

花旗信用卡分期交易还款细则调整通知

尊敬的花旗信用卡持卡人：

为了向您提供更好的服务，我行将于 2018 年 11 月 22 日对花旗信用卡人民币卡账单分期及交易分期还款细则进行调整。

账单分期的第 11 条第 7) 款、交易分期的 11 条第 6) 款第由原来的

“若持卡人的花旗银行信用卡被停卡、卡片到期未续卡、持卡人有其他信用程度降低（花旗银行拥有“信用程度降低”的自主判断权利）、债务不履行、或者违反花旗银行信用卡领用合约或章程，无须经花旗银行特别告知，持卡人所有未偿还的账单分期金额应于发生上述事项之时视为全部到期，持卡人应当一次性偿还全部剩余欠款，包括但不限于全部剩余本金、剩余各期分期手续费（分期手续费收取标准不变）及‘花旗银行信用卡领用合约’规定的违约金以及利息，上述金额将记入持卡人当期账单的本期应还款额。”

调整为

“若持卡人的花旗银行信用卡被停卡、卡片到期未续卡、持卡人有其他信用程度降低（花旗银行拥有“信用程度降低”的自主判断权利）、债务不履行、或者违反花旗银行信用卡领用合约或章程，无须经花旗银行特别告知，持卡人所有未偿还的账单分期金额应于发生上述事项之时视为全部到期，持卡人应当一次性偿还全部剩余欠款**(除非在特定情况下，经银行批准持卡人继续按照原分期期数和金额还款)**，包括但不限于全部剩余本金、剩余各期分期手续费（分期手续费收取标准不变）及‘花旗银行信用卡领用合约’规定的违约金以及利息，上述金额将记入持卡人当期账单的本期应还款额。”

如您对上述调整有任何意见与建议，请拨打花旗服务热线 400-821-1880 或 800-830-1880（限中国大陆固定电话拨打），境外请拨打（+86）-（21）-3896-9500（花旗信用卡客户），感谢您的支持与关注。

花旗银行（中国）有限公司

2018 年 10 月 26 日

Notification: Change of EPP Terms and Conditions

Dear Citibank Credit Card Member,

In order to continue providing the highest standards of service to you, we would like to notify a change to EPP terms and conditions change which will take effective since 22nd Nov 2018.

We will change Article 11 Paragraph 6 in Transaction Equal Payment Plan Terms and Conditions & Article 11 Paragraph 7 in Terms and Conditions of the Statement Equal Payment Plan Terms and Conditions,

Current

“In the event that the cardholder's Citibank Credit Card is suspended, expired and not renewed, or the cardholder incurs a reduction in credit limit (Citibank has right of independent judgment to reduce credit limit), non-performing debt, or violation of Citibank Credit Card (Personal Card) User Agreement or regulations, the cardholder's outstanding transaction installments shall become fully due without specific notification by Citibank. The cardholder shall pay in full, all outstanding amount including without limitation, principal amount and service fees for the remaining tenors (service fee standard remains unchanged for the installment payment), and all late payment fees and interests payable in accordance with the bank's credit card user agreement, which will be calculated into the amount payable in the current statement of the cardholder.”

After change

“In the event that the cardholder's Citibank Credit Card is suspended, expired and not renewed, or the cardholder incurs a reduction in credit limit (Citibank has right of independent judgment to reduce credit limit), non-performing debt, or violation of Citibank Credit Card (Personal Card) User Agreement or regulations, the cardholder's outstanding transaction installments shall become fully due without specific notification by Citibank. The cardholder shall pay in full (**In certain circumstances, the Citibank approves the cardholder to continue to repay base on original installment period and amount.**), all outstanding amount including without limitation, principal amount and service fees for the remaining tenors (service fee standard remains unchanged for the installment payment), and all late payment fees and interests payable in accordance with the bank's credit card user agreement, which will be calculated into the amount payable in the current statement of the cardholder.”

Note-Please do not hesitate to call CitiPhone at 400-821-1880 or 800-830-1880 (for land lines within mainland China). If you are overseas please call (+86)-(21)-3896-9500 (credit card customers).

※ If there is any discrepancy between the “Chinese version notification” and the “English version notification”, the “Chinese version” shall prevail.

Citibank (China) Co.,Ltd.

26-Oct, 2018