

Any reference in this Declaration to "you", "your" or "Citibank" shall mean Citibank Singapore Limited.

A. Citibank Credit Card and Citibank Ready Credit Account

1. "I", "me", "my", "we", "us" and "our" refers to both main card/account applicants and each supplementary credit card applicant.
2. I have applied for the products and services specified in this application and ask that the Citibank Credit Card account and/or Citibank Ready Credit account be opened for me, and that the Citibank Credit Card(s), and Citibank Ready Credit Card be issued to me. I agree that the card(s) may be sent to me at my risk by mail to the address specified in the application.
3. I agree that my use of the Citibank Credit Card account and/or Citibank Ready Credit account shall be respectively governed by the applicable Cardmember's Agreement and Citibank Ready Credit Customer's Agreement, and I agree to be bound thereby.
4. Where I have indicated a Combined Preferred Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be), I agree that you may assign me with a Combined Credit Limit which is equal to or lower than such specified Preferred Credit Limit. Where I have not indicated any Combined Preferred Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be) or have requested that you assign me with a credit limit, I consent to you assigning me with a Combined Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be) which is not more than the maximum credit limit permitted by law or your policies. Further, where I have applied for a Supplementary Credit Card, I agree that 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. Where I have existing unsecured credit facilities with you, I agree and consent to your reviewing and adjusting the credit limit of such unsecured facilities in your absolute discretion in accordance with regulatory requirements and your credit and risk management policies.
6. I understand that the EMV chip on the Citibank Credit Card(s) and Ready Credit Card remains active for any Overseas Point of Sale EMV transactions and such transactions will be processed even if I have not activated such card to be used for Overseas Transactions.
7. I warrant and confirm that the information and documents furnished by me are true and accurate. I acknowledge that in considering my application, Citibank will rely on such information and documents and that Citibank may in its absolute discretion reject or approve my application without assigning any reason therefor.
8. I confirm that at the time of this application, I am not on undischarged bankrupt and to my knowledge, there is no current, pending or threatened legal or bankruptcy proceeding against me or any statutory demand served on me. I further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) of Singapore applies to me.

B. Account Terms to Highlight

Additionally, where I have applied for:

(a) Citibank M1 Platinum Visa Card ("M1 Card")

I hereby revoke any existing M1 Limited ("M1") GIRO arrangement with another credit card or bank account upon approval of this M1 Card and authorise Citibank to:

- (i) notify M1 of such revocation and to disclose to M1 (for the purposes of the GIRO arrangement) information relating to me including my name, identification number, mobile number and card account establishment date;
- (ii) debit all my M1 bills/charges to my M1 Card account (after it is approved) even if I have not activated the M1 card.

I understand and agree that I must at all times remain an M1 customer, otherwise Citibank has the right to terminate the card account.

(b) Citibank SMRT Platinum Visa Card ("SMRT Card")

I acknowledge that the SMRT Card has been enabled to allow a stored value facility ("ez-link Facility"), of which EZ-Link Pte Ltd ("EZ-Link") is the holder and operator, incorporated into the SMRT Card to be revalued automatically (by debiting the card account) when the remaining stored value on the ez-link Facility incorporated into the SMRT card falls below zero or becomes negative ("EZ-Reload by Card Facility").

I authorise Citibank to apply to EZ-Link on my behalf for the EZ-Reload by Card Facility. I understand that, at the activation of my EZ-Reload by Card Facility, a default value of S\$30 (or such other sum which Citibank and/or EZ-Link may stipulate from time to time) will be automatically debited from the SMRT Card account and credited to the ez-link Facility incorporated into the SMRT Card. The said default value or such other revaluation value specified is hereinafter referred to as the "Revaluation Amount".

I authorise Citibank to hold and set aside the Revaluation Amount, together with EZ-Link's convenience fee (if any) which EZ-Link may stipulate from time to time for the EZ-Reload by Card Facility, from the available balance in the SMRT card account (i) upon the issuance of the SMRT card account (including any replacement thereof) up to the time I activate the EZ-Reload by Card Facility; and (ii) when the stored value on the ez-link Facility incorporated into the SMRT card falls below S\$20 (or such other amount which Citibank and/or EZ-Link may stipulate).

