

Revision to Fees and Interest Charges on your Citibank Credit Card and/or Ready Credit Account(s)

With effect from 24 July 2023, there will be an increase in Fees and Effective Interest rates for your Citibank Singapore Credit Card and/or Ready Credit account(s), as applicable:

1. Credit Card Cash Advance fee ^a will be revised to S\$15 or 8% (from S\$15 or 6%) of the amount withdrawn, whichever is higher.
2. Credit Card Effective Interest Rates^b (per annum) will be revised as follows:
 - i. The prevailing retail interest rate ^c and cash interest rate ^c will be revised from 26.9% to 27.9%; or
 - ii. The promotional retail interest rate ^c and cash interest rate ^c which may be extended by the bank to you based on the good conduct of your account will be revised from 20.9% to 21.9%; or
 - iii. The retail interest rate ^c and cash interest rate ^c that will be applicable in the event your account is past due in the current month will be revised from 29.9% to 30.9%.
3. Ready Credit Late Payment Charge will be revised from S\$100 to S\$120
4. Ready Credit Annual Membership Fee will be revised from S\$100 to S\$120
5. Ready Credit Effective Interest Rates (per annum) will be revised as follows:
 - i. The prevailing product interest rate will be revised from 20.95% to 22.95% ; or
 - ii. The promotional interest rate which may be extended based on the good conduct of your account will be revised from 13.50% to 15.50%; or
 - iii. The interest rate that will be applicable in the event your account is past due in the current month will be revised from 26.95% to 28.95%.

Your Citibank Cardmember agreement(s), Citibank Ready Credit customer's agreement, Terms and Conditions relating to Citibank Installment Programs (including Citi Quick Cash and Citi PayLite/Flexibill loan programs) and Balance Transfer Program, Pricing Guide and relevant collaterals will be updated accordingly. Please refer to "[Citi Banking Fees and Rates Important Information - Citibank](#)" after the effective date for the revisions.

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- a. Revision to Cash Advance fee is not applicable to Citi Prestige and Citi Purchasing Card, Citi Travel Account Card, Citi Travel Lodge Card and Citi Corporate Card (Sole Corporate Liability).
 - b. Revision to Effective Interest Rates is not applicable to Citi Clear Visa/MasterCard, Citi Purchasing Card, Citi Travel Account Card, Citi Travel Lodge Card and Citi Corporate Card (Sole Corporate Liability).
 - c. Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, Outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.