



IMPORTANT UPDATES:

Pricing Changes on your Citibank Ready Credit/Credit Card Account(s)

1. Revision to Annual fee charges and Interest Charges on your Citibank Ready Credit Account

Please be advised that the following revisions will apply to your Citibank Ready Credit account effective 26 February 2018:

- The Annual Fee Charges will be revised from S\$80 to S\$100.
- The Effective Interest Rate (per annum) will be revised as follows:

Current Effective Interest Rate	Revised* Effective Interest Rate
12.50%	13.50%
19.95%	20.95%
22.95%	23.95%
25.95%	26.95%

*with effect from 26 February 2018

For example, if the Current Effective Interest Rate (Per Annum) on your Citibank Ready Credit account is 19.95%, the Effective Interest Rate (Per Annum) will be revised to 20.95% with effect from 26 February 2018.

2. Revision to Citibank Credit Cards Retail Effective Interest Rate

Please be advised of the revisions to the Retail Effective Interest Rates¹ (per annum) for Citibank Credit Cards² effective 26 February 2018.

Current Retail Effective Interest Rate	Revised* Retail Effective Rate
20%	20.9%
26%	26.9%
29%	29.9%

*with effect from 26 February 2018

For example, if the Current Effective Interest Rate (Per Annum) on your Citibank Credit Card account is 26%, the Effective Interest Rate (Per Annum) will be revised to 26.90% with effect from 26 February 2018.

3. Revision to Annual Credit Card Membership fees for Citibank M1 Platinum Visa Card and Citibank SMRT Platinum Visa Card

Please be advised on the following revisions to the Annual Credit Card membership fees effective 26 February 2018.

Annual Card membership Fees ³	Current		Revised*	
	Basic	Supplementary	Basic	Supplementary
M1 Platinum Visa	S\$160.50	S\$85.60	S\$192.60	S\$96.30
SMRT Platinum Visa	S\$160.50	S\$85.60	S\$192.60	S\$96.30

*with effect from 26 February 2018

¹ Retail Effective Interest Rate refers to the interest rate applied on outstanding debit balances from all transactions excluding Cash Transactions* as well as outstanding balances pursuant to any balance transfer programs after the expiry of the promotional tenure. Cash Transactions refers to cash advance transactions, Quasi-cash transactions and related fees and interest charges.

² This excludes Citibank Clear Visa Card and the Retail Effective Interest Rate for Citibank Clear Visa Card remains at 28%.

³Inclusive of GST

Revision to Late Payment Charge (Credit Card)

Please be informed that with effect from 1 October 2017, the Late Payment Charge on all Citibank Credit Cards other than the Citi ULTIMA Card, Citi Prestige Card and Citibank Clear Card will be revised from S\$80 to S\$100.

Revision to Late Payment Charge (Ready Credit)

Please be informed that with effect from 1 October 2017, the Late Payment Charge on Ready Credit account will be revised from S\$90 to S\$100.

Revision to Administrative Fee on Visa Transaction Processed Outside Singapore

Please be informed that with effect from 15 July 2017, the administrative fee on transactions (including online transactions) effected in Singapore dollars and processed outside Singapore for all Citibank Visa Credit Cards other than Citi ULTIMA Card will be revised from 0.8% to 1% on the transaction amount. Please check with the relevant merchant whether such transaction is processed outside Singapore.

The relevant Cardmember's Agreement available on www.citibank.com.sg will be revised from 15 July 2017 to reflect the change described above.

Revision to administrative fee on foreign currency transactions

Please be informed that with effect from 1 March 2017, the administrative fee on foreign currency transactions processed by VISA and/or MasterCard International for all Citibank Credit Cards will be revised from 2.5% to 2.8% on the converted Singapore dollar amount.

No Rewards Points earned on AXS and SAM transactions.

Effective 12 December 2016, bill payments made via AXS e-stations, m-stations, SAM services (kiosk, web & mobile) will not earn Citi Dollars, Citi Miles, Cash Back, Citi Rebate or SMRT\$.