soon as possible but in any event no later than 30 days from the date the temporary overdraft is granted or repayable on demand, whichever is earlier.
Set-Off	If the temporary overdraft is not repaid by the Repayment Date, any outstanding owing (including interest) in respect of the temporary overdraft will be set off from the funds earmarked for repayment/security without further reference to the customer.

*Applicable for both cheques and GIROs.

FOREIGN CURRENCY NOTES SERVICES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Deposit Foreign Currency Notes - Involving Foreign Exchange - Not Involving Foreign Exchange	No Charge A service fee of 0.5% (min. S$10) applies to all cash amounts			No Charge A service fee of 0.25% (min. S$10) applies to all cash amounts	No Charge Waived
Withdrawal Foreign Currency Notes - Involving Foreign Exchange - Not Involving Foreign Exchange	No Charge Service fee applicable for the respective currencies: AUD : 2.5% EUR : 1.5% GBP : 1.5% HKD : 3.0% JPY : 1.5% USD : 1.5% OR Min Charge of S$10 whichever is higher			No Charge Service fee applicable for the respective currencies: AUD : 2.0% EUR : 1.0% GBP : 1.0% HKD : 2.5% JPY : 1.0% USD : 1.0% OR Min Charge of S$10 whichever is higher	

Note:
Foreign Currency Cash Withdrawals are subject to availability of currency. Where the requested foreign currency is not readily available, Citibank reserves the right to impose additional charges to offset any cost incurred by Citibank in obtaining such foreign currency. Citibank deals with AUD, EUR, GBP, HKD, JPY & USD cash notes only.

REMITTANCES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Inward Remittances Handling Fee	No Charge				
Withdrawal by means of Foreign Currency Notes	A service fee for the respective currencies applies. (Please refer to the Foreign Currency Notes Withdrawal Fee charges above)				

REMITTANCES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Outward Remittances					
1)Local Transfer (S$);					
a) Via branches and CitiPhone assisted	S$20	S$15	S$15	S$10	No Charge
b) Via Citibank Online	S$10 per transaction				
- MEPS^ (MAS Electronic Payment System)	No Charge				
c) Via Citibank Online and Citi Mobile® App					
- GIRO (2 to 3 business days)	No Charge				
- FAST (Fast and Secure Transfers)	No Charge				
2)Overseas Transfer;					
a) Instant transfer to Citibank accounts overseas via Citibank Global Transfer (CGT)	No Charge	No Charge		No Charge	
b) Telegraphic Transfer (via branch)					
- Commission	1/8% commission (min. S$20, max. S$200)	1/8% commission (min. S$20, max. S$200)		1/8% commission (min. S$20, max. S$200)	
- Cable fees	S$30	S$25		S$20	
c) Online Telegraphic Transfer to Non-Citibank accounts					
- Cable fees	S$30	S$25		S$20	
d) Transfer handling fees* for Telegraphic Transfer (via online or branch) submitted under the "Borne by me" charging option	Transfer Amount (S$) / Fees (S$): $1- <$10,000 — $10; ≥ $10,000 — $25				S$10

^Instructions received before 5pm on a business day will be effected on the same day. Instructions received after 5pm on a non business day will be effected the next business day.

**Transfer handling fees are intended to cover expected correspondent bank and beneficiary bank charges associated with processing your transfer. However, please note that the actual charges imposed by the correspondent or beneficiary banks may be higher or lower than the transfer handling fees charged by Citibank. No additional charges or adjustments will be made to the transfer handling fees due to any variation in actual correspondent or beneficiary bank charges.*

Note:
The commissions, fees and cable charges apply to all outward remittances regardless of whether the source account is a transactional account or a time deposit account, and regardless of whether the remittance is to yourself or to a third party.

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
USD Cashier's Orders	1/8% commission (min. S$20, max. S$200) + postage where applicable				
Charges					
SGD Cashier's Orders	S$10 per cheque + postage where applicable			Waived for 2 Cashier's Orders per Citigold account per day + postage where applicable	Postage where applicable
Charges					
Note: *No charges for Cashier's Order Payable to 1st party for account closure and redemption against TD and FTD.*					
Postage (Documents)	S$2.24 per local registered mail + actual postage or S$10 for overseas registered mail + actual postage				Waived
Charges					

REMITTANCES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
Stop Payment Charges	S$20 per transaction + cable costs where applicable			S$10 per transaction + cable costs where applicable	Waived
Tracers For Investigation Charges	S$30			S$10	Waived

