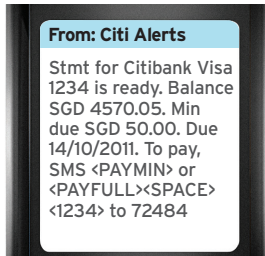


Citibank SMS Pay

Setup a one-time Inbound Funds Transfer (IFT), authorising Citibank to make deductions from your other bank account. You can now pay your Citibank Credit Card/Ready Credit bills with an SMS.

Benefits

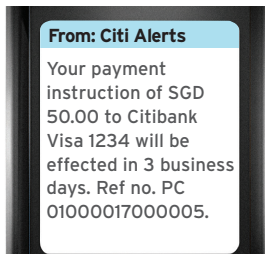
- ✓ Pay your bills at your convenience with an SMS.
- ✓ Pay using your non-Citibank Account.
- ✓ Receive an SMS notification when your payment is due.
- ✓ A secure and safe method to pay your bills.



STEP 1:
Receive details on your Citibank Credit Card and/or Ready Credit bills when your payment is due.



STEP 2:
<PAYMIN> or <PAYFULL>
<SPACE>followed by the last 4 digits of your account number to 72484. E.g. PAYMIN 1234



STEP 3:
Receive confirmation of your payment instructions.

Note: You may SMS <Pay><SPACE>followed by the last 4 digits of your account number to receive your statement details again. (E.g.<PAY 1234>)



Mail in your application to enrol for Citibank SMS Pay today!

Visit our website at www.citibank.com.sg/SMSPay

Attn: Customer Correspondence Services

Citibank Singapore Ltd
Global Consumer Banking
Robinson Road P.O. Box 330
Singapore 900630



BUSINESS REPLY SERVICE
LICENCE NO. 01526



Bank @ your own time.

Rethink banking. Powered by Citi.

Citibank SMS Pay. It's a fast, easy and secure way to pay your Citibank Credit Card and/or Ready Credit bills.

Postage will be paid by addressee. For posting in Singapore only.

citibank[®]

CITIBANK SMS PAY

To applicants:

Step 1: Please complete in BLOCK LETTERS and mail it back to Citibank Singapore Limited.
 Step 2: Please continue to pay the amounts due by cheque or cash until you receive confirmation via email that this authorisation has taken effect.
 You should receive an acknowledgement of receipt of this form via email within 1 week of submission.

Please note that it takes up to 3 business days for Citibank SMS Pay instructions to be effected. Please call our 24-Hour CitiPhone Banking at 6225-5225 if you have any query. Note: Supplementary credit card holders will NOT be able to effect Citibank SMS Pay instructions.

My Name: _____

My NRIC/Passport No.: _____

My Contact Number(s): _____

(Mobile) _____ (Home) _____ (Office) _____

My Email Address: _____

(Please note that this email will be used for all account related communication, including Citibank Electronic Statements once your application has been approved.)

My Signature: _____

(Please sign as per Citibank's record)

FOR OFFICIAL USE

BIC										Citibank's Account No. to be credited											
C	I	T	I	S	G	S	G	X	X	X	0	7	0	0	4	5	9	2	7	0	2
Debtor's Reference																					

To: Citibank Singapore Limited ("Citibank")
 By signing above, I request and authorise Citibank to claim from the Nominated Account from time to time as notified by me such monies, as may be notified by me to Citibank in my Citibank SMS Pay instructions. Citibank is authorised to submit this form on my behalf to the Nominated Bank/Finance company. Citibank is entitled to reject this instruction if the Nominated Account does not have sufficient funds. In any circumstance, Citibank is entitled to reject these instructions. Citibank may send notifications to me (including any notification on the status and the outcome of my application) at my mobile phone number and e-mail address below. This authorisation shall remain in force until terminated in writing. In the event the email address and/or telephone number(s) provided in this form differs from Citibank's records, by signing this form, I am authorising Citibank to update its records accordingly. I understand that my receipt of Citibank SMS Pay Alerts and/or Citi Alerts is subject to my internet and/or phone operator being able to support the service and such service provider's terms and charges. I acknowledge and accept that my application is subject to Citibank's approval at its absolute discretion. I agree that by enrolling for Citibank SMS Pay Alerts and/or Citi Alerts, I have read and agree to be bound by the Citibank SMS Pay Alerts and/or Citi Alerts Terms and Conditions as set out in this brochure and/or links provided in this brochure. I agree that my application is subject to Citibank's approval.

