

Citi Cash Back Card Information Sheet

This information is intended as a quick consumer guide only. For full details, please read the Citi Cash Back Visa/Mastercard Cardmember's Agreement.

CARDMEMBER'S AGREEMENT

For Cardmember's Agreement, visit www.citibank.com.sg
Hardcopy is available upon request

CARDMEMBER FEES (INCLUSIVE OF 8% GST)

Basic card annual fee : S\$194.40

Supplementary card annual fee : S\$97.20

REPAYMENT GRACE PERIOD

25 days from the date of the statement of account.

CASH ADVANCE CHARGES

A cash advance fee in respect of each cash advance you obtained calculated at the rate of S\$15 or 6% of the amount drawn, whichever is higher.

PLUS

Interest charges will be calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

INTEREST CHARGES FOR CARD TRANSACTIONS (INCLUDING CASH ADVANCE)

The effective interest rate applicable on your account will be:

- a. The prevailing retail interest rate of 26.9% per annum and cash interest rate** of 26.9% per annum; or
- b. A promotional retail interest rate of 20.9% per annum and cash interest rate** of 20.9% 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 29.9% per annum and cash interest rate** of 29.9% 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.

RIGHT OF APPROPRIATION

If you make payment to us without specifying which Citibank account(s) your payment is intended for, Citibank will at its discretion allocate such payment to any of your Citibank account(s) with outstanding balances.

GIRO/DIRECT DEBIT AUTHORISATION

Where you have given us a GIRO/Direct Debit Authorisation instruction to debit your nominated account(s) with a bank/finance company to pay the Total Minimum Payment in respect of your Citibank Credit Card account(s), the Overlimit Amount is not included in such instruction and so you should arrange to pay the Overlimit Amount which is in addition to the Total Minimum Payment.

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.

BRANCH SERVICE FEE

Service fee of S\$10.80 (inclusive of 8% GST) is charged (on a per account basis) for each payment made to your Citi credit card account(s) over the counter at Citibank branches.

LATE PAYMENT CHARGE

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.

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 the outstanding balance (including any unbilled balances) in excess of customer's combined credit card limit and must be paid immediately. The overlimit amount is in addition to the total minimum payment amount.

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, Mastercard International, or American Express depending on whether the conversion is done by us, VISA, Mastercard International, or American Express.
 - (ii) In addition, the card transaction will be subject to an administrative fee of up to 3.25% on the converted Singapore dollar amount if processed by VISA or Mastercard International or such other rate(s) 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 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