STANDING INSTRUCTIONS AND GIRO

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
STANDING INSTRUCTION Withdrawal from banking or time deposit account via: **Cashier's Orders**	S$10 per transaction + cost of Cashier's Order of S$10 + postage where applicable			S$10 per transaction + postage where applicable	
Telegraphic Transfers	S$10 per transaction + 1/8% commission (min S$20, max S$200) + postage + S$30 cable cost.			S$10 per transaction + 1/8% commission on Telegraphic Transfer (min. S$20, max. S$200) and postage/cable costs where applicable	
GIRO (Only applicable to transfers from Singapore Dollar banking account) - Outward Remittances - Returned GIRO (for financial reasons)	No Charge S$10 per transaction				No Charge Waived
Rejected Standing Instructions	S$30 per transaction				Waived

TRAVELLER'S CHEQUES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client
For Citicorp Traveller's Cheques Only (Only Available at Citi Wealth Centre Parkway Parade) **Encashment** **Remarks:** Yen Denominated Traveller's Cheques attract additional 1% (min. S$10) Clearing Fee imposed by Clearing Bank	No Charge				
Deposit	S$20 per transaction			No Charge	

CREDIT CARD CHARGES

Annual Membership Fees (inclusive of 9% GST)

Customers of Citigold Private Client enjoy perpetual fee waiver[1] on their choice of Citibank core and co-brand Credit Cards.
Citigold client enjoy perpetual fee waiver[2] on their choice of Citibank core and co-brand Credit Cards.

Citibank Card	Basic	Supplementary	Fee Waiver (for Citibank, Citi Priority, Citi Plus customers)[3]
Citi Cash Back Card	S$196.20	S$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi Cash Back+ Card	S$196.20	S$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi Clear Card	S$30.52	N.A.	1 year annual fee waiver
Citi Clear Platinum Card	S$163.50	S$87.20	1 year annual fee waiver for basic and all supplementary cards
Citibank Personal Business Gold Visa Card	S$163.50	N.A.	1 year annual fee waiver
Citi PremierMiles Card	S$196.20	Free	1 year annual fee waiver for basic and perpetual fee waiver for all supplementary cards
Citi Prestige Card	S$651.82	Free	No Fee Waiver
Citi Rewards Card	S$196.20	S$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi Cash Back Platinum Mastercard	S$163.50	S$81.75	-
Citi Clear Classic Card	S$65.40	N.A.	-
Citi Gold Card	S$163.50	S$87.20	-
Citi Platinum Card	S$163.50	S$87.20	-
Citi Silver Card	S$65.40	S$32.70	-

Citibank Co-brand Credit Card	Basic	Supplementary	Fee Waiver (for Citibank, Citi Priority, Citi Plus customers)
Citi M1 Platinum Visa Card	S$196.20	S$98.10	1 year annual fee waiver for basic and all supplementary cards
Citi SMRT Card	S$196.20	S$98.10	2 year annual fee waiver for basic and all supplementary cards
Citi M1 Blue Card	S$65.40	S$32.70	-
Citi M1 Gold Card	S$163.50	S$87.20	-

[1] *Citigold Private Client enjoy a lifetime fee waiver on one Citibank core credit card (excluding Ultima & Prestige Card) and one Citibank co-brand credit card. To enjoy the lifetime fee waiver on Citibank credit cards, the client must maintain a valid Accredited Investor status and minimum of S$1,500,000 in Assets Under Management with Citi, with effect from 2 January 2019. Clients continue to be subject to the relevant cardmembers' agreement.*

[2] *Citigold clients enjoy a lifetime fee waiver on one Citibank core credit card (excluding Ultima & Prestige Card) and one Citibank co-brand credit card. To enjoy the lifetime fee waiver on Citibank credit cards, the client must maintain a minimum Assets Under Management (AUM) of S$250,000. Clients continue to be subject to the relevant cardmembers' agreement.*

[3] *The fee waiver is applicable to only new credit card applications.*

CREDIT CARD CHARGES

	Citibank	Citi Priority	Citi Plus	Citigold	Citigold Private Client

Minimum Payment and Overlimit Amount - except for Citi Clear Card

Minimum Payment Amount

Current Balance	Minimum Payment
S$0 to <S$50	Current Balance
>=S$50	The minimum payment amount is specified in your statement of account and is computed by taking greater of – (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; or (b) S$50; plus any overdue amounts.

Overlimit Amount
The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your combined credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.

Minimum Payment and Overlimit Amount - Citi Clear Card

Minimum Payment Amount

Current Balance	Minimum Payment
S$0 to <S$25	Current Balance
>=S$25	The minimum payment amount is specified in your statement of account and is computed by taking greater of – (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; or (b) S$25; plus any overdue amounts.

Overlimit Amount
The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.

