



**Citi Makro
Platinum Rewards
Benefit Book**

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Citi Credit Card

Citi Credit Card is issued by Citibank, N.A., a leading American financial institution. From our experience and expertise, Citi Credit Card offers unique privileges to fully meet your needs.

Recommendation: Please be reminded to sign the back of your credit card as soon as you receive it, using the same signature as in your application and / or your passport. Also read the Term and Condition of Using Citi Credit Card and sign at the back of the Citi Credit Card means you have been accepted the Term and Condition, and Cardmember Agreement of Citi Credit Card.

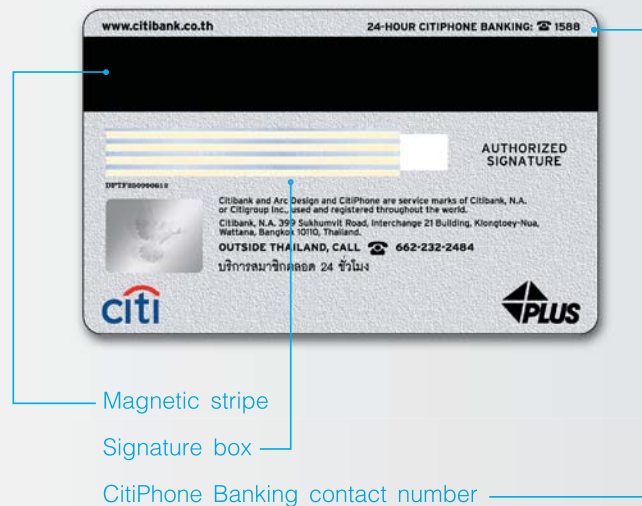
Please be careful not to fold or bend your credit card and to prevent code erase, do not let that magnetic strip contacts with magnets or heat.

Sample of Citi Credit Card

Front



Back



How to use the Citi Credit Card

Citi Credit Card is accepted throughout Thailand and more than 200 countries around the world or the places that have Visa or / and MasterCard Logo:

- Show your Citi Credit Card to the cashier.
- The cashier will then issue a sales slip.
- Check the accuracy of both the date and total sales amount at the bottom of the sales slip before signing.
- Take back your Citi Credit Card from the cashier, along with a copy of the sales slip for your record.
- Make sure you receive your Citi Credit Card, before accepting both the card and a copy of the sales slip. It is possible that the cashier gives you the card of another current shopper by mistake.
- Do not sign your name on a blank sales slip.

Cardmember Benefits

As a Citi cardmember, you are entitled to the following special privileges:

- Maximum Credit Line up to 5 times of your monthly income
- Cash Advance up to 100% of your Credit Line
- Revolving Credit with minimum payment
- 24-hour CitiPhone Banking Service
- Citi Thankyou Rewards Program and Point Redemption
- The Cycle of Settling Payments on the card up to 55 days
- Credit shield Plus
- No Service Charge on Travelers Checks
- Supplementary Cards up to 4 cards

Remark: Citibank reserves the right to change the services/benefits offered to the cardmember in written.

Maximum Credit Line of up to 5 times

Citibank offers a maximum credit line up to 5 times of your monthly income. As a Citi cardmember, your credit line will be determined according to your salary, your financial history, as well as other supporting document requested with your application.

The credit line given entitles you to obtain cash advance from any Citibank counter or ATM and make payment for goods and services.

The available credit amount will be reduced by both the unpaid balance and the new charges made to the account for which the cardmember has not yet received a bank statement.

Remark: For available credit line calculation, please refer to Term and Condition of using Citi Credit Card.

Cash Advance up to 100% of Your Credit Line

With a Citi Credit Card, you may conveniently obtain a cash advance up to 100% of your credit line, limited by the available credit line you have at the time depending on your financial history. A cash advance and total card spending must not be over than your available credit line you have at the time. You can withdraw cash advance at the following places:

- Bank counters in over 200 countries that issue Visa or MasterCard cards.
- Citibank N.A. counter.
- ATMs around the world with the following logos: ATM pool, VISA, PLUS, MasterCard, and Cirrus. Maximum withdrawal per transaction is dependent on the individual ATM machine used and your remaining credit line.

Citibank will charge a cash advance fee for every transaction. Interest will be charged starting from the date of cash advance withdrawal to the date when the withdrawn amount is fully paid whether you make full or partial payments.

