

Citibank Ready Credit PayLite Program **Terms and Conditions (For Ready Credit/Power Cash/SmartCash customers)**

1. Your participation in the Citibank Ready Credit PayLite ("RCPL") program (the "Program") will be governed by these terms and conditions ("Terms") and any other rules, procedures or instructions which we, Citibank Singapore Limited ("Citibank") may from time to time issue.
2. This Program is subject to:-
 - (a) The Citibank Ready Credit Customer's Agreement ("CRC Agreement") and the Citibank Ready Credit PayLite Terms and Conditions ("RCPL Terms and Conditions");
 - (b) The Citibank Power Cash Customer's Agreement ("PC Agreement") and the Citibank Ready Credit PayLite Terms and Conditions ("RCPL Terms and Conditions") for Power Cash customers; or
 - (c) The Citibank Ready Credit SmartCash Customer's Agreement ("CRCS Agreement") and the Citibank Ready Credit PayLite Terms and Conditions ("SCPL Terms and Conditions") for SmartCash customers.
3. Approval of the Program is subject to Citibank's discretion. Citibank is entitled to reject this Program without providing any reason.
4. The RCPL amount requested in this Application Form together with any current outstanding balances must not exceed 90% of your permanent credit line assigned for your Citibank Ready Credit ("CRC")/Citibank Power Cash ("PC")/Citibank SmartCash ("CRCS") Account.
5. The minimum RCPL amount is S\$1,000 (applicable for CRC/PC Account) and S\$500 (applicable for CRCS Account) or such other amount as Citibank may stipulate from time to time at its absolute discretion.
6. The credit limit of your CRC/PC/CRCS Account will be reduced by the RCPL amount. Your available credit limit will be reduced by an amount equivalent to the RCPL amount, but will be progressively restored by the amount of each instalment repaid.
7. If the relevant minimum payment amount specified in your monthly CRC/PC/CRCS statement ("Statement of Account") is not received in full within 30 days from the relevant payment due date you shall pay additional interest at the then prevailing CRC/PC/CRCS interest rate as we may determine in our discretion on all RCPL monthly instalment amounts that are due but remain unpaid.
8. If we do not receive payment from you by the payment due date of the minimum amount billed for 2 consecutive months, this Program will be terminated and any outstanding RCPL amount will be billed to you in your upcoming statement.
9. Without prejudice to any of our other rights under the CRC/PC/CRCS Agreement, we shall be entitled to demand immediate repayment of all outstanding sums owed under this Program upon the occurrence of any one or more of the following events:-
 - (a) you are in breach of any of these Terms or any provision of the CRC/PC/CRCS Agreement;
 - (b) you default in the payment of any sums due under these Terms or the CRC/PC/CRCS Agreement;
 - (c) Citibank terminates or suspends your card account;
 - (d) you terminate your card account;
 - (e) you terminate this Program;
 - (f) your death, bankruptcy or other legal disability; and/or
 - (g) any provision herein is held by any judicial or competent authority to be void, voidable or otherwise unenforceable.The outstanding amount will be reflected as a charge in your Statement of account and shall be payable by you in accordance with the terms of the CRC Agreement.
10. You may terminate each RCPL by fully pre-paying the amount outstanding after you have given us one month's prior notice in writing or via Telephone Banking Service or one month's prior notice in such other manner as Citibank may consider appropriate in our discretion. In this event, the outstanding RCPL amount will be reflected as a charge in your Statement of Account and shall be payable by you in accordance with the terms of the CRC/PC/CRCS Agreement. In addition, a cancellation fee of (a) 3% of such outstanding amount or S\$100, whichever is higher, or (b) such other rate and/or amount as specified in our confirmation letter to you regarding our approval of your participation in the Program, will be levied and reflected as a charge on your Statement of Account. The full retail price of any free gift (if any) will be charged to your CRC/PC/CRCS Account should you make pre-payment of the relevant RCPL amount before the end of its tenure and/or terminate your CRC/PC/CRCS Account. Partial pre-payment is not allowed.
11. The Effective Interest Rate ("EIR") means the interest rate, as determined by us in our discretion, used to compute the monthly interest amount payable. The monthly instalment amount is fixed but the principal and interest component varies. The monthly interest is computed by multiplying the EIR by the outstanding unbilled amount of the RCPL, divided by twelve months. If the date of approval of your RCPL and the date of your first Statement of Account is less than 30 days, the monthly interest payable will be pro-rated on a 365 days basis and on a 366 days basis in a leap year.
12. This Program is not revocable by you without our prior written approval.
13. Without prejudice to the generality of the foregoing, where we are a member or subscriber for the information sharing services of, any credit bureau recognised by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19), you expressly authorise:
 - (a) us to transfer and disclose to any such credit bureau; and
 - (b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognised as such by MAS, any information relating to you and/or any of your account(s) with us (and for such purpose) as may be permitted under or pursuant to the Banking Act (Chapter 19).
14. This Program cannot be made to credit another Citibank unsecured credit facility account.
15. We may effect this Program within a minimum of five banking days (excluding Saturdays and Sundays) or such other period as we may determine from time to time. This RCPL amount will be credited to your designated account five banking days after it has been charged to your CRCS Account.
16. Interest shall accrue at the relevant RCPL interest rate on the RCPL amount transferred pursuant to this Program with effect from the date that this amount is charged to your CRC/PC/CRCS Account.
17. We reserves the right in our absolute discretion to disallow your participation in this Program and/or to vary, delete, add to or in any way amend these Terms at any time and from time to time without prior notice to you. This Program may be terminated at our discretion without prior notice to you.
18. If you have signed up for Credit Insure/Credit Insure Gold previously on this CRC/PC/CRCS Account, please note that the prevailing Credit Insure/Credit Insure Gold premium rate would be computed based on your outstanding balances, which includes any outstanding and unbilled instalment principal and as reflected in the relevant Statement of Account for this CRC/PC/CRCS Account. Credit Insure/Credit Insure Gold is an