Cash Advance Charges

S$15 to 8% of amount withdrawn per transaction, whichever is higher, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

CREDIT CARD CHARGES

Interest Charges for Card Transactions (including Cash Advance) - except for Citi Clear Card	The effective interest rate applicable on your account will be: a. The prevailing retail interest rate of 27.9% per annum and cash interest rate** of 27.9% per annum; or b. A promotional retail interest rate of 21.9% per annum and cash interest rate** of 21.9% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next Statement billing date, following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or c. A retail interest rate of 30.9% per annum and cash interest rate** of 30.9% per annum in the event your account is past due* in the current month. Citibank reserves the right to apply this interest rate. This rate will be effective after the next Statement billing date, following the payment due date and your interest rate will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months. If the interest accrued on the outstanding balance is less than S$3, a minimum of S$3 will be charged. * *An account is considered past due if the minimum payment due is not received in full before the payment due date.* ** *Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, Outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.* If payment is not made in full by the payment due date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received.
Interest Charges for Card Transactions (including Cash Advance) - Citi Clear Card	Effective interest rate – 28% per annum Minimum interest charge – S$3
Late Payment Charge - except for Citi Clear Card	If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S$100 will be levied.
Late Payment Charge - Citi Clear Card	If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S$40 will be levied.

CREDIT CARD CHARGES

Transactions in Foreign Currencies and Transactions Processed Outside Singapore

a. Foreign currency transactions

(i) Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by VISA or MasterCard International depending on whether the conversion is done by us, VISA or MasterCard International.

(ii) In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount:

(A) an administrative fee of up to 3.25% if processed by Visa or MasterCard International

b. Dynamic Currency Conversion

(i) If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done.

(ii) In addition, the card transaction will be subject to an administrative fee of 1% levied by VISA/MasterCard International on the converted Singapore dollar amount if it is a VISA/MasterCard International transaction;

c. Singapore Dollars transactions processed outside Singapore

If the Singapore Dollars card transaction (including online transactions) is effected:

(i) with a local merchant whose payments are processed through an overseas intermediary; or

(ii) with a merchant who is registered as an overseas merchant regardless of its actual location, such card transaction will be subject to an administrative fee of 1% on the transaction amount if the card transaction is processed by VISA/MasterCard International.

This charge will be charged on card transactions including but not limited to any VISA or Mastercard retail card transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online VISA or Mastercard retail card transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.

CREDIT CARD CHARGES

Liability for Unauthorised Transactions	You are reminded to keep your Citibank credit card in a safe and secure place and not to disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citibank. Your liability for unauthorised transactions on each credit card account is capped at $100 provided that Citibank is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.
Repayment Grace Period	25 days from the date of the statement of account.
Credit Limit	The credit limit shown is your combined credit limit effective across all the personal basic and supplementary cards held by you including your personal business card if any.
Overlimit Fee	S$40 will be charged on the card with highest balance on the statement billing date, if the total outstanding balance (including unbilled balance) of all credit card(s) exceeds customer's combined credit limit on any day within the statement period. The above does not apply to Citibank Business Card, Citibank Corporate Card, Citibank Purchasing Card and Citibank Travel Account.
Service Charge for Insufficient Funds	Returned Cheque S$25 Rejected Direct Debit Authorisation S$25
Retrieval Fee	Requests for copies of sales drafts and statements are subject to the following charges: **Charge per copy** **Sales Draft:** - current to 2 months S$5 - more than 2 months to 1 year S$15 **Statement of Account:** - current to 2 months Free - more than 2 months to 1 year S$15 - more than 1 year to 5 years S$30 - more than 5 years S$100
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Branch Service Fee	Service fee of S$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to Citi Credit Card account(s) over the counter at Citibank Branches.

This pricing information guide is not intended to provide exhaustive information. You should refer to the applicable Cardmember's Agreement for the full terms and conditions.

CORPORATE / BUSINESS CREDIT CARDS (MASTERCARD®, VISA)

Card Annual Fees (inclusive of 9% GST)

Citi Corporate Card	S$163.50 per card
Citi Business Card	S$163.50 per card
Citi Purchasing Card	S$30.56 per card
Citi Travel Account	S$30.56 per card

Minimum Payment and Overlimit Amount

Citi Corporate Card (Sole Corporate Liability)
Full payment of the current balance is required by the payment due date.

- **Citi Corporate Card (Joint & Several Liability, Cardmember Liability and Personal Liability)**
- **Citi Business Card**

Minimum Payment Amount

Current Balance	Minimum Payment
S$0 to <S$50	Current Balance
>=S$50	The minimum payment amount is specified in your statement of account and is computed by taking greater of – (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; or (b) S$50; plus any overdue amounts.

Overlimit Amount
The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your combined credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.

Citi Purchasing Card and Citi Travel Account
Full payment of the current balance is required by the payment due date.

