

CREDIT INSURE GOLD INFORMATION SHEET

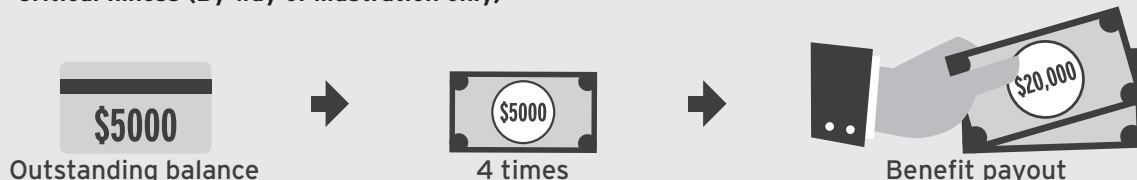
IMPORTANT:

You may wish to seek advice from a financial adviser before making a commitment to purchase Credit Insure Gold. In the event that you choose not to seek advice from a financial adviser, you should consider whether Credit Insure Gold is suitable for you.

This information sheet is for general information only and is not a contract of insurance. It is not intended to provide any insurance or financial advice. The full terms and conditions of Credit Insure Gold are set out in the Certificate of Nomination and will be sent to you upon acceptance of your application.

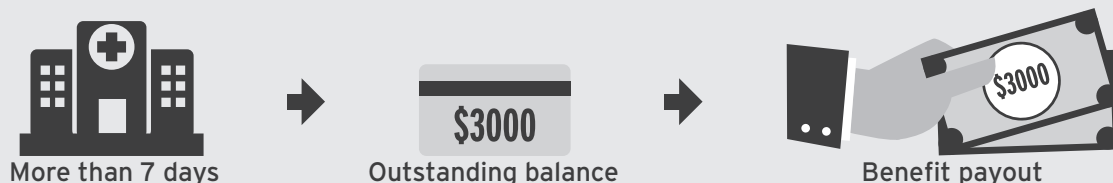
For only S\$0.42 a month for every S\$100 on your balance[^] in your account nominated for Credit Insure Gold cover, you can be freed from worrying over your balance repayment should the unforeseen happen. In the event of Death or upon diagnosis of Critical Illness (whichever occurs first), the Death or Critical Illness Benefit[#] will be used to repay what is outstanding under your account and you/your estate will receive the remainder (if any). Provided that if any of your other account(s) has an outstanding balance(s), the remainder monies will be applied to set-off such outstanding balance(s) first. If you are Hospitalized, the Hospitalization Benefit will be used to repay what is outstanding under your account.

Example 1 - Critical Illness (By way of illustration only)



Customer is diagnosed with a Critical Illness. The outstanding balance on the account at the date of diagnosis is S\$5,000. The Benefit payout in this case is S\$20,000 (this being 4 x S\$5,000)*. Assuming the outstanding balance remains unchanged, the S\$5,000 outstanding under the account will be settled and the remainder will be paid to Customer. Policy will be terminated after claim.

Example 2 - Hospitalization (By way of illustration only)



Customer is Hospitalized for more than 7 days and the outstanding balance prior to Hospitalization is S\$3,000. The Benefit payout in this case is S\$3,000 (this being 1 x S\$3,000)*. Payment under this benefit will not terminate the policy.

[^]Balance means the current balance and outstanding instalment amounts, see point 4.

[#]The benefit is 4 times of what is outstanding as at date of event plus up to 2 months' interest accrued after the date of event, capped at S\$80,000 or 2.4 times of your credit limit, whichever is lower.

*The benefit is what is outstanding as at the first day of Hospitalization⁺, subject to a cap of S\$3,000 for each period of Hospitalization⁺.

⁺Hospitalization means the hospital makes a room and board charge for at least 7 consecutive days.

Detailed information on Credit Insure Gold is available on www.citibank.com.sg/CIGold.

You may also obtain such information at any Citibank branch.

