

CREDIT INSURE GOLD INFORMATION SHEET

IMPORTANT:

You may wish to seek advice from a financial adviser before making a commitment to purchase Credit Insure Gold. In the event that you choose not to seek advice from a financial adviser, you are responsible for ensuring that Credit Insure Gold is suitable for you before making a decision to purchase such insurance product.

This information sheet is for general information only, is not exhaustive and does not constitute a contract of insurance. It should not be relied upon as any insurance or financial advice. Please refer to the Certificate of Nomination for the full terms and conditions and exclusions of Credit Insure Gold. A sample of the Certificate of Nomination is available at www.citibank.com.sg/CIGold. The Certificate of Nomination relating to your policy will be sent to you upon the insurer's acceptance of your application.

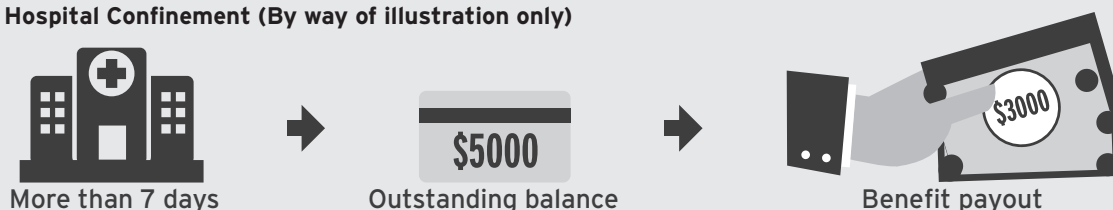
For a premium rate of S\$0.42 a month for every S\$100 of the outstanding balance[^] in your account nominated for Credit Insure Gold cover, you receive coverage for repayment of the outstanding balance in such account in the event of Death, upon diagnosis of Critical Illness (being heart attack of specified severity, major cancer or stroke with permanent neurological deficit) or Hospital Confinement⁺. In the event of Death or upon diagnosis of Critical Illness (whichever occurs first), the Death or Critical Illness Benefit[#] will be used to repay what is outstanding under your nominated account and you/your estate will receive the remainder (if any), **provided that** if any of your other account(s) has an outstanding balance(s), the remainder monies (if any) will be applied to set-off such outstanding balance(s) first, before any payment is made to you/your estate. In the event of your Hospital Confinement, the Hospitalisation Income Benefit* will be used to repay what is outstanding under your nominated account.

Example 1 – Critical Illness (By way of illustration only)



Customer is diagnosed with a Critical Illness. The outstanding balance on the account nominated for Credit Insure Gold cover at the date of diagnosis is S\$5,000. The Benefit payout in this case is S\$20,000 (this being 4 x S\$5,000)[#]. Assuming the outstanding balance remains unchanged and customer does not have any other Citi credit facility account, the S\$5,000 outstanding under the account will be settled and the remainder will be paid to Customer. Policy will be terminated after claim.

Example 2 – Hospital Confinement (By way of illustration only)



Customer is hospitalized for 7 consecutive days and the outstanding balance prior to Hospital Confinement⁺ is S\$5,000. The Hospitalisation Income Benefit* payout is subject to a cap of S\$3,000. As such, the S\$3,000 benefit payout will be used to partially repay the S\$5,000 outstanding balance. Customer only needs to pay for the S\$2,000 outstanding balance. Payment under this benefit will not terminate the policy.

[^] Balance means the current balance and outstanding instalment amounts, see point 4.

[#] The benefit is 4 times of what is outstanding as at date of event plus up to 2 months' interest accrued after the date of event, capped at S\$80,000 or 2.4 times of your credit limit, whichever is lower.

* The benefit is what is outstanding as at the first day of Hospital Confinement⁺, subject to a cap of S\$3,000 for each period of Hospital Confinement⁺.

⁺ Hospital Confinement shall mean confinement in a hospital for at least seven (7) consecutive days for which the hospital makes a charge for room and board.

Further details on Credit Insure Gold is available on www.citibank.com.sg/CIGold.