Cash Advance Charges

- **Citi Corporate Card (Joint & Several Liability, Cardmember Liability and Personal Liability)**
- **Citi Business Card**

Cash advance fee per transaction is charged as follows:
S$15.00 or 8% of amount withdrawn, whichever is greater, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

Citi Corporate Card (Sole Corporate Liability)
Cash advance fee per transaction is charged as follows:
S$15.00 or 6% of amount withdrawn, whichever is greater, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

Citi Purchasing Card and Citi Travel Account are not eligible for Cash Advance.

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Interest Charges	**• Citi Corporate Card (Joint & Several Liability, Cardmember Liability and Personal Liability)** **• Citi Business Card** If payment of the current balance is not made in full by the payment due date, interest charges will be calculated on a daily basis at the retail interest rate* of 27.9% per annum and cash interest rate* of 27.9% per annum, on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received. Interest on the amounts shall accrue on a daily basis and shall be payable monthly, subject to a minimum interest charge of S$3.00 a month. ** Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, Outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.* **Citi Corporate Card (Sole Corporate Liability)** If payment of the current balance is not made in full by the payment due date, interest charges will be calculated on a daily basis at the retail interest rate* of 26.9% per annum and cash interest rate* of 26.9% per annum, on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received. Interest on the amounts shall accrue on a daily basis and shall be payable monthly, subject to a minimum interest charge of S$3.00 a month. ** Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, Outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.*
Late Payment Charge	**Citi Corporate Card and Citi Business Card** If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S$100 will be levied. **Citi Purchasing Card and Citi Travel Account** If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of 2% of the balance reflected in the previous month Master Statement of account plus a fixed rate of S$100 will be levied.
Transactions in Foreign Currencies and Transactions Processed Outside Singapore	a. Foreign currency transactions i. Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us (""posting date""). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by Mastercard International or VISA depending on whether the conversion is done by us, Mastercard International or VISA. ii. In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount: an administrative fee of up to 3.25% if processed by Mastercard International or VISA or such other rate(s) as determined by us and notified to you. b. Dynamic Currency Conversion i. If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done. ii. In addition, the card transaction will be subject to an administrative fee of 1% levied by Mastercard International/VISA on the converted Singapore dollar amount if it is a Mastercard International/VISA transaction;. c. Singapore Dollars transactions processed outside Singapore i. with a local merchant whose payments are processed through an overseas intermediary; or

Transactions in Foreign Currencies and Transactions Processed Outside Singapore	ii. with a merchant who is registered as an overseas merchant regardless of its actual location, such card transaction will be subject to an administrative fee of 1% on the transaction amount if the card transaction is processed by Mastercard International or VISA. These charges will be charged on card transactions including but not limited to any Mastercard or VISA retail card transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online Mastercard or VISA retail card transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.
Liability for Unauthorized Transactions	You are reminded to keep your Citi credit card in a safe and secure place and not to disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citi. Your liability for unauthorized transactions on each credit card account is capped at S$100 provided that Citi is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citi about the loss/theft/disclosure.
Repayment Grace Period	**Citi Corporate Card (Sole Corporate Liability)** 28 days from the date of the statement of account **Citi Corporate Card (Joint & Several Liability, Cardmember Liability and Personal Liability) and Citi Business Card** 25 days from the date of the statement of account **Citi Purchasing Card and Citi Travel Account** 21 days from the date of the statement of account
Credit Limit	**Citi Corporate Card (Sole Corporate Liability and Joint & Several Liability)** The credit limit of the employee nominated to receive the Corporate Card will be determined by the Company, subject to the Bank's approval. **Citi Corporate Card (Cardmember Liability and Personal Liability)** The credit limit of the employee nominated to receive the Corporate Card will be determined by the employee's monthly income, subject to the Bank's approval. **Citi Business Card** The employee's credit limit will be based on the boss's credit limit. **Citi Purchasing Card and Citi Travel Account** The credit limit of the product will be determined by the Company, subject to the Bank's approval.

Citi Corporate Card (Sole Corporate Liability, Joint & Several Liability, Cardmember Liability and Personal Liability) / Citi Business Card / Citi Purchasing Card / Citi Travel Account

Service Charge for Insufficient Funds	Returned Cheque	S$25
	Rejected Direct Debit Authorisation	S$25
Retrieval Fee	Requests for copies of sales drafts and statements are subject to the following charges:	
	Charge per copy	
	Sales Draft:	S$5.00
	Statement of Account:	
	Current to 2 months old	Free
	Above 2 months to under 1 year	S$15.00
	1 year to 5 year	S$30.00
	Beyond 5 years	S$100.00
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.	
Branch Service Fee	Service fee of S$10.90 (inclusive of 9% GST) will be charged (on a per account basis) for each payment made to Citi Credit Card account(s) over the counter at Citibank Branches.	