Remarks: For the interest on cash advance and cash advance fee calculation, please refer to Term and Condition of Using Citi Credit Card.

The Revolving Credit

Citi Credit Card offers you the financial flexibility to make full or partial payments.

You can choose to pay your outstanding balance in full within the payment due date, which will reduce your outstanding balance to zero. After the full payment is received, if there are no further transactions before your next billing cycle, your available credit line for that month will be restored to your present credit line.

Or you can choose to make a partial payment at total minimum payment due* displayed on the monthly statement.

The interest from your spending on Citi Credit Card will be calculated from the outstanding balance of previous statement plus the spending of current statement in which they are calculated from the posting date (the date the bank has settled the purchase amount done by your credit card at the merchant outlet) to the date of payment. The interest rate that is used will be based on Citibank's interest structure which is in accordance with the rate announced to the law.

Please call 24-hour CitiPhone Banking at 1588 for information on your outstanding balance, available credit line, revolving credit, etc.

Remark: *Minimum monthly repayment of each cycle means the minimum amount that has to be paid to the bank in each cycle for your outstanding balance, which is calculated by

- 10% of total outstanding balance as of that relevant statement cycle date + 100% of overlimit amount; OR
- 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including overlimit amount) + 100% of interest and fees charged on the monthly statement + Transactions from PayLite, PayLite Conversion on phone/online, or Cash Advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement + 100% of overlimit amount; OR
- Baht 200, whichever is higher.

Remark

- The payment of the "Minimum monthly repayment" shall be subject to the payment hierarchy stipulated by the bank.
- In the case where the cardholder has an outstanding amount past-due in his/her credit card account, that amount must be paid in addition to the "Minimum monthly repayment" in full.
- In the case where the outstanding balance is lower than THB 200, the bank will not apply the Minimum monthly repayment and will charge the said amount in full.
- This minimum payment due calculation will be effective from 15 August 2016 onwards.

24-hour CitiPhone Banking Services

CitiPhone Banking offers a more efficient and faster alternative for the customer. CitiPhone Banking enables you to make automatic transactions and retrieve information regarding your Citi Credit Card account anywhere at any time. Simply dial 1588* (only Bangkok and vicinity) and have your account number and T-PIN handy. You may choose to use either the AVR-Automatic Voice Response System or talk to CitiPhone Banking Officer available 24 hours a day, 7 days a week.

*Outside Bangkok metro area dials 02-1588.

AVR-automatic

A 4-digit T-Pin will be individually assigned to you a week after your card has been approved.

Fast: You do not need to go anywhere. Just dial 1588 and it's like you are dealing with your personal banker.

Convenient: All you need is a Citicard, Citi Credit Card or Account Number and T-PIN and you can connect to CitiPhone Self-Service Banking without waiting in an office's line.

- Citicard number + T-PIN
- Citi credit card number +T-PIN
- Citi account number+ T-PIN

Confidential: With a 4-digit T-PIN code you can access all your accounts and you can change it to easier-to-remember number at anytime. Or if you do not have a T-PIN code or forget it, you can request from a CitiPhone Banking Officer.

Remarks: If you have more than one Citibank account, you can use a single T-PIN code for all your banking transactions. To request new T-Pin, please call 1588.

Easy: There is no need to memorize any steps. You are provided with simple-to-follow instructions each time you access CitiPhone Self-Service Banking. For speed and convenience, you should have your Citicard, Citi credit card or account number plus 4-digit T-PIN ready before dialing.

Economical: No application or service fees are levied

Automatic Voice Response (AVR) CitiPhone Self-Service Banking System:

- Apply for Credit card or Cash Advance on Phone program, and what is new
- Balance Inquiries, Funds, Transfer, and Payment
- Citi Rewards points Inquiries and Redemption
- Block lost card
- Temporary credit line increase (available for customer whose credit lines are less than 5 times monthly incomes)
- T-PIN change
- Request for copy of statement, and check book service
- Application Status Inquiries

CitiPhone Banking Officer

From wherever you are, local or abroad, and whenever you need assistance of any kind, you can always contact CitiPhone Banking 24-hour.

With the toll free number service from 19 countries all over the world back to CitiPhone Banking in Thailand. CitiPhone Banking Officers are standby to assist you at all time. For example, you can contact CitiPhone Banking in Thailand at 800-966-857 from Hong Kong or 800-6611-042 from Singapore.

