

Update your income record now to maximise your credit limit

Simply send us your latest income documents reflecting an increment in your annual income and you can enjoy a higher credit limit on your Citibank Credit Card(s) and/or Citibank Ready Credit account.

1 Attach your income documents along with the completed form below (include variable income and bonus(es))

2 Simply complete this form and email to creditcardprocessing@citi.com¹

Income Documents Required

For Salaried Employees

- Latest Income Tax Notice of Assessment **AND** latest computerised payslip

For Self-Employed, Commission and Variable Income Earners

- Last 2 years' Income Tax Notice of Assessment

Section A - Credit Limit Preference for Main Card Holder

My Citibank Credit Card account number#:

My Citibank Ready Credit account number:

Citibank Credit Card

Please tick one of the options below

Combined Credit Card(s) Preferred Credit Limit*: S\$ _____

(Minimum Credit Limit = S\$1,000. Will be rounded down to the nearest hundred)

* Please note that whilst you have specified a Citibank Credit Card account number above, the Combined Credit Card(s) Credit Limit refers to the aggregate credit limit in respect of all your Citibank Credit Card account(s)

I have no preference for the credit limit on my Credit Card account. I consent to Citibank assigning me with a credit limit which shall be determined at its absolute discretion in accordance with the law and its policies

Citibank Ready Credit

Please tick one of the options below

Ready Credit Preferred Credit Limit: S\$ _____

(Minimum Credit Limit = S\$1,000. Will be rounded down to the nearest hundred)

I have no preference for the credit limit on my Ready Credit account. I consent to Citibank assigning me with a credit limit which shall be determined at its absolute discretion in accordance with the law and its policies

Full Name as in NRIC/Passport : _____

NRIC/Passport No.: _____ Primary Mobile Number : _____

Your second level of authentication for online transactions will be sent via SMS to this mobile phone number

Preferred Email address (in BLOCK LETTERS) _____

Electronic communication may be sent to this email address

Employer's name : _____ Length of employment _____ Years _____ Months

Nature of Business (Please indicate or circle accordingly): _____

Banking&Finance Transportation Property Services Retail Trading Manufacturing Shipping Government IT F&B

Job Title : _____ Self-Employed : Yes / No (please circle accordingly)

Section B - Credit Limit Preference for Supplementary Card Holder

This is required to be completed only if you wish to review the Credit Limit for your Supplementary Credit Cards.

Supplementary Card Holder 1

Citibank Supplementary Credit Card no:

Full Name as in NRIC/Passport: _____

NRIC/Passport No.: _____

Employer's name: _____

Job Title: _____ Monthly Income: S\$,

Nature of Business

- Banking & Finance Professionals IT & Communications
 Transport Manufacturing Property Related
 Employment Agencies Retail/F&B Government
 Others _____

Please tick one of the options below

Supplementary Credit Card Preferred Credit Limit: S\$ _____

(Minimum Credit Limit = S\$1,000. Will be rounded down to the nearest hundred)

I have no preference for the credit limit on my Supplementary Credit Card account. I consent to Citibank assigning me with a credit limit which shall be determined at its absolute discretion in accordance with the law and its policies

Supplementary Card Holder 2

Citibank Supplementary Credit Card no:

Full Name as in NRIC/Passport: _____

NRIC/Passport No.: _____

Employer's name: _____

Job Title: _____ Monthly Income: S\$,

Nature of Business

- Banking & Finance Professionals IT & Communications
 Transport Manufacturing Property Related
 Employment Agencies Retail/F&B Government
 Others _____

Please tick one of the options below

Supplementary Credit Card Preferred Credit Limit: S\$ _____

(Minimum Credit Limit = S\$1,000. Will be rounded down to the nearest hundred)

I have no preference for the credit limit on my Supplementary Credit Card account. I consent to Citibank assigning me with a credit limit which shall be determined at its absolute discretion in accordance with the law and its policies

I represent, confirm and warrant that all information given by me is true, correct and complete. I hereby authorise you to obtain, verify and/or exchange such information with any third parties (including verification of information on my salary/earnings with my employer) as you deem appropriate.

Main Account Holder's Signature Date

Supplementary Card Holder 1's Signature Date

Supplementary Card Holder 2's Signature Date

Please indicate any one of your Citibank Credit Card account numbers.

¹ For your personal data protection, it is advisable to encrypt and password protect any confidential documents sent to us. Kindly send your password to us in a separate email. For the avoidance of doubt, any unencrypted documentation sent to us will still be used to process your application. You may follow the steps below to SecureZIP your file.

1. Right click on your documents and select SecureZIP
2. To select add files to your new Zip file
3. Enter your password when the encrypt displays on screen
4. Click on ok to complete encryption

Should the Primary Mobile number and/or email address as stated above be different from that in our records, we will proceed to update our records with the Primary Mobile number and/or email address as stated above.

