

Credit Insure® Gold

EXTENT OF COVER

DEATH AND CRITICAL ILLNESS

Cover – In the event of Your Death or You being diagnosed with a Critical Illness, the Insurer will pay Us an amount (computed in accordance with clause 4.1). We will apply the amount to repay what is outstanding to Us under the Facility and We will pay the remainder (if any) to You or Your estate.

HOSPITALIZATION

Cover – In the event of Your Hospitalization, the Insurer will pay Us an amount (computed in accordance with clause 4.2).

COMMENCEMENT DATE

This is stated above in the field for “Commencement Date”.

This Certificate of Nomination sets out the terms of cover provided by Manulife (Singapore) Pte Ltd under Master Policy No. MS0000002 in respect of a basic account holder of a Credit Card Facility or Unsecured Credit Facility (as the case may be) or in the case of a sole Unsecured Credit Joint Account, the first named person in that account who has not attained the age of sixty (60) years and who has been nominated by Us and approved by the Insurer for Credit Insure Gold Insurance. Credit Insure Gold Insurance is designed to provide assistance with monies owing to Us on your Facility in the event of Your Death, You being diagnosed with a Critical Illness and/or Your Hospitalization. Subject to the following terms and conditions, Insurer will pay the Benefit(s) provided for under this Certificate to Us. We will apply the Benefit(s) to repay the amount owing to Us under the Facility. For the Death Benefit and Critical Illness Benefit, We will pay You/Your estate the remainder (if any) after We apply the amount received from the Insurer to repay the amount owing to Us under the Facility.

1. **30-DAY FREE LOOK PERIOD** Insurer provides a 30 day “Free-Look” period, which allows You to determine whether the Insurance meets with Your requirements. If You are not completely satisfied, You are entitled to cancel the Insurance from its inception by returning this Certificate to Us within thirty (30) days of receiving this Certificate, whereupon We will forthwith notify Insurer of the cancellation of the Insurance. Any premium paid by You will be refunded.
2. **DEFINITIONS** For the purpose of this Certificate, the following definitions apply unless the context otherwise dictates:
 - 2.1 “**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.
 - 2.2 “**Benefit**” means a Death Benefit, Critical Illness Benefit or Hospitalization Benefit (whichever is applicable).
 - 2.3 “**Certificate**” means this Credit Insure Gold Certificate of Nomination issued to You pursuant to the Policy.
 - 2.4 “**Citibank**” means Citibank Singapore Limited with its registered address at 5 Changi Business Park Crescent #05-00, Singapore 486027.
 - 2.5 “**Commencement Date**” means the date the Insurance is issued.
 - 2.6 “**Credit**” means the credit or other form of financial accommodation provided by Us to You under the Facility.
 - 2.7 “**Credit Card**” or “**Credit Card Facility**” means Citibank credit card facility, which has been nominated as the facility to which Insurance is to apply.
 - 2.8 “**Credit Limit**” means such limit of credit as may be provided by Us to You under each Facility.
 - 2.9 “**Critical Illness**” means any of the following:
 - 2.9.1 **Heart Attack of Specified Severity** Death of heart muscle due to ischaemia, that is evident by at least three (3) of the following criteria proving the occurrence of a new heart attack:
 - History of typical chest pain;
 - New characteristic electrocardiographic changes, with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block;
 - Elevation of the cardiac biomarkers, inclusive of CKMB above the generally accepted normal laboratory levels or Cardiac Troponin T or I at 0.5ng/ml and above;
 - Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. The imaging must be done by cardiologist specified by the Insurer.

For the above definition, the following are excluded: Angina; Heart attack of indeterminate age; and a rise in cardiac biomarkers or Troponin T or I following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

Explanatory note: 0.5ng/ml = 0.5ug/L = 500pg/ml

OR

2.9.2 **Major Cancers** A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue. The term major cancer includes, but is not limited to, leukemia, lymphoma and sarcoma. Major cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
Pre-malignant; Non-invasive; Carcinoma-in-situ (Tis) or Ta; Having borderline malignancy; Having any degree of malignant potential; Having suspicious malignancy; Neoplasm of uncertain or unknown behavior; or
All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection.