I further authorise:

- (i) the transfer and disclosure of any information relating to me, the SMRT Card account, any SMRT Card transactions and ez-link transactions effected by me to EZ-Link (including but not limited to forwarding the application for EZ-Reload by Card Facility including my personal details to EZ-Link for processing of the said application). SMRT Corporation Limited ("SMRT") and any third party as Citibank, EZ-Link and/or SMRT may deem necessary for the purpose of and/or in connection with (but not limited to) the provision of the SMRT Card, the ez-link Facility, the EZ-Reload by Card Facility and any other services relating to the SMRT Card; and
- (ii) the disclosure by EZ-Link, SMRT or the above-mentioned third parties of any such information as may be required by any applicable law, court, regulatory or legal process or to any third party (including any vendor) working with EZ-Link and SMRT in connection with the provision of the SMRT Card, the ez-link Facility, the EZ-Reload by Card Facility and

any other services relating to the SMRT Card; and
(ii) the disclosure by SMRT of my personal particulars and the identification number of the ez-link Facility incorporated into my card(s) to the SMRT group of companies for programs initiated by the SMRT group of companies for their own use and only within Singapore. "SMRT group of companies" means SMRT Corporation Limited and its related corporations (as defined in Section 6 of the Companies Act, Cap. 50).

(c) Citi Prestige Card

For Main Cardmembers only: I acknowledge that if my Citi Prestige Card application is approved, I will be automatically enrolled in the Priority Pass membership program (a complimentary membership program). For the purposes of such enrollment and delivery of the Priority Pass card to me, I authorise you to disclose my name, address and contact information to Priority Pass (A.P.) Ltd for the issuance of the Priority Pass. I confirm that I have read and understood and agree to be bound by the Citi Prestige Concierge Services Terms and Conditions. I agree that you may at your absolute discretion amend the Citi Prestige Concierge Services Terms and Conditions from time to time, and I agree to be bound by such amendments.

Citi Prestige Concierge Services:

Citi Prestige Concierge Services means the concierge services offered to Citi Prestige Cardmembers only. Citibank shall be entitled at its discretion to use the services of any agent, service providers and representatives (collectively, "Representatives"), including but not limited to, those provided by MasterCard International in the provision of Citi Prestige Concierge Services. Citibank may procure from me information in connection with the provision of Citi Prestige Concierge Services and Citibank is authorised to release any such information reasonably requested for by any Representative and any third party supplier of products and/or services in respect of the goods and/or services requested for by me. (The terms and conditions of Citi Prestige Concierge Services are set out in the Citi Prestige Cardmember's Agreement).

(d) Citi Lazada Visa Signature Card

I authorise Citi to transfer and disclose to Lazada Singapore Private Limited ("Lazada") any information relating to me (including but not limited to name, mobile number, email address and card account establishment date) which Citi may deem necessary or appropriate for the purposes of or in connection with:

- a. processing this application and providing services associated with the Citi Lazada Visa Signature Card;
- b. offering or promoting any offer/updates relating to the Citi Lazada Visa Signature Card; and/or
- c. administering any benefit or privilege applicable to the Citi Lazada Visa Signature Card.

I further consent to Citi and Lazada replacing my current default payment method (if any) in my Lazada account with the Citi Lazada Visa Signature Card when this functionality is available.

(e) Citibank Ready Credit

I acknowledge that Citibank prohibits the use of proceeds from the Citibank Ready Credit account for investment(s) into Citibank wealth management products including insurance and for repayment of any credit facility. I agree not to use such proceeds for subscription into Citibank offered wealth management products or for repayment of any credit facility.

C. Banking Secrecy Waiver/Privacy Circular/Privacy Preference

1. I authorise you to obtain and verify any information about me as you deem fit in your absolute discretion. I authorise the transfer and disclosure of any information relating to me (including information you obtain from third parties such as any credit bureau recognised by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19) of Singapore ("Banking Act")), to and between the branches, subsidiaries, representative offices, affiliates and agents of Citibank, N.A. and third parties selected by any of them, wherever situated, for confidential use (including for use in connection with the provision of any Products (as hereinafter defined) and Services (as hereinafter defined) to me and for data processing, statistical and risk analysis purposes, global cash services and dealings in securities on the Singapore Exchange Securities Trading Limited and any other relevant authorities and agencies pertaining thereto). Citibank and any Citibank, N.A. branch, subsidiary, representative office, affiliate, agent or third party selected by any of them may transfer and disclose any information as may be required by any applicable law, court, regulator or legal process.