Name of Bank: _____

My Branch: _____

My Bank Account Number ("Nominated Account"): _____

(Only single and/or joint accounts set up under the Payor's name are eligible.)

My Signature: _____

(Please sign as in your Bank records. For thumbprints, please visit the branch with your documents.)

CITIBANK SMS PAY ALERTS

- Citibank SMS Pay Alerts**
 - SMS Pay statement notification alert
 - Credit Card/Ready Credit payment received alert
 - Alerts on Demand

FOR NOMINATED BANK/FINANCE COMPANY'S USE

To: The Manager, Citibank Singapore Limited
Global Consumer Banking
Robinson Road PO Box 1308
Singapore 902608
Attn: Payment Services

This Direct Debit Authorisation in respect of the account(s) above is rejected for the following reason(s)

- Signature differs from Bank's records
- Signature incomplete/unclear
- Wrong account number
- Amendments not countersigned by customer
- Account operated by signature/thumbprint
- Others _____

Name of Bank Officer: _____

Date: _____

To: Nominated Bank/Finance Company ("Bank")
 By signing above, I ("the Payor") authorise you to debit my account (stated below) with such sums as may be notified to you by Citibank from time to time and to credit such sums to the account as directed by Citibank, whether my account is in credit or debit or may in consequence thereof become overdrawn or otherwise (but without prejudice to your right to refuse to allow any overdraft or increase in overdraft beyond any specified overdraft limit from time to time). You shall be under no obligation whatsoever to ascertain whether or not such sums as claimed by Citibank from time to time are correct or payable or whether any notice or statement of account has been given to me. This authorisation shall remain in force until I have expressly revoked it by notice in writing delivered to you.

Terms and Conditions for Citibank SMS Pay

1. In these terms and conditions:
 - (a) "Citibank" means Citibank Singapore Limited;
 - (b) "I", "my" or "me" means the Citibank Credit Cardholder, Citibank Ready Credit/Ready Credit Smart Cash Accountholder (as the case may be); and
 - (c) "SMS" means short message service provided by Citibank's mobile service provider which:
 - (i) Citibank may use to send communication to my mobile phone; and
 - (ii) enables me to give Citibank instructions in respect of my Citibank Credit Card and/or Citibank Ready Credit Account, in accordance with Citibank's prevailing procedure.
2. I agree that the SMS Pay service ("SMS Pay") will be availed by Citibank to me, subject to these terms and conditions which Citibank may amend from time to time.
3. An Inbound Funds Transfer ("IFT") facility and a subscription to the requisite category of CitiAlerts (each an "Alert", collectively the "Alerts") is required for SMS Pay. The terms and conditions of use for IFT and Alerts will also apply to SMS Pay.
4. I understand that:
 - (a) I must be an accountholder of the nominated account ("Nominated Account") maintained with a bank or finance company participating in the GIRO network ("Nominated FI") from which specified sums will be debited for payment of my Citibank Credit Card and/or Citibank Ready Credit bills;
 - (b) the Nominated FI must approve my payment instruction;
 - (c) the SMS Pay service is only available to Citibank Ready Credit Accountholders, Citibank Ready Credit Smart Cash Accountholders and Citibank Credit Main Cardholders;
 - (d) any payment instruction from me must be from the mobile phone number I have provided to you for SMS Pay, and any such instruction will be final and binding; and
 - (e) I may not receive the Alert with details on my statement balance, minimum amount due and due date for my account(s) upon the issuance of the relevant account statement if my mobile phone operator is unable to support the service, and the relevant terms and conditions of your service provider will apply to the Alerts.
5. I:
 - (a) authorise Citibank to make a claim of the relevant sums from the Nominated FI;
 - (b) that although you will send me an acknowledgement of my payment instruction, I am responsible for ensuring that there are sufficient funds in the Nominated Bank Account to carry out my SMS payment instruction; and
 - (c) that the payment instruction will take at least 3 business days to be effected.
6. The terms and conditions of the applicable agreement for my Citibank Credit Card and/or Ready Credit Account(s) will continue to apply.
7. I agree that Citibank shall be entitled to charge a fee for this service, and that Citibank shall be entitled to vary the terms and conditions relating to this payment service (including IFT and Alerts).