insurance plan underwritten by Manulife (Singapore) Pte. Ltd. (Reg No. 198002116D). For more information on Credit Insure/Credit Insure Gold, please visit <http://www.citibank.com.sg/creditinsure>.

19. You will continue to be solely and fully responsible for making any and all payments to your other bank account(s) as may be required before the RCPL amount is credited and in accordance with the terms governing the same. You shall be liable for any interest or any overdue payment or any other finance charges or any other fees, costs, charges and damages incurred whatsoever as a result of your failure or delay in making such payment. You shall also be liable for any fees, costs and charges charged by other banks as a result of a cheque being returned for any reason whatsoever, such as there being insufficient available credit in your CRC/PC/CRCS Account.
20. Our decision on all matters relating to this Program shall be final and binding on you.
21. You acknowledge that you have read and understood these Terms and agree to be bound by them. You further agree that these Terms are in addition to the RCPL Terms and Conditions as set out in the CRC/PC/CRCS Agreement which continues to govern the relationship between us. However, in the event of any inconsistency between these Terms and the RCPL Terms and Conditions in the CRC/PC/CRCS Agreement, these Terms shall prevail in so far as they relate to the Program. Citibank is entitled to change these Terms at any time with notice.
22. Citibank in its absolute discretion is entitled to apply and appropriate all payments received in such manner or order of priority as it deems fit, notwithstanding any specific appropriation of such sums from me or any third party. Without prejudice to the generality of the foregoing, Citibank may apply payments received in the following order of priority:
 - (a) all unpaid interest and fees pursuant to any CRC PayLite programs;
 - (b) all unpaid principal pursuant to any CRC PayLite programs;
 - (c) all other unpaid interests, fees and charges;
 - (d) all unpaid principal pursuant to any Citibank balance transfer programs (the "Unpaid Balance Transfer Balance"), all unpaid transactions effected by you by way of drawing CRC/PC/CRCS cheques, or by using the Citibank Ready Credit Card, Citibank ATM/Debit Card, via GIRO or all unpaid transactions effected from your CRC/PC/CRCS account (each an "Unpaid Balance" and collectively, "Unpaid Balances").
23. In respect of the Unpaid Balances referred to in sub-clause 22(d):
 - (a) the Unpaid Balances with the highest applicable interest rate will be repaid in priority to the other Unpaid Balances; and
 - (b) where the interest rate applicable to any Unpaid Balance Transfer Balances is the same, payments received by Citibank will reduce the balances transferred under the latest balance transfer program (after it has been reflected in your statement of account) first, notwithstanding that you may have Unpaid Balance Transfer Balances from earlier balance transfer programs.