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USD INTERNATIONAL CREDIT CARD (MASTERCARD®, VISA)

USD International Card Annual Fees (inclusive of 9% GST)	US$163.50 (Basic) US$87.20 (Basic)
Account Payment	**You may pay your Card Account in the following ways:** 1. Direct Debit - You may arrange for your monthly Card Account bills to be settled by directly deducting from your Citibank savings/current account. 2. Telegraphic Transfer - Payment can be cabled from any bank. Send your remittance with your name and Card Account Number to Citibank Singapore Ltd. 3. Check and Draft Payments - All check payments should be in United States dollars, crossed and made payable to Citibank Singapore Ltd. Please write your Card Account Number on the back of your check. Send your check and payment coupon in the enclosed envelope. Checks and drafts drawn on banks outside of Singapore will be sent for clearing and given value when funds are received by us. All checks and drafts made in currencies other than United States dollars will be automatically converted to United States dollars at Citibank Singapore Ltd's prevailing exchange rate. 4. Cash Payment - United States dollars cash payments will be accepted at our branches subject to a handling charge of 1% of the amount paid. Please do not send cash by post.
Minimum Payment	**Accounts that are not over the credit limit:** US$50 or 1% of the current balance plus interest charges (including interest/service charges for any recurring/instalment payments) plus late payment charge plus any overdue amounts; whichever is greater. If the current balance is less than US$50, the minimum payment amount shall be equivalent to the current balance. **Accounts that are over the credit limit:** US$50 or 1% of the current balance plus interest charges (including interest/service charges for any recurring/instalment payments) plus late payment charge plus any overdue amounts plus the amount in excess of the combined credit limit; whichever is greater. If the current balance is less than US$50, the minimum payment amount shall be equivalent to the current balance.
Interest-free Grace Period	You have an interest-free, grace period of 20 days between the Statement Date and the Payment Due Date to make your payment.
Charges	1. Interest - If you do not pay your Current Balance in full by the Payment Due Date, you will be charged daily interest of 2% per month or a minimum of US$3 per month, whichever is greater on the total balance and on charges transacted after the Statement Date, all from the date of posting. For cash advances, interest charges are assessed from the date of the cash advance until the day we receive full payment. 2. Cash Advance Service Fee - You will be charged a 3% service fee on the cash advance amount (or a minimum of US$10). Interest will also be levied from the date of your cash transaction to the day we receive full payment. 3. Late Fees - If your payment is received after the Payment Due Date, late payment fee will be charged as follows: **Balance as of Previous Statement:** **Charge** - Up to US$1,000.00 US$25.00 - More than US$1,000.00 and up to US$3,000.00 US$35.00 - More than US$3,000.00 US$40.00 4. Dishonored Payments - A handling fee of US$25 will be charged if your check is returned or if your Direct Debit or Interbank GIRO is dishonored. 5. Request for Sales Draft Copy - A fee of US$5 will be debited to your International Gold Card Account upon your request for a photocopy of the merchant sales draft.

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USD INTERNATIONAL CREDIT CARD (MASTERCARD®, VISA)

Transactions in Currencies Other Than United States Dollars	Card transactions effected in currencies other than United States dollars will be debited to your card account after conversion into United States dollars at an exchange rate determined by VISA. The conversion will take place on the date on which the transaction is posted to your card account and the exchange rate applied to the conversion is determined by VISA on such date. Accordingly, the exchange rate applied may be different from the rates which are in effect on the date on which such transaction is made. All transactions in foreign currency are subject to an administrative fee of 2%, or such other rate as determined by us and notified to you.
Liability For Unauthorized Transactions	You are reminded to keep your Citibank credit card in a safe and secure place and not to disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citibank. Your liability for unauthorized transactions on each credit card account is capped at US$100 provided that Citibank is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.