- 1 Insurer:** Credit Insure Gold is a group insurance policy underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"), a company incorporated in Singapore and having its registered office at 1 Robinson Road, AIA Tower, #13-00, Singapore 048542 and duly licensed by the Monetary Authority of Singapore to conduct life insurance business.
- 1A Group Policyholder and Distributor:** Citibank Singapore Limited ("Citibank") is the group policyholder and distributor of Credit Insure Gold.
- 2 Death or Critical Illness Benefit:** The Benefit is payable upon Death or diagnosis of Critical Illness (whichever occurs first). The Benefit is four (4) times of Indebtedness at the time of Death or diagnosis of Critical Illness, plus interest accrued up to a maximum of two (2) months after the date of Death or Critical Illness, subject to a cap of S\$80,000 or 2.4 times of the credit limit granted by Citibank to the Life Insured under the Facility, whichever is lower. The Benefit will be used to repay what is outstanding on the Facility, and the remaining will be paid to the Life Insured or the estate.
- 3 Hospitalisation Income Benefit:** This benefit is payable in the event of admission in a Hospital for at least seven (7) consecutive days and for which the Hospital makes a room and board charge. The Benefit is the Indebtedness, subject to a cap of S\$3,000 for each period of Hospital Confinement.
- 4 Credit Insure Premiums:** The premium rate is S\$0.42 a month for every S\$100 of outstanding balance which is the sum of the closing balance as shown on the Facility's statement of account and outstanding instalment(s) charged to the Facility (if any), and comprises of unbilled principal.
- 5 Claim Procedure:** If the Life Insured wishes to make a claim under Credit Insure Gold, he/she may contact Citibank at 6225 5225 for information on the claim procedure. Citibank will advise the Life Insured on the claim procedure. Please note that there is a time limit for claim submission and proof of loss. Any claim and proof of loss must be filed within 365 days after the date of loss.

- 6 30-day Free-Look Period:** A Certificate of Nomination will be sent to the Life Insured upon the approval of Credit Insure Gold application. The Life Insured is entitled to cancel Credit Insure Gold from its inception by sending a written request and returning the Certificate of Nomination to Citibank within thirty (30) days of receiving such Certificate, if he/she finds that Credit Insure Gold does not meet his/her requirements. Any premiums paid in respect of Credit Insure Gold will be refunded without interest (less any and all medical expenses incurred in considering the insurance application) accordingly.
- 7 Cancellation Procedure:** The Life Insured may cancel Credit Insure Gold at any time by giving Citibank seven (7) days prior notice in writing.
- 8 Exclusions for Death Benefit:** No benefit will be payable under this Policy in respect of an Insured Person where death occurs as a result of:
- (i) death by suicide within twelve (12) months of the Effective Date of Coverage;
 - (ii) any deliberate self-inflicted Injury;
 - (iii) any Accident occurring on or in or about any aircraft other than an aircraft in which the Insured Person was travelling as a fare paying passenger and which is operated by a licensed commercial or chartered airline;
 - (iv) riot, civil commotion, strikes and war (whether war be declared or not);
 - (v) the influence of alcohol or drugs, or drugs overdose (whether intentional, accidental or otherwise)
 - (vi) Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) as defined by the World Health Organisation from time to time, or the presence of the Human Immune deficiency Virus (HIV) as revealed by the positive HIV anti-body or HIV Test;
 - (vii) death caused directly or indirectly by a Pre-existing Condition.
- 9 Exclusions for Critical Illness Benefit:** No benefit will be payable under this Policy in respect of an Insured Person if the Critical Illness occurs as a result of:
- (i) a Critical Illness diagnosed within ninety (90) days of the Effective Date of Coverage;
 - (ii) a Critical Illness caused directly or indirectly by a Pre-existing Condition
- 10 Exclusions for Hospitalisation Income Benefit:**
- No benefits will be payable under this Policy if the Hospital Confinement is due to/caused by:
- (i) suicide, attempt at suicide, self-inflicted Injury, Injury from deliberate exposure to exceptional danger (except in an attempt to save human life), or Injury sustained whilst the Insured Person is in a state of insanity;
 - (ii) any disease or sickness occurring within twenty-eight (28) days of the Effective Date of Coverage
 - (iii) the Insured Person being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drug overdose (whether intentional, accidental or otherwise);
 - (iv) any Injury sustained by the Insured Person while committing or attempting to commit an offence or in resisting arrest by a law enforcement officer;
 - (v) any Pre-existing Condition or complications arising from Pre-existing Condition;
 - (vi) any bodily Injury resulting from Accident(s) occurring prior to the Effective Date of Coverage;
 - (vii) congenital anomalies and physical defects since birth;
 - (viii) hospitalization for diagnostic and observation purposes only;
 - (ix) routine health check, or any other examinations or investigations not directly related to admission, diagnosis, sickness or Injury;
 - (x) dental care or surgery, cosmetic, plastic surgery or elective surgery;
 - (xi) mental, psychiatric, nervous disorders, sleep disturbance disorders, obesity, weight reduction or weight improvement, alcoholism and drug related treatment; or any complications arising from drug abuse;
 - (xii) sexually transmitted diseases and any treatment or test in connection with Human Immunodeficiency Virus (HIV) Infection and all HIV infection-related conditions or diseases, except 1) HIV infection acquired through blood transfusion in Singapore, or 2) HIV acquired while performing regular professional duties in a medical profession in Singapore;
 - (xiii) tests or treatment relating to infertility, contraception, sterilization, impotence, sexual dysfunction, sex change operations; treatment or surgical procedures sought at fertility clinics, in-vitro fertilization clinics, reproductive assistance clinics or centres and reproductive medicine clinics or centres; treatment resulting from pregnancy, childbirth, miscarriage, abortion and all related complications.
 - (xiv) a Hospital Confinement that occurs within twelve (12) months of the previous discharge from Hospital and a claim had been admitted on that preceding Hospital Confinement.
- 11 Eligibility:** To be eligible for cover under Credit Insure Gold, an Insured Person at the time of the Effective Date of Coverage:
- i. must be the basic account holder of a Credit Card Facility or the account holder for Unsecured Credit Facility or the first named person in that account in the case of joint accounts; and
 - ii. must be aged between 21 years old (age last birthday) and 59 years old (age last birthday).
- Coverage is renewable for up to the Insured Person having attained 64 years old (age last birthday).
- 12 Fees Payable:** Upon your successful enrolment for Credit Insure Gold, Citibank will receive a commission from AIA and the Citibank sales officer will be receiving a fee from Citibank in connection with introducing Credit Insure Gold to you. In addition, Citibank will also receive an administration fee from AIA for carrying out the administration activities of sending the policy documents to you and collecting the policy premiums on behalf of AIA.