Citibank Quick Cash Program

Terms and Conditions

1. You agree that your participation in the Quick Cash ("QC") program (the "Program") will be governed by these terms and conditions ("Terms") and any other rules, procedures or instructions which we, Citibank Singapore Limited ("Citibank") may from time to time issue.
2. You will also continue to be bound by the Cardmember's Agreement governing your Citibank Credit Card Account ("Cardmember's Agreement") and all terms and references used, defined or construed therein shall have the same meanings and construction in these Terms.
3. Approval of the Program is subject to our discretion. Citibank is entitled to reject this Program without providing any reason.
4. Your available combined permanent credit limit will be reduced by an amount equivalent to the amount withdrawn pursuant to the Program, but will be progressively restored by the amount of each instalment to the extent that the actual payment is received by us. The current balance in the monthly account statement ("Statement of Account") will include the instalment payment amount. In the event the current balance (including the instalment payment) is not received by us in full by the payment due date, our prevailing interest charges will apply to such unpaid amount.
5. The amount to be withdrawn pursuant to the Program must be in Singapore dollars and shall not be less than S\$1,000. The Program, including any upfront servicing fee and/or interest will not earn any rewards under Citibank's loyalty programs.
6. Approval of the Program is subject to the amount withdrawn pursuant to the Program and your Citibank Credit Card Account(s) outstanding balance not exceeding 90% of the permanent combined credit limit of all your Citibank Credit Card Account(s).
7. If full payment of the minimum payment amount stated in your Credit Card Statement of Account is not received by the payment due date, the relevant late charges shall apply and all your transactions listed in that statement (including the relevant Quick Cash instalment amount) would be subject to the then prevailing card interest rate. Each monthly instalment will be reflected in your Statement of Account as a normal charge to your Citibank Credit Card account and be payable by you in accordance with the terms of the relevant Citibank Cardmember's Agreement.
8. If we do not receive payment from you by the payment due date of the minimum amount billed for 2 consecutive months, this Program will be terminated and any outstanding QC amount will be billed to you in your upcoming statement.
9. Without prejudice to any of our other rights under the Cardmember's Agreement, we shall be entitled to demand immediate repayment of all outstanding sums owed under the Program upon the occurrence of any one or more of the following events:-
 - (a) you are in breach of any of these Terms or any provision of the Cardmember's Agreement;
 - (b) you default in the payment of any sums due under these Terms or the Cardmember's Agreement;
 - (c) Citibank terminates or suspends your card account;
 - (d) you terminate your card account;
 - (e) you terminate this Program;
 - (f) your death, bankruptcy or other legal disability; and/or
 - (g) any provision herein is held by any judicial or competent authority to be void, voidable or otherwise unenforceable.The outstanding amount will be reflected as a charge in your Statement of account and shall be payable by you in accordance with the terms of the Cardmember's Agreement.
10. This Program cannot be made to credit another Citibank unsecured credit facility account.
11. You may terminate each QC by fully pre-paying the outstanding amount of the QC before the end of the tenure of this Program after you have given us one month's prior notice in writing or via Telephone Banking Service or one month's prior notice in such other manner as we may consider appropriate in our discretion. In this event, such outstanding amount will be reflected as a charge in your Statement of Account and shall be payable by you in accordance with the terms of the Cardmember's Agreement. In addition, a cancellation fee of (a) 3% of such outstanding amount or S\$100, whichever is higher, or (b) such other rate and/or amount as specified in our confirmation letter to you regarding our approval of your participation in the Program, will be levied to your Citibank Credit Card Account and reflected as a charge on your Statement of Account. Partial pre-payment is not allowed.
12. The Effective Interest Rate ("EIR") means the interest rate, as determined by us in our discretion, used to compute the monthly interest amount payable. The monthly instalment amount is fixed but the principal and interest component varies. The monthly interest is computed by multiplying EIR on the outstanding unbilled amount, divided by twelve months. If the date of approval of your QC and the date of your first Statement of Account is less than 30 days, the monthly interest payable will be pro-rated on a 365 days basis and on a 366 day basis in a leap year.
13. This Program is not revocable by you without our prior written approval. The Program can only be made by the Main Cardmember.
14. Without prejudice to the generality of the foregoing, where we are a member or subscriber for the information sharing services of, any credit bureau recognised by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19), you expressly authorise:
 - (a) us to transfer and disclose to any such credit bureau; and
 - (b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognised as such by MAS, any information relating to you and/or any of your account(s) with us (and for such purpose) as may be permitted under or pursuant to the Banking Act (Chapter 19).
15. We may effect this Program within a minimum of five banking days (excluding Saturdays and Sundays) or such other period as we may determine from time to time. This QC amount will be credited to your designated account five banking days after it has been charged to your Citibank Credit Card Account.
16. Interest shall accrue at the relevant QC interest rate on the QC amount transferred pursuant to this Program with effect from the date that the amount is charged to your Citibank Credit Card Account.
17. We reserves the right in our absolute discretion to disallow your participation in this Program and/or to vary, delete, add to or in any way amend these Terms at any time and from time to time without prior notice to you. This Program may be terminated at our discretion without prior notice to you.
18. Citibank is entitled to apply and appropriate payments received in such manner or order of priority as it deems fit, notwithstanding any specific instruction from you or any third party. Without prejudice to the generality of the foregoing, Citibank may apply payments received as follows:-
 - (a) all billed and unpaid interest, fees and charges;
 - (b) all unpaid balance transfer balances, cash advances, instalment plans (including Quick Cash/Paywise/Equal Payment Plan), card transactions shown in any previous statements of account;