- 1 Insurer:** Credit Insure Gold is a group insurance policy underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D), a company incorporated in Singapore and having its registered office at Manulife Tower, 8 Cross Street #15-01, Manulife Tower, Singapore 048424 and duly licensed by the Monetary Authority of Singapore to conduct life insurance business. Citibank Singapore Limited ("Citibank") is the group policy owner of Credit Insure Gold.
- 2 Death or Critical Illness Benefit:** The Benefit is payable upon Death or diagnosis of Critical Illness (whichever occurs first). The Benefit is four (4) times of Indebtedness at the time of Death or diagnosis of Critical Illness, plus interest accrued up to a maximum of two (2) months after the date of Death or Critical Illness, subject to a cap of S\$80,000 or 2.4 times of the credit limit granted by Citibank to the Life Insured under each Facility, whichever is lower. The Benefit will be used to repay what is outstanding on the Facility, and the remaining will be paid to the Life Insured or the estate.
- 3 Hospitalization Benefit:** This benefit is payable in the event of admission in a Hospital for at least seven (7) consecutive days and for which the Hospital makes a room and board charge. The Benefit is the Indebtedness, subject to a cap of S\$3,000 for each period of Hospitalization.
- 4 Credit Insure Premiums:** The premium rate is S\$0.42 a month for every S\$100 of outstanding balance which is the sum of the closing balance as shown on the Facility's statement of account and outstanding instalment(s) charged to the Facility (if any), and comprises of unbilled principal.
- 5 Claim Procedure:** If the Life Insured wishes to make a claim under Credit Insure Gold, he/she may contact Citibank at 6225 5225 for information. Citibank will advise the Life Insured on the claim process.
- 6 30-day Free-Look Period:** A Certificate of Nomination will be sent to the Life Insured upon the approval of Credit Insure Gold application. The Life Insured is entitled to cancel Credit Insure Gold from its inception by returning the Certificate to Citibank within thirty (30) days of receiving the Certificate, if he/she finds that Credit Insure Gold does not meet his/her requirements. Any premiums paid in respect of Credit Insure Gold will be refunded accordingly.
- 7 Cancellation Procedure:** The Life Insured may cancel Credit Insure Gold at any time by giving Citibank seven (7) days prior notice in writing.
- 8 Exclusions for Death/Critical Illness:** No Benefits will be payable as a result of:
 - death by suicide within twelve (12) months of the Commencement Date or of the last Reinstatement Date;
 - death by any disease or sickness occurring within twenty-eight (28) days of the Commencement Date or of the last Reinstatement Date, or a Critical Illness diagnosed within ninety (90) days of the Commencement Date or the last Reinstatement Date;
 - any deliberate self-inflicted Injury;
 - any Accident occurring on or in or about any aircraft other than an aircraft in which Life Insured was travelling as a fare paying passenger and which is operated by a licensed commercial or chartered airline;
 - riot, civil commotion, strikes and war (whether war be declared or not);
 - the influence of alcohol or drugs other than the proper use of drugs prescribed by a legally qualified medical practitioner;
 - Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) as defined by the World Health Organisation from time to time, or the presence of the Human Immune deficiency Virus (HIV) as revealed by the positive HIV anti-body or HIV Test;
 - caused directly or indirectly by a Pre-existing Condition.

9 Exclusions for Hospitalization:

No benefit will be payable due to/caused by:

- suicide, attempt at suicide, self-inflicted injury, injury from deliberate exposure to exceptional danger (except in an attempt to save human life), or injury sustained whilst the Life Insured is in a state of insanity;
- any disease or sickness occurring within twenty-eight (28) days of the Commencement Date or of the last Reinstatement Date,
- the Life Insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a Medical Examiner;
- any injury sustained by the Life Insured while committing or attempting to commit an offence or in resisting arrest by a law enforcement officer;
- any Pre-existing Condition or complications arising from Pre-existing Condition;
- any bodily injury resulting from Accident(s) occurring prior to the Commencement Date or the last Reinstatement Date, whichever is later;
- congenital anomalies and physical defects since birth;
- hospitalization for diagnostic and observation purposes only;
- routine health check, or any other examinations or investigations not directly related to admission, diagnosis, sickness or injury;
- dental care or surgery, cosmetic, plastic surgery or elective surgery;
- mental, psychiatric, nervous disorders, sleep disturbance disorders, obesity, weight reduction or weight improvement, alcoholism and drug related treatment; or any complications arising from drug abuse;
- sexually transmitted diseases and any treatment or test in connection with Human Immunodeficiency Virus (HIV) Infection and all HIV infection-related conditions or diseases, except 1) HIV infection acquired through blood transfusion in Singapore, or 2) HIV acquired while performing regular professional duties in a medical profession in Singapore;
- tests or treatment relating to infertility, contraception, sterilization, impotence, sexual dysfunction, sex change operations; treatment or surgical procedures sought at fertility clinics, in-vitro fertilization clinics, reproductive assistance clinics or centres and reproductive medicine clinics or centres; treatment resulting from pregnancy, childbirth, miscarriage, abortion and all related complications.