Cardmembers are offered an international Toll-free service from the following numbers:

From	Tell free no.	From	Tell free no.
Australia	1800-140-244	Norway	800-14-070
Belgium	0800-7-2514	Philippines	1800-661-0001
Denmark	80-01-5399	Portugal	0800-866-234
France	0800-905-882	Singapore	800-6611-042
Hawaii	1-866-337-7986	Sweden	020-79-6079
Hong Kong	800-966-857	Taiwan	0080-166-1001
Indonesia	001-800-660-061	Italy	1678-78647
United Kingdom	0800-96-9271	Japan	005-3166-0013
Korea	00798-66-1-0061	New Zealand	0800-10-2289
U.S.A	1-888-729-0907		

Citi Thankyou Rewards Program

Citi Rewards* is a rewards point accumulation program through credit cards used to redeem complimentary gifts.

The program lasts throughout your Citi Credit Card membership. Every spending made, locally or oversea, the cardmember will receive Citi Rewards point for every spent through Citi Credit Card. Citi Thankyou Rewards program is not applicable for the following expense: Cash advance, Balance transfer, Click for cash, Call for cash, One-Bill (water & electricity), tax refund, cancellation of products or services ordered, either Domestic or International, gasoline service stations, Collection fee, interest and other fees. Spending through Supplementary Card can also gain Citi Rewards Points as the points will be stored in Primary Card Account and only the Citi Primary cardmember can redeem the points.

In every case of expiration, termination, or cancellation, Citi Rewards Points will immediately expire. Citi Rewards Points redemption has therefore to be done before such cases.

The status of Citi Rewards Points, including total points earned, points redeemed, and points available, is summarized in the monthly statement.

Citi Rewards are limited 150,000 points per calendar year. From 15 February 2015, spending over THB 100,000 per billing cycle at Hypermarket (exclude Makro) and Supermarket will not be eligible to earn Citi Rewards Points.

For more information, please contact Citiphone Banking 1588.

Citi Rewards Points Redemption

Redeem the items of your choice easier through 2 channels 24 hours everyday.

1. Instant rewards at the purchasing points: Facilitating your shopping experiences with Citi Rewards redemption for discount from our partners. For further information of the list of our partners, please visit www.citibank.co.th or call CitiPhone Banking 1588.

2. Online Redemption: Citi cardmember can redeem gifts or mileages by simply accessing www.citibank.co.th/thankyou anytime. The cardmember can also check his/her Citi Rewards Points or redemption history from your account and also experience the online redemption, completed with visual aids and thorough descriptions.

The Cycle of Settling Payments on the Cards Up to 55 Days

As a Citi cardmember, you are entitled to a 45-day interest free period when you choose to pay the outstanding balance in full as on your Monthly statement from your cut-off date plus a 15-day extension for retail spending.

In the event you pay the minimum amount due or partial payment, you are entitled to the maximum 55-day payment cycle. This period is calculated from the 30-day period from your cut-off date plus 25-day extension.

Remark: Please refer to an example that demonstrated the payment cycle in the Term and Condition of Using Citi Credit Card.

No Service Charge on Travelers Checks

As a convenience for the cardmember when travelling aboard, Citi Credit Card lets you buy travelers checks without the normal 1% service charge. Only an initial fee of THB 100 per check is required.

Supplementary Cards

You can share card privileges with the people you care about the most by providing up to four supplementary cards. The supplementary cardmember must be between 15-80 years old.

Supplementary Card Features and Benefits:

1. You can now customize the monthly credit limit* for each of your Supplementary card(s). You decide the appropriate monthly credit limit for each of your loved ones.
2. Earn rewards whenever your supplementary cardmember spend.
3. Primary card and supplementary card spending add up for easier annual fee waiver.
4. Share with your loved ones the suite of exclusive benefits and privileges of the primary card. Only the primary cardmember has the rights to redeem Citi Rewards.

*The minimum credit line is THB 10,000 for supplementary card. If your supplementary card credit limit is THB 10,000 you can use up to THB 10,000 per statement cycle.

The following benefits are applicable exclusive to the Citi Rewards

Citibank Personal Assistance 24 hours

Citibank Personal Assistance is positioned as valet service which will ensure that virtually all of the requirements of the cardmember are professionally and personally catered for within the correct time frames and regardless of where the cardmember is in the world.

