

Citi Clear Visa/Mastercard® Information Sheet

This information is intended as a quick consumer guide only. For full details, please read the Citi Visa/Mastercard Cardmember's Agreement, which prevails at all times.

CARDMEMBER'S AGREEMENT

For Cardmember's Agreement, visit www.citibank.com.sg

Hardcopy is available upon request

CREDIT LIMIT

The Citi Clear Visa/Mastercard will have a credit limit of S\$500

CARDMEMBER FEES

Basic card annual fee : S\$29.96

REPAYMENT GRACE PERIOD

25 days from the date of the statement of account.

CASH ADVANCE CHARGES

A cash advance fee in respect of each cash advance you obtained calculated at the rate of S\$15 or 6% of the amount drawn, whichever is higher.

PLUS

Interest charges will be calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

Effective Interest Rate : 28% per annum

Minimum Charge : S\$3.00

INTEREST CHARGES FOR CARD TRANSACTIONS

Effective Interest Rate : 28% per annum

Minimum Charge : S\$3.00

If payment is not made in full by the payment due date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received.

RIGHT OF APPROPRIATION

If you make payment to us without specifying which Citibank account(s) your payment is intended for, Citibank will at its discretion allocate such payment to any of your Citibank account(s) with outstanding balances.

GIRO/DIRECT DEBIT AUTHORISATION

Where you have given us a GIRO/Direct Debit Authorisation instruction to debit your nominated account(s) with a bank/finance company to pay the Total Minimum Payment in respect of your Citibank Credit Card account(s), the Overlimit Amount is not included in such instruction and so you should arrange to pay the Overlimit Amount which is in addition to the Total Minimum Payment.

OVERLIMIT FEE

If the total outstanding balance on your account exceeds your credit limit, an overlimit fee of S\$40 shall be charged to your account.

MINIMUM PAYMENT AMOUNT

The minimum payment amount is specified in your statement of account and is computed by taking 1% of the current balance plus 1% of any outstanding unbilled instalment amounts plus interest charges (including interest/ service charges for any recurring/instalment payments) plus late payment charge or S\$25 whichever is greater, plus any overdue amounts. If the current balance is less than S\$25, the minimum payment amount shall be equivalent to the current balance.

OVERLIMIT AMOUNT

The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.

LATE PAYMENT CHARGE

If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$40 will be levied.

TRANSACTIONS IN FOREIGN CURRENCIES AND TRANSACTIONS PROCESSED OUTSIDE SINGAPORE

- a. Foreign currency transactions
 - i. Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by Visa or Mastercard International depending on whether the conversion is done by us, Visa or Mastercard International.
 - ii. In addition, the card transaction will be subject to an administrative fee of up to 3.25% on the converted Singapore dollar amount if processed by Visa or Mastercard International or such other rate(s) determined by us and notified to you.
- b. Dynamic Currency Conversion
 - i. If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card

transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done.

- II. In addition, the card transaction will be subject to an administrative fee of 1% levied by Visa or Mastercard International on the converted Singapore dollar amount if it is a Visa or Mastercard International transaction.
- c. Singapore Dollars transactions processed outside Singapore
If the Singapore Dollars card transaction (including online transactions) is effected:
 - i. with a local merchant whose payments are processed through an overseas intermediary; or
 - ii. with a merchant who is registered as an overseas merchant regardless of its actual location,
 such card transaction will be subject to an administrative fee of 1% on the transaction amount if the card transaction is processed by Visa or Mastercard International.

This charges will be charged on card transactions including but not limited to any Visa or Mastercard transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online Visa or Mastercard transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Please keep your Citibank credit card in a safe and secure place and do not disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citibank.

With effect from 1 November 2009, your liability for unauthorised transactions on each credit card account is capped at S\$100 provided that Citibank is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.

RETRIEVAL FEE (INCLUSIVE OF PREVAILING GST)

Requests for copies of sales drafts and statements are subject to the following charges:

Sales Draft:	Charge per copy
Current to 2 months old	S\$5.00
Above 2 months to 1 year	S\$15.00
Statement of Account	Charge per copy
Current to 2 months old	Free
Above 2 months to 1 year	S\$15.00
Above 1 year to 5 years	S\$30.00
Beyond 5 years	S\$100.00

**SERVICE CHARGE FOR INSUFFICIENT FUNDS
(INCLUSIVE OF PREVAILING GST)**

Returned check S\$25.00

Rejected Direct Debit Authorization S\$25.00

BRANCH SERVICE FEE

Service fee of S\$10.70 (inclusive of GST) is charged (on a per account basis) for each payment made to your Citi credit card account(s) over the counter at Citibank branches.

PRIVACY AT CITIGROUP

Our goal is to maintain your trust and confidence when handling personal information about you.

SECURITY OF PERSONAL INFORMATION:

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

As a Citibank customer, you have the choice to be taken off our mailing lists for marketing and promotional offers. Should you choose not to receive these materials, you can call our CitiPhone Banking number 62255225 or login to Citibank Online to fill in the privacy form in the Application Centre.

Use credit card wisely: www.citibank.com.sg/abscreditcard

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The information above is accurate as of May 2020 and is intended as a quick consumer guide only. The information above is subject to the Citibank Singapore Global Consumer Banking Terms and Conditions, the Citibank Visa/Mastercard Cardmember's Agreements and Citibank's pricing guide, which are available online at www.citibank.com.sg. Copies of the same are also available at any branch of Citibank upon request.

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