

花旗信用卡最低还款额调整通知

尊敬的花旗信用卡持卡人：

为了向您提供更好的服务，我行将对花旗信用卡“最低还款额”的计算方式进行调整。
“最低还款额”由原来的

“当期账单中的刷卡消费额× **10%** + 全数的上期账单最低还款额未偿还部分 + 全数的分期付款每月应摊还款额 + 预借现金交易本金 + 全数的利息费用和其他费用”

调整为

“当期账单中的刷卡消费额× **5%** + 全数的上期账单最低还款额未偿还部分 + 全数的分期付款每月应摊还款额 + 预借现金交易本金 + 全数的利息费用和其他费用”

若您在 2015 年 10 月 19 日至 2015 年 12 月 8 日*的期间内曾产生刷卡消费或其他贷记交易且生成账单，那么 2015 年 12 月 8 日后的首个账单即按调整后的计算方式计算最低还款额。否则，2015 年 12 月 8 日后的首个有刷卡消费或其他贷记交易的账单仍按原来的方式计算最低还款额，之后的账单则按调整后的方式计算最低还款额。

如果您对上述调整有任何意见与建议，请拨打花旗 24 小时服务热线 400-821-1880 或 800-830-1880（限中国大陆固话拨打），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。

*2015 年 10 月 19 日为我行系统调整时间，2015 年 12 月 8 日为上述最低还款额调整的正式生效时间。

※ 本通知中英文如有不一致之处，请以中文为准。

花旗银行（中国）有限公司

2015 年 12 月 3 日

Notification: Change of Minimum Payment for your Citibank Credit Card

Dear Citibank credit card members,

In order to continue providing the highest standards of service to you, we would like to notify a change to the credit card minimum payment %.

Your current minimum payment % is **10%** of all accumulated non cash transactions + 100% (past due amounts + installment amounts + cash advance from ATM + Interests + fees / charges)

The proposed minimum payment % is **5%** of all accumulated non cash transactions + 100% (past due amounts + installment amounts + cash advance from ATM + Interests + fees / charges)

Please note that the minimum payment for your first statement will continue to be 10% as required by local regulations.

Note: IF you already had a statement with debit transaction during 19-Oct.2015 to 8-Dec.2015*, the minimum payment of the first statement after 8-Dec.2015 shall be calculated according to the adjusted method at 5%. Otherwise, the minimum payment of the first statement with debit transaction after 8-Dec.2015 shall be calculated according to the original method, and after this, the minimum payment of statements should be calculated according to the adjusted method.

Please do not hesitate to call 24 hour 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).

* 19-Oct.2015 is the date of change of minimum payment % with an effective date of 8-Dec.2015.

※ If any difference between the Chinese version notification and the English version notification, Chinese version shall prevail.

Citibank (China) Co., Ltd.

3-Dec.2015