Citibank Personal Assistance provides and arranges everything for the cardmember. Please contact 1588 for a personal request as the following examples:

- Recommending worldwide attractions and providing useful information, such as tourist attractions, restaurants in both Thailand and overseas.
- Searching for information on rare products around the world.
- International sourcing / Delivery service, for example, flower, gift, and books.
- Reserving performance tickets in both Thailand and overseas such as theatrical performances, concerts, and sports.
- Reserving places at restaurants and accommodations around the world at your will.
- Providing business information such as information on commerce, law, embassy, and interpreter service.
- Reserving golf clubs around the world, and other services you may need.

Condition:

1. Citibank Personal Assistance will only be responsible for the cost of information searching.
2. Cardmember is responsible for the cost in purchasing goods or paying for service. This includes deposit money, transfer fees, cancellation fees, delivery/shipping costs including insurance cost, Costs incurred in transferring funds to fulfil a request, and any other costs.
3. Citibank Personal Assistance will not be responsible for searching for any goods or services for any commercial purpose, and prohibited under national law or which contravene the universally accepted moral or ethical standards for the country.

Citi Insurance Plan

Travel Accident Insurance

Whenever charging full travel fares to the Citi Credit Card, the cardmember is automatically entitled to Travel Accident Insurance coverage of up to THB 7,000,000* per card provided with no charge. This insurance covers the cardmember, spouse and dependent children (dependent children will cover 25% of benefit), provided that their travel fares are fully charged to Citi Credit Card.

Citi Rewards / Citi Platinum Rewards (All card types)

Maximum indemnity per card	THB 7,000,000*
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Remark: Citi Choice, Citi M Visa, Citi Cash Back, Citi Silver, Citi Gold, and Citi Clear are not protected under Travel Accident Insurance. • The Travel Accident Insurance does not cover taxi and motorcycle taxi services

*Note refer to Bank of Thailand exchange rate as of actual accident date.

Insurance for Loss of Luggage and Flight Delay

When the Cardholder is charged for the air ticket, it be domestic or international flights, with the Citi Credit Card, the cardmember will receive compensation up to THB 7,000 per cardmember or THB 12,250 per family for Citi Rewards / Citi Platinum Rewards for any flight cancellation or flight delay over 4 hours.

In case that cardmember luggage delivery is delayed for more than 6 hours; the cardmember will receive compensation for necessary expenses of up to THB 7,000 per cardmember or THB 12,250 per family for Citi Rewards / Citi Platinum Rewards.

If there is a loss of luggage, the cardmember will receive compensation for necessary expenses of up to THB 24,500 per cardmember or THB 49,000 per family for Citi Rewards / Citi Platinum Rewards.

Remark: Please keep the receipt of any expense happened while waiting for the flight or the luggage as evidence. Compensation does not include the cost of luggage and belonging items, which the cardmember may claim from the airline.

*Please use Citi credit cards for any payment of claimed expenses. If the cardmember pays by cash, or other card the insurance shall limit a compensation of an expense amount not more than 3,500 Baht.

Claim Procedure

In the incident that might lead to making a claim, you must inform Lockton Wattana Insurance Brokers (Thailand) Ltd. about such incident as soon as possible, within 30 days from the date of loss or incident. The claim form and important evidence must be sent to

Lockton Wattana Insurance Brokers (Thailand) Ltd.
35th Floor, United Center Building, 323 Silom Road,
Khet Bangrak, Bangkok 10500
Tel : 098 249 5657

Remark: This information is descriptive only. This precise coverage afforded is subject to the terms and conditions and exclusions of the insurance policy. Coverage is underwritten by Lockton Wattana Insurance Brokers (Thailand) Ltd. Citibank reserves the right to change the terms of Purchase Protection Plan and Travel Insurance and will give prior notification to the cardmember.

Your Monthly Statement

As a Citi cardmember, you are entitled to a 45-day interest free period when you choose to pay the outstanding balance in full as on your Monthly statement from your cut-off date plus a 15-day extension for retail spending.

In the event you pay the minimum amount due or partial payment, you are entitled to the maximum 55-day payment cycle. This period is calculated from the 30-day period from your cut-off date plus 25-day extension.

