



## Revision to Citi Credit Cards Terms and Conditions with effect from 27 January 2021

Please be informed that with effect from 27 January 2021, the following revisions will be included in Citi Credit Card Terms and Conditions

- To include new terms and conditions for Citi PayLite for Banking Transaction, a new credit card instalment product. Changes are made to Section 18: Fixed Payment Options and Other Special Promotions or Citi Credit Card Products), specifically Clause 18.2(d) and 18.12.
- To amend the disclosure of finance charges applied on Fixed Payment Options (Clause 18.21 (b))

Existing (effective 15 December 2020)	Revised (effective 27 January 2021)
<p><u>Clause 18.20 (b)</u></p> <p>if you only pay the Minimum Monthly Payment, Finance Charges will be charged to you at the rate specified in this agreement and will be calculated from the date that the sums owed are posted on your Monthly Statement;</p>	<p><u>Clause 18.21 (b)</u></p> <p>if you pay less than the Current Balance, this includes when you only pay the Minimum Monthly Payment, any unpaid and/or unbilled Monthly Instalments will be subject to Finance Charges. Finance Charges will be charged to you at the rate specified in this agreement (under Section 5.11) and will be calculated from the date that the sums owed are posted on your Monthly Statement until full payment is received;</p>

Please visit [here](#) to view the revised Citi Credit Cards Terms and Conditions referred above.

For existing Citi Credit Cards Terms and Conditions, please visit [here](#).