



Frequently Asked Questions

Can I make purchases at Visa/Mastercard/Amex acceptance merchants without activating my card?

Your transaction will be declined. This includes online transactions made over the internet.

However, please note that merchants are able to force-post transactions on your de-activated card. If the charge was unauthorized, please message us on the Citi Mobile® App or call in to our CitiPhone Hotline to raise a transaction dispute.

Can I withdraw cash from the ATM without activating my ATM/Debit/Credit card or Ready Credit card?

No, your transaction will be declined.

How do I activate my new card?

Upon receipt of your new card, you can activate the card through our Citi Mobile® App. You may do so by downloading the “Citibank SG” app from your App Store or Google Play. Besides card activation, you can unlock an extension pack of benefits for your Citi accounts on Citi Mobile® App.

Will monthly recurring bill payments go through when my Credit Card, Debit Card or Ready Credit card is on de-activated status?

Monthly recurring bills will still get charged successfully to your de-activated Citibank Credit Card/Debit Card/Ready Credit account.

Will I be able to use my card immediately after activating it?

Activation is instant and you will be able to use your card immediately. A confirmation SMS will be sent to your registered mobile phone number once you complete the necessary steps successfully.

I had recently changed my mobile number and have not updated the new number with Citibank yet.

Can I still activate my cards?

If your mobile number is not updated in our systems, you will not be able to activate your cards using SMS, Citi Mobile® App, Citibank Online or Self Service Phone Banking. Please call 6225 5225 for our CitiPhone Officer to assist you instead.

Can I pay the outstanding bills for my Citibank Credit Card and/or Ready Credit account if my card is deactivated?

Yes, you will still be able to make payment into your Citibank Credit Card and/or Ready Credit account.

Can I log in to Citibank Online with a de-activated Citibank Credit Card or Ready Credit card? And what online functions can I access if my card is de-activated?

Yes, you will still be able to log in to Citibank Online with a de-activated card and perform all available functions

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><Last four digits of your card number>

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