



Guidelines on Fair Dealing - Notification of Right of Review Clauses

Please be advised that the terms and conditions governing your product and/or service relationship with Citibank Singapore Limited ("Citi") contain clauses that give Citi the unilateral right to revise such terms and conditions ("Right of Review Clauses" or "RoR Clauses"). These RoR Clauses may also be found in promotions relating to your Citi product and/or service.

The circumstances where Citi may exercise RoR Clauses in the normal course of business include but are not limited to changes in the interest rate environment, market or economic conditions as well as changes to applicable law, regulation or policy. This may lead to revisions to your product and/or service including but not limited to revisions to interests, fees and charges and revisions to features and benefits.

Where Citi's exercise of the RoR Clauses to revise the terms and conditions of your Citi product and/or service relationship materially and adversely impacts your rights, obligations or interests (for example, changes to interests, fees and charges), we shall endeavor to give you not less than 30 days' prior notice before effecting such revisions. However, Citi may give you less than 30 days' prior notice where circumstances such as evolving market or economic conditions make it impracticable to do so or where otherwise agreed between Citi and you.

We also wanted to inform you that should you decide (at the relevant time) not to accept Citi's revisions to the terms and conditions governing your product and/or service relationship, you may terminate your product and/or service relationship in accordance with the relevant terms and conditions of the product and/or service. Please note that fees and charges may apply for early termination and payment obligations may also be accelerated for certain products and/or services.