Remark: Please refer to an example that demonstrated the payment cycle in the Term and Condition of Using Citi Credit Card.

Details Shown in Monthly Statement Include:

Outstanding:

The total amount of all transaction made with the card up to the cycle cut-off date that has not yet been paid to Citibank.

Total Minimum Payment Due:

The minimum amount that has to be paid to the bank in each cycle for your outstanding balance, which is calculated by

- 10% of Total Outstanding Balance as of that relevant statement cycle date; OR
- 1% of Spending Amount of that relevant cycle (Spending Amount includes Retail and Cash advance transactions) + 100% of Interest and Fees charged on the monthly statement + Transactions from PayLite®, PayLite Conversion On Phone/Online, or Cash Advance on Phone/ Online programs, that require to be paid in full amount displayed on the monthly statement + 100% of Overlimit Amount; OR

- Baht 200, whichever is higher.

This minimum payment due calculation will be effective from 15 August 2016 onwards.

Payment Due Date:

The last date to make payment to Citibank.

Credit Limit:

The maximum credit line given by Citibank (This is not the available credit line balance).

Description:

A record of transactions made in the previous month, detailing the posting date, the transaction date, the transaction description and the amount charged.

Outstanding Point:

The total points accumulated up to the billing cycle cut-off date.

Balance Checking

When receiving the monthly statement, the Cardmember should check the monthly statement with the Sales Slips that you keep as the evident.

If there are any errors on the statement, please call CitiPhone Banking 1588 at least 7 days before statement due date, and then follow up with document such as a copy of sales slips, etc. to prove to the errors transaction in the monthly statement. Citibank reserves the right not to investigate any case that is reported over 60 days after that statement date.

The bank sale slips will not be sent to you. Please keep all the sales slips as reference document in case there are any errors.

Copy of Sales Slip

If the cardmember does not have the sales slips, Citi can provide the copies with service fee as the following detail:

- THB 100* per sales slip for Visa domestic transaction
- THB 200* per sales slip for Visa International transaction and MasterCard transaction

Citibank must then pay this service fee to the commercial banks, who are the intermediaries between Citibank and the merchants, and who keeps all the sale slips. The Bank will be responsible for the service fees incurred as detail above for transaction that appear on the monthly statements but for which the cardmember did not use their cards to charge.

*Vat is not included.

Payment Options

Payment for your Citi Credit Card spending should be made by the due date indicated on your monthly statement. Simply choose the payment method you find most convenient from 10 options below:

1. Pay at Citibank Office

Payment can be made at Citibank counter from 9.00 A.M. to 4.00 P.M. on the bank working day.

Pay By Cash: Payment make before 4.00 P.M., the amount will debit to your account in the same day.

Pay by cheque: Payee name "Citi Visa for account no 4xxx-xxxx-xxxx-xxxx" or "Citi Mastercard for account no 5xxx-xxxx-xxxx-xxxx" clearing before 1.30 P.M.

Transfer Payment: Citi saving account can be transferred for the payment of Citi credit card.

Pay at Cash: Deposit Machine which service 24 hours a day 7 days a week by insert credit card or put the 16 digits credit card no. or scan bar code. You can keep the receipt as the evidence every time (the credit line will be available after payment).

2. Pay through Citibank Online

Easy step-by-step instructions at Citibank Online:

- a. Go to www.citibank.co.th.
- b. Click login and put the cardmember's User ID and Password, then following instruction to enter the system.
- c. Select money transfer from the cardmember's Citibank savings account.

For new user, please click "First Time User" and set the new User ID and Password by using the card number 16 digits, ATM code, and Bank Account. The cardmember may contact CitiPhone for the new ATM code.

3. Pay through the Post Office

The cardmember can make payment by cash through any Post Office through Thailand by presenting your credit card's statement with barcode.

4. Pay by Direct Debit

The cardmember can issue a pre-authorization for money to be debited directly from the cardmember's saving account held with Citibank, Kasikorn Bank, Bangkok Bank, Bank of Ayudhya, or Siam Commercial Bank. Fund will be debited automatically to settle the cardmember's outstanding balance or to require minimum monthly payment as shown on the monthly statement. Simply complete the attached pre-authorization form and mail it back to Citibank, Direct Debit with start about a month after Citibank has received your pre-authorization and there is confirmation from the bank where you have the account to be debited. You will be notified of the deduction in advance with "WE WILL DEDUCT YOUR PAYMENT THROUGH YOUR BANK ACCOUNT ON THE PAYMENT DUE DATE (date)" on the monthly statement, which will be sent to the cardmember before the direct debit is affected each month.