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CITIBANK READY CREDIT

Annual Fee and Interest Charge	Citibank, Citi Priority, Citi Plus - S$120 Citigold and Citigold Private Client - Waived Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of $5 if you have any outstanding debit balance. Unless otherwise reflected in your statement or communicated by Citibank to you, the effective interest rate applicable on your account will be: a) the prevailing product interest rate of 22.95% per annum; or b) A promotional interest rate of 15.50% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next Statement billing date, following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or c) An interest rate of 28.95% per annum will be applicable in the event your account is past due* in the current month. This rate will be effective after the next Statement billing date, following the payment due date and will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months. **An account is considered past due if the minimum payment due is not received in full before the payment due date.*
Minimum Payment and Overlimit Amount	**Minimum Payment** If the current balance on your Citibank Ready Credit ("CRC") account, including minimum payment due under any Citibank instalment loan programs ("CRC Outstanding Balance") is less than S$50, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than or equal to S$50, the minimum payment shall be the higher of: (i) Sum of 1% of CRC outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or (ii) S$50 Any CRC Outstanding Balance due and unpaid in respect of earlier CRC statements shall be added to the minimum payment due and payable under any current CRC statement. **Overlimit Amount** The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRC Outstanding Amount.
Late Payment Charge	If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S$120 will be levied.
Overlimit Fee	If the current balance on your account exceeds your credit limit, an overlimit fee of S$40 shall be charged to your account.
Cheque Processing Fee	S$3 per Issued Cheque
Returned Cheques	S$30 per cheque
Stop Payment	S$30 per cheque
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Branch Service Fee	Service fee of S$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to Citibank Ready Credit account over the counter at Citibank Branches.

This pricing information guide is not intended to provide exhaustive information. You should refer to the applicable Cardmember's Agreement for the full terms and conditions

CITIBANK READY CREDIT SMARTCASH

Annual Fee and Interest Charge	S$90 Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of S$5 if you have any outstanding debit balance. The effective interest rate applicable on your account will be the prevailing product interest rate of 20.95% per annum.
Minimum Payment and Overlimit Amount	**Minimum Payment** If the current balance on your Citibank Ready Credit SmartCash ("CRCS") account, including minimum payment due under any Citibank instalment loan programs ("CRCS Outstanding Balance") is less than S$50, the minimum payment amount shall be equivalent to the current CRCS Outstanding Balance. If the CRCS Outstanding Balance is more than or equal to S$50, the minimum payment shall be the higher of: (i) Sum of 1% of CRCS outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or (ii) S$50 Any CRCS Outstanding Balance due and unpaid in respect of earlier CRCS statements shall be added to the minimum payment due and payable under any current CRCS statement. **Overlimit Amount** The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRCS Outstanding Amount.
Late Payment Charge	If the Minimum Payment due is not received on or before the payment due date, a late payment charge of S$60 will be levied.
Overlimit Fee	If the current balance on your account exceeds your credit limit, an overlimit fee of S$40 shall be charged to your account.
Cheque Processing Fee	S$3 per Issued Cheque
Returned Cheques	S$30 per cheque
Stop Payment	S$30 per cheque
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Branch Service Fee	Service fee of S$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to Citibank Ready Credit SmartCash account over the counter at Citibank Branches.

This pricing information guide is not intended to provide exhaustive information. You should refer to the applicable Cardmember's Agreement for the full terms and conditions.

MORTGAGE

Interest Rates	Citibank offers a wide variety of mortgage options including fixed, variable or hybrid loan packages (which allows you to peg your loan to both fixed and variable rates). Please speak to us today at +65 6238 8838 (Mondays to Fridays, between 9am and 5pm) for our latest interest rate packages. Citigold: As a customer of Citigold, you enjoy preferential interest rates on your home loan. Please speak to us today at +65 6225 5226 for our latest interest rate packages. Citigold Private Client: As a customer of Citigold Private Client, you enjoy preferential interest rates on your home loan. Please speak to us today at +65 6388 3388 for our latest interest rate packages.
Prepayment Fee/Breakage Fee	A prepayment fee/breakage fee may be applicable on partial or full prepayment of your loan depending on your loan package.
Administrative fee for effecting fire insurance for the mortgaged property (where fire insurance is effected with an insurer not empanelled with Citibank)	S$100 per year per renewal
Administrative fee for restructuring of home loan to increase or decrease loan amount, to amend the number of borrowers or loan tenure	S$250 per successful request
Administrative fee for repricing of home loan	Up to S$500 per repricing request
Late fee	S$80 per month
Third Party Costs	Refers to costs such as legal, valuation, etc., which are chargeable as applicable by the relevant third parties.

Important Information:
The Bank may, change the fees and charges (including setting new fees and charges) from time to time, in accordance with Clause 26 (Amendment of Terms) of the Citibank Home Saver Terms and Conditions.

For an Index Linked (Compounded SORA) package, the interest rate quoted to you is benchmarked against the Compounded Singapore Overnight Rate Average ("Compounded SORA"). Accordingly, the interest rate quoted to you is indicative and is subject to any fluctuations in Compounded SORA. The effective interest rate in respect of your loan will be set out in the Bank's facility letter to you and will be computed based on the applicable Compounded SORA on the specified reference date(s) and shall include any other pricing component which will vary according to your home loan package. The Bank is not required to give you advance notice of the Compounded SORA which are applicable to your loan.