KEY DEFINITIONS

"Accident" shall mean an unforeseen event, which is caused solely and directly by external, violent, sudden and accidental means.

"Critical Illness" shall mean illnesses or surgical procedures falling within the definitions and fulfilling the criteria set out in Part VII (Schedule of Critical Illness) of the Certificate of Nomination. The date of diagnosis of the Critical Illnesses or the date of diagnosis of conditions leading to performance of surgical procedures for the Critical Illnesses was made within 90 days from the later of the Effective Date of Coverage.

"Facility" means Insured Person's Credit Card Facility or Unsecured Credit Facility (as the case may be).

"Hospital" shall refer exclusively to an institution duly licensed as such and operated pursuant to law for the care and treatment of sick and injured persons as registered bed patients, with facilities for diagnosis and major surgery, which is under the supervision of one or more Registered Medical Practitioners, and which has 24 hours a day professional nursing service. "Hospital" does not include any institution or that portion of any institution which is operated as a convalescent or nursing home, rest home, home for the aged, a place for alcoholics or drug addicts, or for any similar purpose.

"Hospital Confinement" shall mean confinement in a Hospital for at least seven (7) consecutive days for which the Hospital makes a charge for room and board.

"Indebtedness" means the sum of the following items:

- (i) the closing balance including any expenses of supplementary cardholders shown on the last billing statement issued prior to the Insured Person's Death or Diagnosis of Critical Illness or first day of Hospital Confinement; and
- (ii) an amount equal to any authorised transactions made prior to Insured Person's Death or Diagnosis of Critical Illness or first day of Hospital Confinement, not included in the billing statement referred to at (i), and
- (iii) where Insured Person has, as at Death, Diagnosis of Critical Illness or first day of Hospital Confinement (whichever is applicable), an arrangement with Citibank to repay a fixed monthly instalment plan and each instalment is charged to his or her Facility (including but not limited to arrangements relating to retail purchases, personal loans and bank transfers), an amount equal to the unpaid instalment(s). "Unpaid instalments", means instalment(s) which have neither been included in the statement of account nor paid by the Insured Person, and comprises of unbilled principal.

"Injury" shall mean bodily injury which is caused solely and directly by Accident occurring after the Effective Date of Coverage.

"Pre-existing Condition" shall mean the following:

- (i) for the purpose of Death Benefit and Hospitalisation Income Benefit, means any condition that was diagnosed, treated, or for which a Registered Medical Practitioner was consulted; or the existence of any injuries, illnesses, disease or symptoms of the conditions whether known or unknown to the insured that existed prior to the Effective Date of Coverage.
- (ii) for the purpose of Critical Illness, means any condition that was diagnosed, treated, or for which a Registered Medical Practitioner was consulted; or the existence of any injuries, illnesses, disease or symptoms of the conditions whether known or unknown to Insured that existed twelve (12) months prior to the Effective Date of Coverage.

IMPORTANT NOTES:

You are responsible for the accuracy and completeness of the information given to the Insurer in your application and when making a claim under Credit Insure Gold. Any mis-statement or non-disclosure of material facts may affect the validity of the insurance plan.

Credit Insure Gold is an insurance plan underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited ("Citibank"). Insurance products are not bank deposits or obligations of or guaranteed by Citibank or its related entities.

Credit Insure Gold is a group insurance policy between AIA and Citibank, with Citibank being the group policyholder. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIA or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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