2. Without prejudice to the generality of the foregoing, where Citibank is a member of, or subscriber for, the information sharing services of, any credit bureau recognised by the MAS under or pursuant to the Banking Act, I expressly authorise:

- a) Citibank 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 me and/or any of my account(s) (and for such purposes) as may be permitted under or pursuant to the Banking Act.

3. I agree to the terms of, and that you may collect, use and disclose information about me in the manner and for the purposes as described in the Privacy Circular.

4. "Privacy Circular" refers to the notification provided by Citibank to explain the purposes for its collection, use and disclosure of personal data (as defined in the Personal Data Protection Act 2012 of Singapore).

5. "Products" refers to products which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those products listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "PRODUCTS" and asset out in Citibank's online portal www.citibank.com.sg, and the term "Product" shall be construed accordingly.

6. "Services" refers to the services which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those services listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "SERVICES" and asset out in Citibank's online portal www.citibank.com.sg and the term "Service" shall be construed accordingly.

7. I request that you introduce, offer or provide me with information relating to Products and

Services which you consider may be of interest to me. I agree that Citibank will from time to time communicate information in relation to such Products or Services to me either specifically or generally to all customers like me via such communication modes as Citibank considers appropriate.

D. General Representations, Warranties and Acknowledgement

1. I agree to provide proof of my residential address in Singapore within 90 days from the date of my application failing which, I agree that my Citibank Credit Card and/or Citibank Ready Credit account(s) shall forthwith be closed without further reference to me.
2. I understand that I am solely responsible for my own tax affairs and obligations.
3. I have not been convicted of any tax crime in any jurisdiction and, as far as I am aware, I am not under any ongoing investigation by any tax authority or law enforcement agency for alleged criminal or fraudulent conduct related to tax evasion.
4. Any assets deposited, or to be deposited, in my account(s) do not represent the proceeds of any criminal conduct (including tax crimes).
5. My new and existing account(s), and the assets deposited into them, including income with respect to such assets have been, and will continue to be, declared to the relevant tax authorities, or are not legally required to be disclosed to the relevant tax authorities.
6. I will notify Citibank promptly upon any change in the representations and warranties set out herein.
7. Each beneficial owner has authorized me to make the representations and warranties set out herein on their behalf.

E. Others

1. In the event this application is rejected, I acknowledge that Citibank will not update their records with any personal details provided in this application form.
2. In the event Citibank receives an instruction: (1) to update my contact details; or (2) to issue a new TPIN/ATM PIN or Credit Card PIN to me; or (3) to mail a cheque book to me, I agree that Citibank will (but shall not be obligated to) send an SMS and/or email alert to inform me accordingly.
3. Applicable to Citibank Credit Card and Citibank Ready Credit applications only. **If I wish to have a free credit report**, I may obtain it within 30 calendar days from the date of approval or rejection of this application from Credit Bureau (Singapore) Pte Ltd.'s website, www.creditbureau.com.sg. Alternatively, I may bring the approval or rejection letter and my NRIC to the following Credit Bureau (Singapore) Pte Ltd.'s registered office to obtain a free credit report.
4. Where I have provided my signature electronically:
 - (a) I agree that provided that my signature is collected electronically from me, whether by a Citibank representative in person or uploaded by me through a device (whether my own or Citibank's) or a Citibank website, and you (whether before or after the time my electronic signature is taken) verify my identity through measures which fulfill your internal requirements, you are authorized to treat such signature in electronic form and such signature shall be deemed to be, as equivalent to my signature in hard copy, for all intents and purpose; and
 - (b) I agree that all records in electronic form maintained by you or on your behalf upon which any such signature(s) has been affixed, which fulfill your internal requirements shall be deemed to be valid, accurate and authentic, and given the same effect as written and signed documentary communications between you and me in hard copy, and that all such electronic records are valid, accurate, legally effective, authentic and enforceable. I further agree that I shall not dispute the validity, accuracy, legal effectiveness, authenticity or enforceability of any evidence of any such electronic records including such evidence in the form of your computer records, transaction logs, magnetic tapes, cartridges, computer printouts, copies, or any other form of electronic information storage, and that such electronic records shall be final and conclusive, save in the case of manifest or clerical error.