You may request for a loan repayment schedule based on your choice of loan package. Alternatively, you may retrieve the loan repayment information at Citi website. Please note that a copy of The Association of Banks in Singapore Guide on Home Loan ("ABS Guide") is available upon request. We recommend that you read the ABS Guide before committing to your Home Loan. The ABS Guide is also available at MAS and ABS website in two (2) official languages.

CITIBANK BROKERAGE

Singapore Markets

Securities Trading in SGD	**Internet/ Mobile Rate**	**Internet/ Mobile Rate (Citigold & Citigold Private Client)**	**Phone Rate**
Min. commission (per contract)	SGD 28	0.12% with no minimum commission	SGD 50
Below SGD 50,000	0.25%		0.50%
SGD 50,000 to SGD 100,000	0.20%		0.50%
Above SGD 100,000	0.18%		0.40%
Securities Trading in USD	**Internet/ Mobile Rate**	**Internet/ Mobile Rate (Citigold & Citigold Private Client)**	**Phone Rate**
Min. commission (per contract)	USD 28	0.12% with no minimum commission	USD 38
Below USD 30,000	0.25%		0.50%
USD 30,000 to USD 60,000	0.20%		0.50%
Above USD 60,000	0.18%		0.40%
Securities Trading in HKD	**Internet/ Mobile Rate**	**Internet/ Mobile Rate (Citigold & Citigold Private Client)**	**Phone Rate**
Min. commission (per contract)	HKD 200	0.12% with no minimum commission	HKD 280
Below HKD 250,000	0.25%		0.50%
HKD 250,000 to HKD 500,000	0.20%		0.50%
Above HKD 500,000	0.18%		0.40%

CITIBANK BROKERAGE

Singapore Markets

Singapore Share Transfers	Transfer In	Transfer Out
Transfer of Shares:		
CDP	No Charge	No Charge
External Counterparty	No Charge	No Charge

Custodian fees

Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of 9% GST.

Citigold, Citigold Private Client: Custodian fees for SG markets are waived

Other Charges for Singapore Markets

1. Effective 1 June 2014, there is a clearing fee of 0.0325% charged by SGX on the trade value.
2. There is a SGX Trading Access Fee of 0.0075% charged by SGX on the contract value.
3. Prevailing 9% GST applies to the brokerage rates, CDP Clearing Fee and SGX Trading Access Fee.
4. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

Citibank / Citi Priority / Citi Plus

COMMISSION RATES FOR U.S. MARKETS TRADES

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	USD 25	USD 50
Below USD 50,000	0.30%	0.50%
USD 50,000 and above	0.30%	0.50%
SEC Charge		
Sell transactions only	0.00278% of the trade amount	
Real Time Data Feeds		
Charge	NIL	
Custodian Fees	Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
Corporate Action		
- Dividend	NIL	
- Bonus	NIL	
- Bonus & Dividend	NIL	
- Bonus & Dividend with Ratio	NIL	
- Takeover For Cash	NIL	
- Stock Merge	NIL	
- Stock Split	NIL	
- Takeover For Security	NIL	
- Rights	NIL	

U.S. Share Transfers	
Transfer In of Shares	No Charge
Transfer Out of Shares	No Charge

Other Charges for U.S. Markets

1. Prevailing GST applies to the brokerage rates.
2. Prevailing Securities and Exchange Commission (SEC) fees will apply to "Sell" transactions.
3. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

COMMISSION RATES FOR HONG KONG MARKETS TRADES

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Min. commission (per contract)	HKD 120	HKD 180
Below HKD 300,000	0.30%	0.50%
HKD 300,000 and above	0.20%	0.50%
Other Fees and Charges		
Stamp Duty	0.10% of contract value (rounded to nearest dollar)	
Transaction Levy	0.0027% of contract value	
AFRC Transaction Levy	0.00015% of contract value (rounded to the nearest cent)	
Trading Fee	0.00565% of contract value	
GST	Prevailing GST applies	
Scrip Conversion/Registration	Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.	
Custodian Fees	Custodian fees apply at a rate of 0.0165% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
Hong Kong Share Transfers		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

CITIBANK BROKERAGE

Citigold

COMMISSION RATES FOR U.S. MARKETS TRADES

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.15%, subject to minimum commission of USD 18	0.50%, subject to minimum commission of USD 50
SEC Charge		
Sell transactions only	0.00278% of the trade amount	
Custodian Fees	Custodian fees apply at a rate of 0.015% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
U.S. Share Transfers		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

Other Charges for U.S. Markets

1. Prevailing GST applies to the brokerage rates.
2. Prevailing Securities and Exchange Commission (SEC) fees will apply to "Sell" transactions.
3. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

