

Equal Payment Plan Terms and Conditions:

1. You agree that your participation in this interest-free Equal Payment Plan ("EPP") instalment scheme will be governed by these terms and conditions ("Terms"), and any other rules, procedures or instructions which we, Citibank Singapore Limited ("Citi"), may from time to time issue.
2. **There are no additional fees and charges for this EPP, ONLY if we receive (or had received) payment in full of the current balance stated on your monthly statement of account by the payment due date every month until you have paid all installments.**

However, if we did not receive the full payment of the current balance as indicated in your previous monthly statement of account, the billed monthly installment due in current statement, and any unpaid portion of any previous monthly installment(s) in your current statement of account is subject to daily interest at (i) S\$3.00 per month, or (ii) the Retail Interest Rate as set out in the statement of account, whichever is greater. This daily interest on the EPP will be charged from one day after statement date till:

- a) one day before the payment date of the EPP, if you pay the full current balance on or before the payment due date OR
- b) till the date you pay the full current balance after the payment due date.

In addition, if we do not receive the full payment of the minimum amount due by the payment due date, you must also pay a monthly late payment charge at a rate(s) determined by us and notified to you from time to time. The above is subject to the terms of our Citi Cardmember's Agreement governing your Citi Credit Card account.

Below is an illustration on the retail interest charge on the billed instalment amount if you do not make a full payment of the current balance by the payment due date.

(Important: Please note the example below is for illustrative purposes)

Statement Date	15-Feb
Payment Due Date	12-Mar
Billed EPP instalment amount	S\$500
Retail interest rate as set out in the statement of account	27.9% ¹ p.a.
Minimum payment specified in statement of account	S\$50
Payment made on 20 Feb	S\$50
Interest charged on the billed EPP instalment amount (\$500) from current statement date till payment date at retail interest rate 27.9%¹p.a.	S\$1.53
Remaining unpaid EPP instalment amount	S\$450
Interest charged on the unpaid portion of the billed EPP instalment amount (\$450) from payment date till next statement of account at retail interest rate 27.9%¹p.a.	S\$8.26
Total interest payable	S\$9.79

¹ Effective 24 July 2023

3. You will also continue to be bound by the Citi Cardmember's Agreement governing your Citi Credit Card account and all terms and references used, defined or construed therein and in our materials shall have the same meanings and construction in these Terms.

4. You and/or your supplementary cardmember may purchase the selected product(s) and/or service(s) from our designated merchants under EPP by making payment for the purchase amount of such product(s) and/or services(s) ("Purchase Amount") in equal instalments ("EPP instalments") over the selected tenure as stated in the attached authorisation form or on a separate terminal-generated charge slip. Please note that notwithstanding that you will be making payment to us for the Purchase Amount via EPP instalments, we would have made full payment of the Purchase Amount to the relevant merchant. Accordingly, you will be liable to us for the entire Purchase Amount.
5. By signing the said authorisation form or charge slip, you are deemed to have irrevocably and unconditionally agreed that each EPP instalment will be billed to your card account starting from the month after your purchase without the need for further signatures to be obtained. Each EPP instalment billed will be reflected in your monthly statement of account as a normal charge to your card account and be payable by you in accordance with the terms of the Citi Cardmember's Agreement. In particular, please note that the usual interest charges and late payment charges will be levied if applicable.
6. You understand that, upon the processing of the charge slip or authorisation form, your available combined credit limit will be provisionally reduced by blocking out an amount equivalent to the Purchase Amount, but will be progressively restored by the amount of each EPP instalment as each EPP instalment is paid and to the extent that actual payment is received by us.
7. Approval of EPP is also subject to, amongst other things, the following conditions:
 - a. the Purchase Amount must be for an amount not less than the minimum transaction amount, as prescribed by Citi from time to time;
 - b. the available combined credit limit in your Citi Credit Card account(s), excluding any temporary credit line increase, must be sufficient to block out the Purchase Amount of your selected product and/or service; and
 - c. you are not in breach of the Citi Cardmember's Agreement.
8. Upon the occurrence of any one or more of the following events, we shall be entitled to bill the aggregate sum of the remaining EPP instalments to you forthwith:
 - a. you are in breach of any of these Terms or any provision of the Citi Cardmember's Agreement;
 - b. the available combined credit limit in your Citi Credit Card account(s), excluding any temporary credit line increase, must be sufficient to block out the Purchase Amount of your selected product and/or service; and
 - c. Citi terminates or suspends your card account;
 - d. you terminate your card account;
 - e. you terminate the EPP transaction;
 - f. you successfully return the product(s) and/or cancel the service(s) purchased under EPP to the merchant and obtain a refund therefor;
 - g. your death, bankruptcy or other legal disability; or
 - h. any provision herein is declared by any judicial or competent authority to be void, voidable or otherwise unenforceable.