No Hospitalization Benefit is also payable if it occurs within twelve (12) months of a previous discharge from Hospital and a claim has been admitted.

10 Eligibility: Persons who have attained 21 years of age but are under 60 years of age may apply for Credit Insure Gold. No Benefit will be paid when the Life Insured has attained the age of 65.

11 Fees payable: Upon your successful enrolment for Credit Insure Gold, Citibank will receive a commission from Manulife (Singapore) Pte. Ltd. and the Citibank sales officer will be receiving a fee from Citibank in connection with introducing Credit Insure Gold to you. In addition, Citibank will also receive an administration fee from Manulife (Singapore) Pte. Ltd. for fulfilling the policy to you. Fulfilling the policy will mean sending the policy documents to you and collecting policy premiums on behalf of Manulife (Singapore) Pte. Ltd.

KEY DEFINITIONS

"Accident" means bodily injury which is caused solely and directly by external, violent and accidental means, is independent of any other cause and is not caused by Your own hand.

"Critical Illness*" means Heart Attack of Specified Severity, Major Cancer or Stroke with Permanent Neurological Deficit.

*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019).

"Hospital" means an institution which is licensed as a medical or surgical hospital in Singapore; provides twenty-four (24) hours nursing services by registered nurses under the permanent supervision of a physician; maintains daily medical records for its patients; is not primarily a rest or convalescent facility; and is not a community hospital, a place of custodial care, a facility for the aged or alcoholics or drug addicts or for the treatment of mental disorders, or a nursing home, a spa or a hydroclinic, a hospice centre / home.

"Indebtedness" means the sum of the closing balance including any expenses of supplementary cardholders shown on the last billing statement issued prior to the Life Insured's Death or diagnosis of Critical Illness or first day of Hospitalization; and an amount equal to any authorised transactions made prior to Life Insured's Death or diagnosis of Critical Illness or first day of Hospitalization, not included in the billing statement, and Unpaid instalment(s) (if any). "Unpaid instalments", means instalment(s) (including but not limited to arrangements relating to retail purchases, personal loans and bank transfers) which have neither been included in the statement of account nor paid by the Life Insured, and comprises of unbilled principal.

"Injury" means bodily injury resulting from an Accident occurring after the Commencement Date or the last Reinstatement Date. For avoidance of doubt, the bodily injury cannot occur during a period where there has been a lapse.

"Pre-existing Condition" for Death and Hospitalization Benefit means any condition that was diagnosed, treated, or for which a medical examiner was consulted or the existence of any injuries, illnesses, disease or symptoms of the conditions whether known or unknown to the Life Insured that existed prior to the Commencement Date or the last Reinstatement Date, whichever is later; and for Critical Illness means any condition that was diagnosed, treated, or for which a medical examiner was consulted; or the existence of any injuries, illnesses, disease or symptoms of the conditions whether known or unknown to the Life Insured that existed twelve (12) months prior to the Commencement Date or the last Reinstatement Date, whichever is later.

IMPORTANT NOTES:

You are responsible for the accuracy and completeness of the information given to the Insurer in your application and when making a claim under Credit Insure Gold. Any mis-statement or non-disclosure of material facts may affect the validity of the insurance plan.

Credit Insure Gold is an insurance plan underwritten by Manulife (Singapore) Pte. Ltd. (Reg No.198002116D). Insurance products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited or its related entities.

This is a group policy between Manulife (Singapore) Pte. Ltd. and Citibank Singapore Limited and is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage under the policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Manulife (Singapore) Pte. Ltd. or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

This is only general product information provided by us and is not a contract of insurance. Please refer to the Certificate of Nomination for the policy terms and conditions.

All information is accurate as at the time of print - Jul 2020.