OR

2.9.3 **Stroke with Permanent Neurological Deficit** A cerebrovascular incident including infarction of brain tissue, cerebral and Subarachnoid haemorrhage, intracerebral embolism and cerebral thrombosis resulting in Permanent Neurological Deficit. This Diagnosis must be supported by all of the following conditions:

- Evidence of permanent clinical neurological deficit confirmed by a neurologist at least 6 weeks after the event; and
- Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques consistent with the Diagnosis of a new stroke.

The following are excluded: Transient Ischaemic Attacks; Brain damage due to an accident or Injury, infection, vasculitis, and inflammatory disease; Vascular disease affecting the eye or optic nerve; Ischaemic disorders of the vestibular system; and secondary haemorrhage with a pre-existing cerebral lesion.

Permanent Neurological Deficit means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Life Insured. Symptoms that are covered include numbness, paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. For purpose of this definition, "Permanent" means expected to last throughout the lifetime of the Life Insured.

2.10 **"Death"** means death by natural cause or by Accident or Illness.

2.11 **"Event"** means Your Death or You being diagnosed with a Critical Illness or You being Hospitalized.

2.12 **"Facility"** means Your Credit Card Facility or Unsecured Credit Facility (as the case may be).

2.13 **"Hospital"** means an institution which:

- (i) is licensed as a medical or surgical hospital in Singapore;
 - (ii) provides twenty-four (24) hours nursing services by registered nurses under the permanent supervision of a physician;
 - (iii) maintains daily medical records for its patients;
 - (iv) is not primarily a rest or convalescent facility; and
 - (v) 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.
- 2.14 **“Hospitalization”** means an admission in a Hospital for at least seven (7) consecutive days and for which the Hospital makes a room and board charge, and Hospitalized shall be construed accordingly.
- 2.15 **“Illness”**, as used in the definitions of “Death” means a disease or sickness:-
- 2.15.1 first occurring after the Commencement Date or the last Reinstatement Date except that any disease or sickness occurring within twenty-eight (28) days of the Commencement Date or of the last Reinstatement Date are not covered; or
- 2.15.2 occurring prior to the Commencement Date or the last Reinstatement Date, except that Pre-existing Conditions (defined at clause 2.21) are not covered.
- 2.16 **“Indebtedness”** means the sum of the following items:
- (i) 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
 - (ii) 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 referred to at 2.16(i), and
 - (iii) where Life Insured has, as at Death, Diagnosis of Critical Illness or first day of Hospitalization (whichever is applicable), an arrangement with Citibank to repay a fixed monthly instalment plan and each instalment is charged to his or her Facility (including but not limited to arrangements relating to retail purchases, personal loans and bank transfers), an amount equal to the unpaid instalment(s). “Unpaid instalments”, means instalment(s) which have neither been included in the statement of account nor paid by the Life Insured, and comprises of unbilled principal.
- 2.17 **“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.
- 2.18 **“Insurance”** means the cover under Credit Insure Gold Insurance Master Policy No. MS0000002 provided by Insurer to Us in respect of the amount outstanding under the Facility.
- 2.19 **“Insurer”** means Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D), a company incorporated in the Republic of Singapore, having its registered office at 8 Cross Street #15-01, Manulife Tower, Singapore 048424 and duly licenced by the Monetary Authority of Singapore to conduct life insurance business.
- 2.20 **“Medical Examiner”** means any medical practitioner and/or specialist doctor registered with the medical council of the country in which medical or surgical services are being performed and, who has skill and competence to perform such medical or surgical services for the illness concerned. This person must not be the Life Insured, or the spouse, relative and/or business partner of the Life Insured.
- 2.21 **“Policy”** means the Credit Insure Gold Insurance Master Policy No. MS0000002.
- 2.22 **“Pre-existing Condition”**:
- 2.22.1 for the purpose of Death Benefit 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 You that existed prior to the Commencement Date or the last Reinstatement Date, whichever is later;
- 2.22.2 for the purpose of 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 You that existed twelve (12) months prior to the Commencement Date or the last Reinstatement Date, whichever is later.
- 2.23 **“Premium”** or **“Premiums”** mean any and all premiums payable under this Policy by Us to Insurer in respect of You.
- 2.24 **“Reinstatement Date”** means the date of acceptance of reinstatement by Us.