- (c) all unpaid balance transfer balances, cash advances, instalment plans (including Quick Cash/Paywise/Equal Payment Plan), card transactions shown in the current statement of account; and
- (d) all unpaid balance transfer balances, cash advances, instalment plans (including Quick Cash/Paywise/Equal Payment Plan), card transactions not yet included in any statement of account.
19. For each category of unpaid balances referred to in each of sub-clauses 18(b), (c) and (d):
- (a) the balances with the highest applicable interest rate will be repaid in priority to the other balances within such category; and
- (b) where the interest rate applicable to any unpaid balance transfer balances within such category is the same, payments received by Citibank will reduce the balances transferred under the latest fund transfer program (after it has been reflected in your statement of account) first, notwithstanding that you may have unpaid balance transfer balances from earlier fund transfer programs.
20. If you signed up for Credit Insure/Credit Insure Gold previously on your Citibank Credit Account, please note that the prevailing Credit Insure/Credit Insure Gold premium rate would be computed based on your outstanding balances, which includes any outstanding and unbilled instalment principal and interest as reflected in the relevant Statement of Account for your Credit Card Account. Credit Insure/Credit Insure Gold is an insurance plan underwritten by Manulife (Singapore) Pte Ltd. (Reg No. 198002116D). For more information on Credit Insure/Credit Insure Gold, please visit <http://www.citibank.com.sg/creditinsure>.
21. You will continue to be solely and fully responsible for making any and all payments to your other bank account(s) as may be required before the QC amount is credited and in accordance with the terms governing the same. You shall be liable for any interest or any overdue payment or any other finance charges or any other fees, costs, charges and damages incurred whatsoever as a result of your failure or delay in making such payment. You shall also be liable for any fees, costs and charges charged by other banks as a result of cheque being returned for any reason whatsoever, including but not limited to there being insufficient available credit in your Citibank Credit Card Account.
22. Our decision on all matters relating to this Programme shall be final and binding on you.
23. You acknowledge that you have read and understood these Terms and agree to be bound by them. You further agree that these Terms are in addition to the Cardmember's Agreement which continues to govern the relationship between us. However, in the event of any inconsistency between these Terms and the Cardmember's Agreement, these Terms shall prevail in so far as they relate to the Program. Citibank is entitled to change these Terms at any time with notice.