The net amount will be reflected as a charge in your Citi Credit Card statement of account and, except in the situation stated in clause 8(f) above, be payable by you in accordance with the terms of the Cardmember's Agreement. If clause 8(f) applies, the merchant will pay the refunded amount directly to your card account and this will be reflected in your statement of account.
9. Certain Citi co-brand card partner merchants and Rewards Program merchants may have opted to allow EPP purchases to be made and may also opt whether or not to allow the issuance of rewards dollars in conjunction with a EPP purchase. If such merchants allow an item to be purchased under EPP after allowing the redemption of rewards vouchers/dollars against that item, the Purchase Amount less any redemption must still be greater than the minimum amount determined by us. In any event, such merchants must also abide by any other conditions or restrictions imposed by the merchant or us.

10. We are not the manufacturer or supplier (or the agent thereof) of any of the products featured. We shall not be in any way liable, for any claim, injury, expense, loss or damage brought or incurred by any party whosoever, or for any other matter arising from or in connection with the use of any product or supply of any service purchased hereunder or your participation in EPP. Any complaints or comments in relation to any product or service purchased or any accompanying terms and conditions are to be directed to the supplier.
11. Purchases of product(s) and/or services under EPP will not earn rewards under any of Citibank's loyalty programmes (including but not limited to Points, Citi Miles, Cash Back, SMRT\$, Citi M1 Rebate, Reward Points, Citi ThankYouSM Points).
12. Citi is entitled to apply and appropriate payments received in such manner or order of priority as it deems fit, notwithstanding any specific instruction from you or any third party. Without prejudice to the generality of the foregoing, Citi may apply payments received as follows:
 - a. all billed and unpaid interest, fees and charges;
 - b. all unpaid balance transfer balances, cash advances, instalment plans (including Quick Cash/Citi FlexiBill/Citi PayLite/EPP), card transactions shown in any previous Statement of Account;
 - c. all unpaid balance transfer balances, cash advances, instalment plans (including Quick Cash/ Citi FlexiBill/Citi PayLite /EPP), card transactions shown in the current Statement of Account; and
 - d. all unpaid balance transfer balances, cash advances, instalment plans (including Quick Cash/ Citi FlexiBill/Citi PayLite /EPP), card transactions not yet included in any Statement of Account.
13. For each category of unpaid balances referred to in each of sub-clauses 12 (b), (c) and (d):
 - a. the balances with the highest applicable interest rate will be repaid in priority to the other balances within such category; and
 - b. where the interest rate applicable to any unpaid balance transfer balances within such category is the same, payments received by Citi will reduce the balances transferred under the latest fund transfer program (after it has been reflected in your Citi Credit Card statement of account) first, notwithstanding that you may have unpaid balance transfer balances from earlier fund transfer programs.
14. If the program is approved, you acknowledge that if you are enrolled for Electronic Advice, the bank may send you the Confirmation Letter via email or such other communication methods as the bank may determine, in accordance with the terms and conditions governing your account.
15. Citi reserves the right at our absolute discretion to vary, delete, add to or in any way amend these Terms in its discretion from time to time with notice.
16. Our decision on all matters relating to EPP shall be final and no correspondence shall be entertained.