PRODUCT HIGHLIGHTS

CITIBANK CREDIT CARD AND CITIBANK READY CREDIT	
Credit Limit	The maximum aggregate credit limit offered by Citi in respect of unsecured credit facilities granted to an individual whose annual income is not less than S\$30,000 is (a) 4x the individual's monthly income; or (b) such higher multiplier of the individual's monthly income as may be permitted under law. The maximum credit limit offered by Citi in respect of unsecured credit facilities granted to an individual whose annual income is not less than \$20,000 but not more than \$30,000 is two times (2x) the individual's monthly income. Citi will assign the credit limit(s) based on the individual's indicated preferred credit limit(s), income information provided and its credit and risk management policies.
Excess Credit Balances Handling	If the credit balance on customer's Citibank Credit Card/Ready Credit account is at any time more than S\$30,000 (or such other amount as Citi may from time to time in Citi's discretion determine and notify to customer), Citi shall be entitled to transfer all or any part of such credit balance by way of funds transfer to any of customer's Citi account(s) or pay all or any part of such credit balance by such mode as Citi determine appropriate including by way of cheque or cashier's order to customer, in accordance with Citi's Cardmember's /Customer's Agreement without further notice.
Administrative Fees for Transactions in Foreign Currencies and Transactions in Singapore Dollars processed outside Singapore	For card transactions effected in foreign currencies: <ul style="list-style-type: none"> Up to 3.25% For card transactions effected in Singapore Dollars and Processed outside Singapore: <ul style="list-style-type: none"> Citibank Visa and Mastercard Credit Cards: 1%.
Liability for Unauthorized Transactions	Customer's liability for unauthorized transactions on each credit card account is capped at S\$100 provided that Citi is satisfied that customer has (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citi about the loss/theft/disclosure.
Branch Service Fee	From 6 May 2020, a service fee of S\$10.70 (inclusive of GST) will be charged (on a per account basis) for each payment made to Citi Credit Card account(s) and/or Ready Credit account over the counter at Citibank Branches.
CITIBANK CREDIT CARD (applicable to all Citibank Credit Cards unless otherwise stated)	
Repayment Grace Period	25 days from the date of statement of accounts.
Interest Charges	The effective interest rate applicable on customer's account will be: (a) The prevailing retail interest rate of 26.9% per annum and cash interest rate ² of 26.9% per annum; or (b) A promotional retail interest rate of 20.9% per annum and cash interest rate ² of 20.9% per annum which may be extended based on the good conduct of customer's account. This rate will be effective after the next Statement billing date following the payment due date. Notwithstanding the above, Citi reserves the right to cancel/vary this promotional rate at any time (including if customer's account becomes delinquent); or (c) A retail interest rate of 29.9% per annum and cash interest rate ² of 29.9% per annum in the event customer's account is past due ¹ in the current month. Citibank reserves the right to apply this interest rate. This rate will be effective after the next Statement billing date following the payment due date and customer's account interest rate will revert to the prevailing product interest rate, as soon as customer's account is no longer past due ¹ in the current and last two months. If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged. ¹ An account is considered past due if the minimum payment due is not received in full before the payment due date. ² Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Quasi-cash transactions and related fees and charges. The retail interest rate refers to the interest rate applied on all other outstanding balances.
Cash Advance Charges	S\$15 or 6% of amount withdrawn per transaction, whichever is higher, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.
Late Payment Charge	If the Minimum Payment Due is not received on or before the Payment Due date, a Late Payment Charge of S\$100 will be levied.
Minimum Payment	The minimum payment amount is specified in customer's statement of account and is computed by taking 1% of the current balance plus 1% of any outstanding unbilled instalment amounts plus interest charges (including interest/service charges for any recurring/instalment payments) plus late payment charge or S\$50 whichever is greater, plus any overdue amounts. If the current balance is less than S\$50, the minimum payment amount shall be equivalent to the current balance.
Overlimit Fee	S\$40 will be charged on the card with highest balance on the statement billing date, if the total outstanding balance (including unbilled balance) of all credit card(s) exceeds customer's combined credit limit on any day within the statement period.
Overlimit Amount	The overlimit amount is the outstanding balance (including any unbilled balances) in excess of customer's combined credit card limit and must be paid immediately. The overlimit amount is in addition to the total minimum payment amount.
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Annual Fees	All annual fees are inclusive of GST.
CITIBANK SMRT PLATINUM VISA CARD	
Replacement Card Fee	S\$10
EZ-link Facility	a) Minimum top-up value upon activation of EZ-link Facility – S\$10. b) EZ-Reload Convenience Fee – S\$0 per EZ-Reload transaction. c) Default EZ-Reload Value – S\$30.
CITI CLEAR CARD	
Interest Charges	Applied rate – 2.34% per month. Effective interest rate – 28% per annum. If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged.
Late Fees	If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$40 will be levied.
Minimum Payment	Accounts that are not over the account credit limit: S\$25 or 1% of the current balance plus 1% of any outstanding unbilled installment amounts plus interest charges (including interest/service charges for any recurring/ installment payments) plus late payment charge plus any overdue amounts, whichever is greater. If the current balance is less than S\$25, the minimum payment amount shall be equivalent to the current balance.

