



Revisions to Terms and Conditions effective 1 April 2025

Citibank Home Saver Terms and Conditions shall be revised as follows:

Conditions of Lending

6.15 You shall not at any time during the continuation of the Credit Facilities without the prior written consent of the Bank, reconstruct, pull down, remove, add, erect or alter any part of the Mortgaged Property, and in breach of this, without prejudice to the Bank's rights, you must forthwith replace and make good the same in the event of such reconstruction, pulling down, removal, addition, erection or alteration, within such time stipulated by the Bank, and you shall additionally indemnify the Bank in full against any loss or damage suffered by the Bank arising out of or in respect thereof.

Disclosure/Privacy

20.3 You agree to the terms of, and that we may collect, use and disclose personal data in the manner and for the purposes as described in the Privacy Circular, which is deemed to be incorporated by reference into this clause 20. Further, if you are a foreign national/resident and where a data privacy circular applicable to your country of nationality/residency has been prepared by us (whether now or in the future) to address applicable data privacy requirements, you acknowledge that you agree to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by us from time to time.

Citibank HDB Home Saver Terms and Conditions shall be revised as follows:

Disclosure/Privacy

20.3 You agree to the terms of, and that we may collect, use and disclose personal data in the manner and for the purposes as described in the Privacy Circular, which is deemed to be incorporated by reference into this clause 20. Further, if you are a foreign national/resident and where a data privacy circular applicable to your country of nationality/residency has been prepared by us (whether now or in the future) to address applicable data privacy requirements, you acknowledge that you agree to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by us from time to time.

Citibank Mortgage Power Plus Terms and Conditions shall be revised as follows:

Conditions of Lending

5.11 You shall not at any time during the continuation of the Credit Facilities without the prior written consent of the Bank, reconstruct, pull down, remove, add, erect or alter any part of the Mortgaged Property, and in breach of this, without prejudice to the Bank's rights, you must forthwith replace and make good the same in the event of such reconstruction, pulling down, removal, addition, erection or alteration, within such time stipulated by the Bank, and you shall additionally indemnify the Bank in full against any loss or damage suffered by the Bank arising out of or in respect thereof.

Disclosure/Privacy

17.3 You agree to the terms of, and that we may collect, use and disclose personal data in the manner and for the purposes as described in the Privacy Circular, which is deemed to be incorporated by reference into this clause 17. Further, if you are a foreign national/resident and where a data privacy circular applicable to your country of nationality/residency has been prepared by us (whether now or in the future) to address applicable data privacy requirements, you acknowledge that you agree to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by us from time to time.

Citibank CRE Saver (Individual) Terms and Conditions shall be revised as follows:

Disclosure

19.2 Without prejudice to the generality of the foregoing, where we are a member of, or subscriber for the information sharing services of, any credit bureau recognized by the MAS under or pursuant to the Banking Act, Cap. 19, you hereby authorise:

- (a) us to transfer and disclose to any such bureau; and
- (b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognized as such by MAS, any information relating to you, your particulars and/or your Account relationship with us (and for such purposes) as may be permitted under or pursuant to the Banking Act, Cap. 19.

You also consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of your personal data by/to us and such other third party that we may reasonably consider necessary in connection with the provision of our products and services to you, and confirm that you agree to be bound by the terms of the Citi Privacy Circular, which can be found on our privacy page at www.citibank.com.sg/privacy (or available at Citibank website (Footer)>Privacy>Personal Data Protection and You>Privacy Circular). Further, if you are a foreign national/resident and where a data privacy circular applicable to your country of nationality/residency has been prepared by us (whether now or in the future) to address applicable data privacy requirements, you acknowledge that you agree to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by us from time to time.

Citibank Home Saver – Alterations & Additions/Reconstruction Terms and Conditions shall be revised as follows:

General

10 (f) The Borrower also consents under the Personal Data Protection Act 2012 to the collection, use and disclosure of the Borrower’s personal data by/to the Bank and such other third party that the Bank may reasonably consider necessary in connection with the provision of products and services by the Bank, and confirm that the Borrower agrees to be bound by the terms of the Citi Privacy Circular, which can be found on our privacy page at www.citibank.com.sg/privacy (or available at Citibank website (Footer)>Privacy>Personal Data Protection and You>Privacy Circular). Further, if the Borrower is a foreign national/resident and where a data privacy circular applicable to the Borrower’s country of nationality/residency has been prepared by us (whether now or in the future) to address applicable data privacy requirements, the Borrower acknowledges that the Borrower agrees to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by us from time to time.