

IMPORTANT NOTICE - Citi Business Card

Citi ThankYou Points and Revisions to the Citi Commercial Cards Cardmember's Agreements

Please be informed that with effect from 4 October 2018:

- (i) Citi ThankYou Points: All references to Citi Dollars will be amended to Citi ThankYou Points where applicable in our Cardmember's Agreements, Citi ThankYou Rewards Program terms and conditions and all relevant customer communication. Please be assured that this change in naming convention will not affect the rewards earned on your Citi Commercial Card(s).
- (ii) **Revisions to Cardmember's Agreements:** There will be revisions to our Citi Commercial Cards Cardmember's Agreements. Amongst the revisions to our Agreements, we wish to highlight the following:
 - (a) **Exclusion of rewards:** There will be no Citi ThankYou Points awarded on Citi Commercial Card transactions with merchants falling under certain categories, including but not limited to, Insurance, Government Services, Utilities, Schools and Bill payments. For the full listing of merchant exclusions, please visit www.citibank.com.sg/producttncs; and
 - (b) Revision to Administrative Fee on Foreign Currency Transactions: The administrative fee on foreign currency transactions processed by Visa and/or Mastercard International for all Citi Commercial Cards will be revised from 2.8% to 3.0% on the converted Singapore dollar amount.

For more information, please visit www.citibank.com.sg/producttncs to view the current and revised Cardmember's Agreements referenced above.

IMPORTANT NOTICE - Citi Corporate Card (Joint & Several Liability / Cardmember Liability / Personal Liability)

Citi ThankYou Points and Revisions to the Citi Commercial Cards Cardmember's Agreements

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- (i) Citi ThankYou Points: All references to Citi Dollars will be amended to Citi ThankYou Points where applicable in our Cardmember's Agreements, Citi ThankYou Rewards Program terms and conditions and all relevant customer communication. Please be assured that this change in naming convention will not affect the rewards earned on your Citi Commercial Card(s).
- (ii) **Revisions to Cardmember's Agreements:** There will be revisions to our Citi Commercial Cards Cardmember's Agreements. Amongst the revisions to our Agreements, we wish to highlight the following:
 - (a) Exclusion of rewards: There will be no Citi ThankYou Points or Cash Rebates (as applicable) awarded on Citi Commercial Card transactions with merchants falling under certain categories, including but not limited to, Insurance, Government Services, Utilities, Schools and Bill payments. For the full listing of merchant exclusions, please visit www.citibank.com.sg/producttncs; and
 - (b) Revision to Administrative Fee on Foreign Currency Transactions: The administrative fee on foreign currency transactions processed by Visa and/or Mastercard International for all Citi Commercial Cards will be revised from 2.8% to 3.0% on the converted Singapore dollar amount.

For more information, please visit www.citibank.com.sg/producttncs to view the current and revised Cardmember's Agreements referenced above.

IMPORTANT NOTICE - Citi Corporate Card (Sole Corporate Liability), Citi Purchasing Card, Citi Travel Account, Citi Travel Lodge Card

Revisions to the Citi Commercial Cards Cardmember's Agreements

Please be informed that with effect from 4 October 2018:

- (i) Revisions to Cardmember's Agreements: There will be revisions to our Citi Commercial Cards Cardmember's Agreements. Amongst the revisions to our Agreements, we wish to highlight the following:
 - (a) Exclusion of rewards: There will be no Cash Rebates awarded on Citi Commercial Card transactions with merchants falling under certain categories, including but not limited to, Insurance, Government Services, Utilities, Schools and Bill payments. For the full listing of merchant exclusions, please visit www.citibank.com.sg/producttncs; and
 - (b) Revision to Administrative Fee on Foreign Currency Transactions: The administrative fee on foreign currency transactions processed by Visa and/or Mastercard International for all Citi Commercial Cards will be revised from 2.8% to 3.0% on the converted Singapore dollar amount.

For more information, please visit www.citibank.com.sg/producttncs to view the current and revised Cardmember's Agreements referenced above.