CITIBANK CREDIT CARDS AND READY CREDIT CUSTOMER CONFIRMATION AND DECLARATION

	Accounts that are over the account credit limit: S\$25 or 1% of the current balance plus 1% of any outstanding unbilled installment amounts plus interest charges (including interest/service charges for any recurring/installment payments) plus late payment charge plus any overdue amounts plus any amounts in excess of the account credit limit, whichever is greater.
CITI PRESTIGE CARD	
Late Fees	No late fees.
Cash Advance Charges	No Cash advance fees. Interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.
CITIBANK READY CREDIT	
Interest Charges	Unless otherwise reflected in customer's statement or communicated by Citibank to customer, the Effective Interest Rate will be: a) The prevailing product interest rate of 20.95% per annum; Or b) A promotional rate of 13.50% per annum which may be extended (at Citibank's discretion) based on the good conduct of customer's account; or c) An interest rate of 23.95% per annum in the event customer's account is past due ¹ in the current month but not twice or more past due ¹ within the last six months or d) An interest rate of 26.95% per annum in the event your account is twice or more past due ¹ in the past six months. Minimum interest charge – S\$5. ¹ An account is considered past due if the minimum payment due is not received in full before the payment due date.
Late Payment Charge	If the Minimum Payment Due is not received on or before the Payment Due date, a Late Payment Charge of S\$100 will be levied.
Minimum Payment	If the current balance on your Citi Ready Credit ("CRC") account, including any Quick Cash ("QC") minimum payment, if you have a QC ("CRC Outstanding Balance") is less than S\$50, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than or equal to S\$50, the minimum payment shall be the higher of i. Sum of 1% of CRC outstanding balance, Quick Cash minimum payment, interest charges and late payment charges; or ii. S\$50, Any CRC Outstanding Balance due and unpaid in respect of earlier CRC statements shall be added to the minimum payment due and payable under any current CRC statement.
Overlimit Fee	S\$40 if the total outstanding balance exceeds customer's credit limit.
Overlimit Amount	The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRC Outstanding Amount.
Payment Hierarchy	Citi shall be entitled at Citi's reasonable discretion to apply and appropriate all payments received by Citi in such manner or order of priority as Citi may deem fit.

The information above is accurate as at 1 April 2020 and is intended as a quick consumer guide only. Please refer to www.citibank.com.sg for the Citibank Singapore Global Consumer Banking Terms and Conditions, the Citibank Cardmember's Agreements, the Citibank Ready Credit Customer's Agreement and Citibank's pricing guide. Copies of the same are also available at any branch of Citibank upon request.