

Revision to Citi Credit Card Terms and Conditions (effective 1 April 2020)

Please be informed that the Citi Credit Card Terms and Conditions will be revised effective 1 April 2020.

Summary of revision:

Clause	Current	Revised
Page 2, Paragraph 5	This clause does not exist currently.	Additional wordings inserted in relation to cardholders with Credit Shield insurance: <u>Note to Cardholders with Credit Shield Insurance</u> If you have an existing Credit Shield insurance coverage on your existing Card, the same coverage will extend to you if your existing Card is upgraded, replaced or renewed (including change in Card Account number and/or Card number, if any) (unless such Credit Shield insurance coverage has been terminated).
2.12	Except for newly approved Cards where you need to activate your Card before using, for renewal of Cards or issuance of new Cards which do not involve change in Card Account, even if you do not sign on Card or activate your Card, you must comply with this agreement. This would include that you must pay us all balances due on your Card Account. Save for clear evidence of fraud, forgery, unauthorised transaction and/or manifest error, any sales slip or draft, receipts or credit vouchers or any record of advances, transaction, charge, disbursements or withdrawals or any other transaction records with or without signature shall be binding and conclusive evidence that you have incurred such amounts.	Except for newly approved Cards where you need to activate your Card before using, for upgraded, replacement, renewal of Cards or issuance of new Cards (including change in Card Account number and/or Card number, if any), even if you do not sign on your Card or activate your Card, you must comply with this agreement. This would include that you must pay us all balances due on your Card Account. Save for clear evidence of fraud, forgery, unauthorised transaction and/or manifest error, any sales slip or draft, receipts or credit vouchers or any record of advances, transaction, charge, disbursements or withdrawals or any other transaction records with or without signature shall be binding and conclusive evidence that you have incurred such amounts.

Please click [here](#) for the revised Citi Credit Card Terms and Conditions.