The cardmember may alter the amount that the cardmember wants to be deducted in any month. Simply contact CitiPhone Banking, 5 business days in advance of the payment date and request the changes. The amount to be debited may be changed temporarily or permanently, but it must not be less than the required minimum payment.

It is advisable to check the cardmember's bank account to ensure sufficient balance for debiting according to the debiting date and time by yourself. If deposits are made via an ATM or a check, please verify with the cardmember's bank the time required for the cardmember's pay-in to become available for debit. Should the exceeding outstanding amount on cardmember balance in any month, the bank will charge a fee and will notify the cardmember of the charges.

5. Pay Through Other Banks: Bank of Ayudhya, Siam Commercial Bank, TMB Bank, Krung Thai Bank, Kasikorn Bank, CIMB THAI, BACC, Bangkok Bank, or TISCO BANK at all branches national wide.

The cardmember can settle monthly statement through any branch of the aforementioned banks during normal banking hours. Simply attach the payment form and the monthly statement with cash or check payment. If the cardmember pays with a check, please specify “Citi VISA for account number 4xxx-xxxx-xxxx-xxxx” or “Citi Mastercard for account number 5xxx-xxxx-xxxx-xxxx” as drawer. Please find more detail in payment channel and fees table.

6. Pay by Funds Transfer Via CitiPhone Banking 1588 (if you have a Citibank savings account)

The cardmember can transfer funds by phone to settle the credit card bills. The cardmember will need the credit card number and T-PIN to access this facility.

7. Pay at any place with 'Counter Service' Signage

The cardmember can make payment at any merchants with 'counter service' logo for example, at 7-eleven (the credit line will be available after payment) by presenting the credit card's statement with barcode. Counter service accepts cash payment.

8. Pay at M-Pay station

The cardmember can make payment at any M-Pay station through AIS, Telewiz shop and Citibranches with the Mpay logo. The cardmember's credit line will be available right after payment.

9. Pay Through Electronic Channels (ATM, Telephone, or Internet) of Siam Commercial Bank, Kasikorn Bank, TMB Bank, Bank of Ayudhaya, Krung Thai Bank, TISCO BANK, CIMB Thai Bank* and BAAC****

To pay through these electronic channels, the bank will deduct directly from your account held with the above banks. Please keep the payment slip for the record.

*CIMB Thai Bank, only internet channel service provided

**BAAC and TISCO BANK only ATM channel service provided

10. Making payment through payment of Tesco Lotus

The cardmember's credit line will be available right away after make payment. Please re-check your receipt and keep as evidence.

Remarks:

- When paying by check, please cross the check with the words "Account Payee", cross out the words "Bearer", and attach the bottom portion of your statement. The bank will credit your bank account when the check has been cleared.
- Citibank reserves the rights to change any fee/charge fee.
- In case that you make payment at OTC, in no. 3, 4, 5, and 9, the payment will be posted in your account 2 days after transaction date.
- For payment made at the charge channels, service providers will be charge fee at service point.

Caring for your Citi Credit Card

Card Replacement

In the event that your Citi Card is lost or stolen

- If your card is lost or stolen within domestic, call CitiPhone Banking 1588 or (02)1588 (outside Bangkok)
- If your card is lost or stolen abroad, you can contact CitiPhone Banking at (662) 232-2484

CitiPhone Banking Officer will cancel your lost card and issue you a new Citi Credit Card.

Remark: Please find more detail temporary suspension of the use of the card in Terms and Condition of Using Citi Credit Card.

Card Renewal

Your Citi Card is valid for 5 years from the issuing date. The annual membership fee will be charged directly to your account and shown in your monthly statement. You should receive your new card before your existing card expires.

After receiving the new card please sign the back of the card to prevent fraudulent usage. To cancel your card, you must inform Citibank by phone or in writing at least 30 days prior to your card expiry date.

Remark: Citibank reserves the rights to not approve for card renewal in the case the cardholders information do not meet the Bank's policy.

Change of Address

To report a change of billing address, contact address or phone number, please contact CitiPhone Banking 1588.