

## Important Updates to your Citi Cardmember's Agreement

We wish to inform you that with effect from 1 January 2024, we will be updating our Citi Cardmember's Agreement for Citi Credit Cards and our Customer Agreements applicable to Citibank Ready Credit / Power Cash / Ready Credit SmartCash / UltraCash. Please refer to our Citibank Singapore website for the updated Agreements, starting 30 November 2023.