

CITI COMMERCIAL CARDS INFORMATION SHEET

This information is intended as a quick reference only. For full details, please read the applicable card product Cardmember's Agreement on www.citibank.com.sg for full details.

Cardmembership Annual Fees

Citi Business Card: S\$150 + S\$13.50 (9% GST)

Citi Corporate Card: S\$150 + S\$13.50 (9% GST)

Citi Purchasing Card: S\$28.04 + S\$2.52 (9% GST)

Citi Travel Account: S\$28.04 + S\$2.52 (9% GST)

Repayment Grace Period

Citi Business Card:

25 days after billing cycle date

Citi Corporate Card (Sole Corporate Liability):

28 days after billing cycle date

Citi Corporate Card (Joint & Several, and Cardmember Liability):

25 days after billing cycle date

Citi Purchasing Card:

21 days after billing cycle date

Citi Travel Account:

21 days after billing cycle date

Interest Charges*

For Citi Corporate Card (Joint & Several Liability and Cardmember Liability)

If payment is not made in full by the payment due date, interest will be calculated at the retail interest rate[#] of 27.9% per annum or cash interest rate[#] of 27.9% per annum, whichever is applicable, on:

- all unpaid transactions appearing on your current statement of account from each card transaction date to the current statement date
- the current balance from the date of the statement of account
- on all new transactions from the transaction date until date payment is made in full.

Interest on the amounts set out above shall accrue on a daily basis and shall be payable monthly, subject to a minimum interest charge of S\$3.00 a month.

[#] As per defined in the Cardmember's Agreement

* Not applicable for Citi Purchasing Card and Citi Travel Account.

Cash Advance Charges

There will be a charge of S\$15 or 8% of the amount withdrawn, whichever is greater, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

For Citi Corporate Card (Sole Corporate Liability)

If payment is not made in full by the payment due date, interest will be calculated at the retail interest rate[#] of 26.9% per annum or cash interest rate[#] of 26.9% per annum, whichever is applicable, on:

- all unpaid transactions appearing on your current statement of account from each card transaction date to the current statement date
- the current balance from the date of the statement of account
- on all new transactions from the transaction date until date payment is made in full.

Interest on the amounts set out above shall accrue on a daily basis and shall be payable monthly, subject to a minimum interest charge of S\$3.00 a month.

As per defined in the Cardmember’s Agreement
 * Not applicable for Citi Purchasing Card and Citi Travel Account.

Cash Advance Charges

There will be a charge of S\$15 or 6% of the amount withdrawn, whichever is greater, 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.

Minimum Payment Amount*

Current Balance	Minimum Payment
S\$0 to <S\$50	Current Balance
>=S\$50	<p>The minimum payment amount is specified in your statement of account and is computed by taking greater of –</p> <p>(a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges;</p> <p>or</p> <p>(b) S\$50; plus any overdue amounts.</p>

* No minimum payment is permitted for Citi Corporate Card (Sole Corporate Liability), Citi Purchasing Card and Citi Travel Account, payment must be made in full.

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 in addition to the minimum payment amount.

Late Payment Charge

If the minimum payment due is not received on or before the payment due date, a fixed charge of S\$100 will be levied.

For the Citi Purchasing Card and Citi Travel Account, if the minimum payment due is not received on or before the payment due date, a monthly late payment charge of S\$100 plus 2% of outstanding balance will be levied.

Transactions in Foreign Currencies and Transactions Processed Outside Singapore

A) Foreign currency transactions

- (i) Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by VISA or MasterCard International depending on whether the conversion is done by us, VISA or MasterCard International.
- (ii) In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount: an administrative fee of up to 3.25% if processed by VISA or MasterCard International or such other rate(s) as determined by us and notified to you.

B) Dynamic Currency Conversion

- (i) If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done.
- (ii) In addition, the card transaction will be subject to an administrative fee of 1.0% levied by VISA or MasterCard International on the converted Singapore dollar amount if it is a VISA or MasterCard International transaction.

C) Singapore Dollars transactions processed outside Singapore

If the Singapore Dollars card transaction (including online transactions) is effected:

- (i) with a local merchant whose payments are processed through an overseas intermediary; or
- (ii) with a merchant who is registered as an overseas merchant regardless of its actual location,

such card transaction will be subject to administrative fee of 1% on the transaction amount if the card transaction is processed by VISA or MasterCard International.

These charges will be charged on card transactions including but not limited to any VISA or MasterCard retail card transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online VISA or MasterCard retail card transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.

Retrieval Fees

Requests for copies of sales drafts and statements are subject to the following charges:

Sales Drafts	Charge (per copy)
- Current to 6 months old	S\$5.00
Statement of Account	Charge (per copy)
- Current to 2 months old	Free
- Above 2 months to under 1 year	S\$15.00
- Above 1 year to 5 years	S\$30.00
- Beyond 5 years	S\$100.00

Service Charge For Insufficient Funds

Returned cheque:	S\$25.00
Rejected direct debit authorisation:	S\$25.00

Branch Service fee

Service fee of S\$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to your Citi credit card account(s) over the counter at Citibank branches.