

## CREDIT LIMIT REVIEW PROGRAMME

1. Your request for permanent increase in credit limit ("Request") is subject to Citibank's approval at its discretion. We will contact you via telephone within five business days after submission of your Request. You will be required to submit your income documents to us.
2. 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).
3. 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.
4. 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.
5. (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.
6. 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.
7. 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.
8. 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 requested for a review 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.

9. 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.
10. If you have been granted a temporary credit limit increase, please note that any increase to your permanent Combined Credit Card Credit Limit and/or Citibank Ready Credit Credit Limit pursuant to Citibank's review will be effected only after the temporary credit limit increase has ceased to be effective and the credit limit has reverted to the previously assigned credit limit.
11. "Citibank" means Citibank Singapore Limited.
12. We will not be able to process your Request if (i) we are unable to contact you via telephone after three attempts to do so or (ii) if you do not submit the necessary income documents, within the period of 10 business days after you submitted your Request. No further notice will be provided to you in this regard. Please call our 24-Hour CitiPhone Banking at **6225 5225** if you have any questions.