COMMISSION RATES FOR HONG KONG MARKETS TRADES

Securities Trading in HKD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.15%, subject to minimum commission of HKD 80	0.50%, subject to minimum commission of HKD 180
Custodian Fees	Custodian fees apply at a rate of 0.015% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
Hong Kong Share Transfers		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

Other Charges for Hong Kong Markets

Stamp Duty: 0.10% of contract value, rounded to nearest dollar (also applies for change in beneficial owner transfers).
Transaction Levy: 0.0027% of contract value.
AFRC Transaction Levy: 0.00015% of contract value (rounded to the nearest cent).
Trading fee: 0.00565% of contract value.
GST: Prevailing GST applies.
Scrip Conversion/Registration: Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

Citigold Private Client

COMMISSION RATES FOR U.S. MARKETS TRADES

Securities Trading in USD	Internet/Mobile Rate	Phone Rate
Commission (per contract)	0.12%, subject to minimum commission of USD 18	0.50%, subject to minimum commission of USD 50

SEC Charge	
Sell transactions only	0.00278% of the trade amount
Custodian Fees	Custodian fees apply at a rate of 0.0125% of your monthly average stockholding balance, payable every six months. Inclusive of GST.
U.S. Share Transfers	
Transfer In of Shares	No Charge
Transfer Out of Shares	No Charge

Other Charges for U.S. Markets

1. Prevailing GST applies to the brokerage rates.
2. Prevailing Securities and Exchange Commission (SEC) fees will apply to "Sell" transactions.
3. Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

COMMISSION RATES FOR HONG KONG MARKETS TRADES

Securities Trading in HKD	**Internet/Mobile Rate**	**Phone Rate**
Commission (per contract)	0.12%, subject to minimum commission of HKD 80	0.50%, subject to minimum commission of HKD 180
Custodian Fees	Custodian fees apply at a rate of 0.0125% of your monthly average stockholding balance, payable every six months. Inclusive of GST.	
Hong Kong Share Transfers		
Transfer In of Shares	No Charge	
Transfer Out of Shares	No Charge	

Other Charges for Hong Kong Markets

Stamp Duty: 0.10% of contract value, rounded to nearest dollar (also applies for change in beneficial owner transfers).
Transaction Levy: 0.0027% of contract value.
AFRC Transaction Levy: 0.00015% of contract value (rounded to the nearest cent).
Trading fee: 0.00565% of contract value.
GST: Prevailing GST applies.
Scrip Conversion/Registration: Administrative fee of USD 50 is payable for each scrip conversion or registration (physical share certificates) request per account.

COIN EXCHANGE SERVICE

Below S$50	S$3 per denomination
S$51 to S$500	S$10 per denomination
Above S$500	For every S$500, S$10 per denomination

COIN DEPOSIT

Below S$200	S$5
Subsequent S$100	S$10

OTHER SERVICES

Copies of Banking Statements (including Year-end Interest Summary Statement) Month-to-date Previous month Beyond 2 months	 No Charge No Charge S$15 per statement/copy
Reference Letter	Citibank, Citi Priority, Citi Plus: S$10 per copy Citigold, Citigold Private Client: Waived
Holding of Shares for Safekeeping Collateral Upon receipt Upon withdrawal	 Citigold, Citigold Private Client: S$60 per annum per counter Citigold, Citigold Private Client: 1/8% of current market value of share Minimum: S$25, Maximum: S$2,500
Online Security Device (OSD) First issuance Replacement fee	 No Charge S$20 per OSD
Foreign Exchange Transactions (including Gold Transactions)	Citibank will earn a spread from foreign exchange transactions (including Gold transactions) and all prices quoted by Citibank will include the spread. For transactions which are booked through sales staff, the maximum spread is as follows:

Transaction	Maximum spread*
FX Exchange Transactions (including FX Spot, FX Forwards and Gold Transactions)	Up to 1.5% of the notional amount
FX Options (including Gold Options)	Up to 1.0% of the notional amount

**Any benefit from price improvements during execution, that is in excess of the maximum spread indicated above, will be passed back to clients in full.*

For all other transactions i.e. transactions that are booked through other channels, standard board rates (inclusive of spread) will apply.

Notes:
Charges are expressed in Singapore Dollars unless otherwise stated and are subject to change without notice.

Information is correct as of August 2026.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.

Investment products are: (i) Not Bank Deposits; (ii) Not Bank Guaranteed; (iii) May Lose Value and (iv) Not Insured By Any Government Agency. Investment products are not available to U.S. Persons. Insurance products are an obligation only of the Insurance Company. They are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup Inc. or any of their affiliates or subsidiaries.

This pricing information guide is not intended to provide exhaustive information. You should refer to the Citibank Singapore Global Consumer Banking Terms and Conditions and terms and conditions applicable to relevant products and services for the full terms and conditions.

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