- 2.25 **“Unsecured Credit Facility”** means a Citibank Ready Credit Account, Citibank Power Cash Account, Citibank Ready Credit SmartCash or Citibank UltraCash Account (as the case may be) to which Insurance is to apply.
- 2.26 **“We”, “Our” or “Us”** means Citibank, a company incorporated in Singapore and licensed under the Banking Act, Chapter 19 of Singapore with registered office at 5 Changi Business Park Crescent #05-00, Singapore 486027 and our successors and assigns.
- 2.27 **“You” or “Your” or “Life Insured”** means the person named on this Certificate of Nomination, being a basic accountholder of a Credit Card Facility. In the case of Unsecured Credit Facility, it shall be the accountholder or in the case of joint accounts, the first named person in that account. The Life Insured must not have attained the age of sixty (60) years at the Commencement Date.
3. **COMMENCEMENT** Insurance will be provided to Us under this Policy from the Commencement Date.
4. **BENEFITS** Subject to the terms and conditions of this Certificate, the following Benefits are available: -
- 4.1 **Death Benefit and Critical Illness Benefit** Upon due proof of Your Death, or Diagnosis of Critical Illness (whichever occurs first), Insurer will pay to Us an amount computed as follows: [4 x Indebtedness as at date of Death/Diagnosis of Critical Illness (whichever is applicable)] + a maximum of interest accrued for two (2) months after the date of Death/Diagnosis of Critical Illness (whichever is applicable), subject to a cap of S\$80,000 or 2.4 times of Your Credit Limit, whichever is lower.
We will deduct from the amount paid to Us by the Insurer what is owing to Us under the Facility and pay You/Your estate (as the case may be) the remainder (if any).
- 4.2 **Hospitalization Benefit** Upon due proof of Your Hospitalization, Insurer will pay to Us an amount computed as follows:
[1 x Indebtedness as at the first day of Hospitalization] subject to a cap of S\$3,000 for each period of Hospitalization.] Payment under this benefit will not terminate the policy.
5. **GENERAL CONDITIONS**
- 5.1 **Age Limitation** No Benefit will be paid where You have not attained the age of 21 or have attained the age of 65 (at which time this Policy in respect of You shall cease).
- 5.2 **Payment of Benefits** All Benefits will be paid to Us. We will apply the Benefit to repay what is outstanding under the Facility and pay the remainder (if any) to You or Your estate.
- 5.3 **Limitation on Payment of Benefits**
- 5.3.1 The maximum payable for Death Benefit or Critical Illness on each Facility shall not exceed S\$80,000 or 2.4 times of Your Credit Limit, whichever is lesser.
- 5.3.2 The maximum payable for any period of Hospitalization shall not exceed S\$3,000.
- 5.3.3 If an illness or Injury enables You to qualify for more than one Benefit, only one Benefit will be paid, being the higher Benefit applicable.
- 5.4 **Reinstatement** If the Policy has been terminated by You, the Policy may be reinstated at Our option.
- 5.5 **Premiums** All premiums shall be borne by You and paid to Us monthly by deduction from your Facility. The due date for payment each month shall be a day of the month determined by Us from time to time. The Premium payable shall be based on the sum of the following:
- (i) the closing balance shown on the Facility's statement of account each month; and
- (ii) where Life Insured has, an arrangement with Citibank to repay a fixed monthly instalment plan and each instalment is charged to his or her Facility (including but not limited to arrangements relating to retail purchases, personal loans and bank transfers), an amount equal to the unpaid instalment(s). “Unpaid instalments”, means instalment(s) which have neither been included in the statement of account nor paid by the Life Insured, and comprises of unbilled principal.. The Premium payable shall not exceed S\$84.00. The Premium rate of S\$0.42/S\$100.00 is subject to revision by Insurer.
- 5.6 **Termination of Cover** The insurance cover provided under this Policy in respect of You shall terminate on the happening of the first of any of the following events: -
- 5.6.1 Your Facility having been cancelled;
- 5.6.2 You having attained the age of 65;
- 5.6.3 Your Death;
- 5.6.4 You being diagnosed with a Critical Illness. For the avoidance of doubt, if You submit a claim but the claim is not admitted, the insurance cover will continue and You need to continue to pay Premiums;