Terms And Conditions - Credit Limit Increase Programme

1. The combined Citibank Credit Cards ("CCC") Credit Limit is the credit limit in respect of which the current balance of all your card account(s) (excluding any business card account and Citibank Ready Credit account) must not exceed at any time and such combined credit limit is subject to the terms and conditions of the relevant Citibank Cardmember's Agreement(s).
2. The Citibank Ready Credit ("CRC") credit limit is the credit limit in respect of which the current balance of your Citibank Ready Credit account must not exceed at any time and such credit limit is subject to the terms and conditions of the Citibank Ready Credit Customer's Agreement.
3. Where you have indicated a Combined Credit Card(s) Preferred Credit Limit/Ready Credit Preferred Credit Limit /Supplementary Credit Card Preferred Credit Limit (as the case may be), you acknowledge and agree that Citibank may assign you with a Combined Credit Card(s) Credit Limit/Ready Credit Credit Limit/ Supplementary Credit Card Credit Limit (as the case may be) which is equal to or lower than such indicated Preferred Credit Limit(s). Where you have not indicated your Combined Credit Card(s) Preferred Credit Limit/Ready Credit Preferred Credit Limit /Supplementary Credit Card Preferred Credit Limit (as the case may be), you consent to Citibank reviewing your credit limits and assigning you with a Combined Credit Card(s) Credit Limit/Ready Credit Credit Limit/ Supplementary Credit Card Credit Limit (as the case may be) which is not more than the maximum credit limit permitted by law or Citibank's policies.
4. (Applicable to Supplementary Credit Card(s))
The Supplementary Credit Card Credit Limit will be reset in full every month provided that such resetting does not cause the Main Cardholder's available Combined Credit Card(s) Credit Limit to be exceeded in which case the Supplementary Credit Card Credit Limit will be reduced accordingly.
5. Review and revision of the Combined Credit Card Credit Limit and/or Citibank Ready Credit Credit Limit is conducted at Citibank's discretion based on applicable laws, your indicated preferred credit limits (if any), your income information provided, and Citibank's credit and risk management policies. The maximum aggregate credit limit offered by Citibank in respect of unsecured credit facilities granted to an individual whose annual income is not less than S\$30,000 is: (a) four times (4x) the individual's monthly income; or (b) such higher multiplier of the individual's monthly income as may be permitted under law.
Where the individual has Citibank Credit Card account(s) and a Citibank Ready Credit account and has not indicated any preferred credit limits, Citibank will in its absolute discretion assign the maximum credit limit for each account.
6. Please note that should your income documents reflect a lower earned income than what is currently in our record, your current Combined Credit Card Credit Limit and/or Citibank Ready Credit Credit Limit will be reduced accordingly to reflect the prevailing earned income.
7. An increase in the Combined Credit Card Credit Limit of the Main Cardholder will not be applied to the Supplementary Card Holder. For an increase in the Supplementary Credit Card Credit Limit, the Main and Supplementary Card Holder must have consented to an increase of the Supplementary Credit Card Credit Limit and Citibank must have approved the increase in Supplementary Credit Card Credit Limit. However, if the Combined Credit Card Credit Limit of the Main Cardholder is reduced such that the Supplementary Credit Card Credit Limit is higher than the Main Cardholder's revised Combined Credit Card Credit Limit, the Supplementary Credit Card Credit Limit will be reduced accordingly.
8. If the Combined Credit Card Credit Limit and/or Citibank Ready Credit Credit Limit is reduced pursuant to Citibank's review, and the current balance of all your Citibank Credit Card account(s) and/or your Citibank Ready Credit account exceeds the revised credit limit assigned for your Citibank Credit Card account(s) and/or your Citibank Ready Credit account, you must immediately pay Citibank such excess amount in such manner as Citibank may in its reasonable discretion direct and Citibank may communicate this direction to you by any means it deems fit.
9. If you have been granted a temporary credit limit increase and, pursuant to your request for increase of credit limit, you have been granted an increase in your Combined Credit Card Credit Limit/Ready Credit Credit Limit which is higher than such temporary credit limit, the temporary credit limit will expire upon the increased Combined Credit Card Credit Limit/Ready Credit Credit Limit being effected. However, if such increased Combined Credit Card Credit Limit/Ready Credit Credit Limit is lower than the temporary credit limit, the increased Combined Credit Card Credit Limit/Ready Credit Credit Limit will be effected only after the temporary credit limit increase has ceased to be effective/expired.
10. Please ensure that a complete set of latest income documents (latest Income Tax Notice of Assessment and/or latest computerised payslip (dated within the last 3 months)) are submitted to us within 3 weeks from the date of your request for Credit Limit Review, otherwise we may not be able to review your request. In such an event, if you still wish to have a Credit Limit Review, you may be asked to submit a fresh request.
11. "Citibank" means Citibank Singapore Limited.

Important information for customers aged 55 and above

If you choose to proceed to pre-fill your form using Myinfo, your CPF contribution will be retrieved via Myinfo, amongst other relevant information. Please be informed that if you are aged 55 and above we will be using the latest CPF contribution rate for your age group to derive your annual income, subject to regulatory requirements and our credit and risk management policies. This may mean that in certain cases, our derived value of your annual income could be lower than your actual annual income. For your information, effective 1 January 2024, the CPF contribution rates for employees aged above 55 to 70 have been increased. Please refer to CPF website for more details.