

Frequently Asked Questions on Overseas Usage Activation

What do “Overseas Transactions” refer to?

Overseas Transactions refer to Overseas ATM Cash Withdrawals and Overseas Point of Sale Transactions on magnetic stripe terminals using a Citibank Credit Card, Debit/ATM Card, or Ready Credit Card.

What do you mean by “Overseas Point of Sale Transactions on magnetic stripe terminals”?

Some overseas countries process Point-Of-Sale (POS) transactions using the magnetic stripe. The overseas magnetic stripe usage will need to be activated in order for such overseas POS transactions to be performed successfully.

Which types of transactions do not require the magnetic stripe to be activated for overseas usage?

The following transactions do not require the magnetic stripe to be activated for overseas usage:

- 1) Point-of-Sale EMV Chip (where the merchant reads the card using the EMV Chip),
- 2) eCommerce (online transactions at overseas merchants) and
- 3) Overseas recurring transactions.

Which countries do not accept EMV chip?

As EMV chip technology is not adopted yet in some countries, Card members who wish to travel overseas should activate the magnetic stripe for Overseas Transactions.

Without activating the overseas usage feature on my ATM/Debit/Credit Card/Ready Credit Card, will I be able to perform Overseas Transactions?

Overseas Citibank Credit Card/Ready Credit Card (“Card”) transactions may be processed by (i) reading the magnetic stripe at the back of your card (“Magnetic Stripe Transactions”) or by (ii) reading the EMV chip in your card (“EMV Chip Transactions”).

If you have not activated the overseas usage feature, Magnetic Stripe Transactions on your Card cannot be processed. However, please note that EMV Chip Transactions on your Card will still be processed and you will be liable for these transactions.

How do I activate/de-activate the overseas usage feature on my ATM/Debit/Credit Card/Ready Credit card?

You can choose to activate/de-activate the overseas usage feature through the multiple channels offered — Citi Mobile[®] App, Citibank Online, Self-Service Phone Banking and SMS.

Can I activate my ATM/Debit/Credit Card/Ready Credit Card for overseas usage on the Citi Mobile[®] App but limit it to just overseas ATM cash withdrawals and not include overseas ATM/Debit/Credit Card/Ready Credit Card transactions?

No, activating the overseas usage feature on the Citi Mobile[®] App will enable both overseas ATM cash withdrawals and Credit ATM/Debit/Credit Card/Ready Credit Card transactions. You will not be able to activate one and not the other.

If I forget to activate the overseas usage feature on my ATM/Debit/Credit Card/Ready Credit card before I travel, will I be able to activate it when I am overseas?

Yes, you can activate the card through our Citi Mobile[®] App. You may do so by downloading “Citibank SG” app from your App Store or Google Play. Once your ATM/Debit/Credit Card/Ready Credit card has been activated for overseas usage, you will receive an SMS confirmation notification.

If I do not have a smart phone/data plan/internet usage, how can I activate my card?

You may send the following SMS to 72484:

ACT<space>OS<space><Last four digits of your card number>

Please send the SMS from the mobile phone number registered in our records