- 5.6.5 Non-payment of Premiums for a period of sixty (60) days after the Premiums have become due; or
- 5.6.6 Written notice to Insurer from Us directing that the Insurance be cancelled.
- 5.7 Claim Procedures** No Benefits shall be payable under this Policy unless:
- 5.7.1 Written notice is given to Us expeditiously after any of the Events giving rise to a Benefit;
- 5.7.2 Insurer receives:-
- (i) the standard claims form issued by Insurer, duly completed and signed by the parties required as indicated on the claims form or otherwise notified by the Insurer; and
 - (ii) such evidence including the billing statements and any other documents as Insurer may reasonably require in order to substantiate the claim to Insurer's satisfaction, at no cost to Insurer or Us.
- 5.7.3 At any time when required by Insurer, You shall undergo medical examinations by a legally qualified medical practitioner appointed by Insurer, the cost of which is borne by Insurer;
- 5.7.4 Insurer receives proof of Your age when required by Insurer; and
- 5.7.5 A post mortem examination is carried out if required by Insurer at Insurer's expenses.
- 5.8 Proof of Indebtedness** In determining the amount of Benefit, Insurer will accept as conclusive and binding, and will act upon any statement in writing which has been signed for or on Our behalf by a responsible officer, as to Your inclusion in this Insurance and the amount of Your Indebtedness.
- 5.9 Exclusions**
- 5.9.1 No Death Benefit will be payable under this Policy in respect of a Life Insured where Death occurs as result of:
- (i) death by suicide within twelve (12) months of the Commencement Date or of the last Reinstatement Date;
 - (ii) any deliberate self-inflicted Injury;
 - (iii) 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;
 - (iv) riot, civil commotion, strikes and war (whether war be declared or not);
 - (v) the influence of alcohol or drugs other than the proper use of drugs prescribed by a legally qualified medical practitioner;
 - (vi) 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;
 - (vii) death caused directly or indirectly by a Pre-existing Condition.
- 5.9.2 No Critical Illness Benefit will be payable under this Policy in respect of a Life Insured if the Critical Illness occurs as a result of:
- (i) a Critical Illness diagnosed within ninety (90) days of the Commencement Date or the last Reinstatement Date;
 - (ii) a Critical Illness caused directly or indirectly by a Pre-existing Condition.
- 5.9.3 No Hospitalization Benefit will be payable under this Policy if the Hospitalization is due to/caused by:
- (i) 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;
 - (ii) any disease or sickness occurring within twenty-eight (28) days of the Commencement Date or of the last Reinstatement Date,
 - (iii) 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;
 - (iv) any Injury sustained by the Life Insured while committing or attempting to commit an offence or in resisting arrest by a law enforcement officer;
 - (v) any Pre-existing Condition or complications arising from Pre-existing Condition;
 - (vi) any bodily Injury resulting from Accident(s) occurring prior to the Commencement Date or the last Reinstatement Date, whichever is later:
 - (vii) congenital anomalies and physical defects since birth;
 - (viii) hospitalization for diagnostic and observation purposes only;
 - (ix) routine health check, or any other examinations or investigations not directly related to admission, diagnosis, sickness or Injury;
 - (x) dental care or surgery, cosmetic, plastic surgery or elective surgery;

- (xi) 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;
- (xii) 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;
- (xiii) 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.

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

5.10 Cancellation You may cancel your participation in the Insurance at any time by giving Us seven (7) days notice in writing. Such termination shall become effective on the date notice is received or on the date specified in such notice, whichever is later.

5.11 Diagnosis Diagnosis must be by a legally qualified medical practitioner, based upon specific evidence, as described in the definition of the Critical Illness, or in the absence of such specific reference, based upon radiological, clinical, histological or laboratory evidence acceptable to the Insurer.

5.12 Disclosure of information to Insurer You agree that We can disclose information relating to Yourself and/or Your nominated account(s) to the Insurer as We deem necessary in connection with Your participation in the Credit Insure Gold arrangement (including but not limited to the processing of claims).

5.13 Others The arrangement of the Insurance as between Us and You is gratuitous and We may at Our absolute discretion, change the insurer or vary, renew and/or terminate the Insurance as We deem fit without reference to You.

6. POLICYHOLDERS' PROTECTION SCHEME

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your 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 Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

WE ARE NOT IN THE BUSINESS OF OFFERING OR ISSUING INSURANCE AND NOTHING IN THIS CERTIFICATE OF NOMINATION SHALL BE INTERPRETED AS TO ACKNOWLEDGE THAT WE ENGAGE IN THE INSURANCE BUSINESS.

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