

## 花旗银行信用卡分期规则条款更新通知

尊敬的客户：

为了向您提供更好的服务，我行近期将对花旗银行（中国）有限公司信用卡（个人卡）分期规则条款（包括《账单分期规则条款》、《交易分期规则条款》及《现金分期规则条款》，以下统称“规则条款”）进行更新。更新后的规则条款自2017年3月23日起生效。具体更新内容如下：

### 《账单分期规则条款》第3条

“账单分期仅限于人民币账户的已出账单。账单分期“可分期金额”为以下三个金额中的最低金额：

—人民币账单总金额—本账单周期内的还款金额—当前未偿还最低还款额

—当前消费欠款\*—当前未偿还最低还款额

—永久额度—（当前累计的交易分期+账单分期+现金分期的未偿还余额）

（\*当前消费欠款仅指截至账单分期申请当日，持卡人账户下（包括主卡和附属卡）因刷卡消费所产生的未偿还的款项，不包括取现，交易分期，账单分期，现金分期所产生的欠款，也不包括各种年费，手续费或者利息的欠款。）

持卡人可对“可分期金额”提出全额分期或者部分金额分期。持卡人账户下（包括主卡和附属卡）的所有实际使用额度超过了其信用额度时，不能申请账单分期。”

### 更新为

“账单分期仅限于人民币账户的已出账单。账单分期“可分期金额”为以下三个金额中的最低金额：

—人民币账单总金额—本账单周期内的还款金额—当前未偿还最低还款额

—当前消费欠款\*—当前未偿还最低还款额

—永久额度—（当前累计的交易分期+账单分期+现金分期的未偿还余额）

（\*当前消费欠款仅指截至账单分期申请当日，持卡人账户下（包括主卡和附属卡）因刷卡消费所产生的未偿还的款项，不包括取现，交易分期，账单分期，现金分期，购买房产，投资及其它花旗银行另行指定的交易所产生的欠款，也不包括各种年费，手续费或者利息的欠款。）

持卡人可对“可分期金额”提出全额分期或者部分金额分期。持卡人账户下（包括主卡和附属卡）的所有实际使用额度超过了其信用额度时，不能申请账单分期。”

### 《交易分期规则条款》第4条（2）

以下交易类型不能申请交易分期：

- 已办理分期的交易（包括但不限于交易分期、账单分期、现金分期等）；
- 持卡人对于交易真实性提出质疑的争端交易、取现交易及依照本行信用卡领用合约、章程和费率表规定收取的利息及各项手续费用（如信用卡年费、预借现金交易手续费、利息、滞纳金、超限费及其他信用卡收费等）不享受该服务；
- 未计入持卡人账户及已出账单的交易；
- 超过当前消费欠款的单笔消费交易。当前消费欠款仅指截至交易分期申请当日，持卡人账户下

（包括主卡和附属卡）因刷卡消费所产生的未偿还的款项，不包括取现，交易分期，账单分期，现金分期所产生的欠款，也不包括各种年费，手续费或者利息的欠款。

- 外币账户的交易；
- 其他花旗银行另行指定的交易。”

### 更新为

以下交易类型不能申请交易分期：

- 已办理分期的交易（包括但不限于交易分期、账单分期、现金分期等）；
- 持卡人对于交易真实性提出质疑的争端交易、取现交易及依照本行信用卡领用合约、章程和费率表规定收取的利息及各项手续费用（如信用卡年费、预借现金交易手续费、利息、违约金、超限费及其他信用卡收费等）不享受该服务；
- 未计入持卡人账户及已出账单的交易；
- 超过当前消费欠款的单笔消费交易。当前消费欠款仅指截至交易分期申请当日，持卡人账户下（包括主卡和附属卡）因刷卡消费所产生的未偿还的款项，不包括取现，交易分期，账单分期，现金分期所产生的欠款，也不包括各种年费，手续费或者利息的欠款。
- 外币账户的交易；
- 含购买房产，投资及其他花旗银行另行指定的交易。”

“滞纳金”

### 更新为

“违约金”

适用于：

《账单分期规则条款》第 10 条（2），第 11 条（7）

《交易分期规则条款》第 4 条（2），第 10 条（2），第 11 条（6）

《现金分期规则条款》第 4 条（3）

※本通知就同一条款的修改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

2017 年 2 月 3 日

## **Notification: Change of EPP Terms and Conditions**

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 EPP Terms and Conditions.

TEPP Terms and Conditions 1

“The following transaction types are not eligible for TEPP:

- Transactions with existing installment plan (including but not limited to transaction installment plan, statement balance installment plan and cash installment plan).
- Disputed transactions of which their authenticity have been questioned by the cardholder; cash advance transactions; interests and all service fees (such as credit card annual fees, cash advance transaction fees, late fees, over limit fees, and other credit card charges) charged in accordance with the provisions in the bank's credit card user agreement, regulations and interest rate tables.
- Transactions that have not been posted to the cardholder's account or have been billed in the cardholder's statement.
- Transactions the amount of which exceeds Current balance for consumption. Current balance for consumption refers to any outstanding balance for consumption of all accounts (including both the primary and supplementary card accounts) under the primary cardholder as of the application date of the transaction installment plan, excluding any outstanding balance for cash advance, transaction installment, statement installment, cash installment or annual fee, service fee or interests.
- Transactions made under USD credit cards.
- Other transactions specified by Citibank.”

### **Update to**

“The following transaction types are not eligible for TEPP:

- Transactions with existing installment plan (including but not limited to transaction installment plan, statement balance installment plan and cash installment plan).
- Disputed transactions of which their authenticity have been questioned by the cardholder; cash advance transactions; interests and all service fees (such as credit card annual fees, cash advance transaction fees, liquidated damages, over limit fees, and other credit card charges) charged in accordance with the provisions in the bank's credit card user agreement, regulations and interest rate tables.
- Transactions that have not been posted to the cardholder's account or have been billed in the cardholder's statement.
- Transactions the amount of which exceeds Current balance for consumption. Current balance for consumption refers to any outstanding balance for consumption of all accounts (including both the primary and supplementary card accounts) under the primary

cardholder as of the application date of the transaction installment plan, excluding any outstanding balance for cash advance, transaction installment, statement installment, cash installment or annual fee, service fee or interests.

- Transactions made under USD credit cards.
- Property purchase, investment related and other transaction specified by Citibank”

#### TEPP Terms and Conditions 8

“Service fee rate for TEPP” refers to the rate of service fee payable by the cardholder when apply for TEPP. This rate is set by Citibank. Please refer to the relevant Credit Card rates table published on the Citibank website for the specific rate. Before making each application, the cardholder should refer to the latest “Service fee rate for transaction installment plan” published on the Citibank website at the time of the cardholder's application. The service fee rate for each transaction installment plan shall apply up till the end of the installment period. The bank may offer preferential “service fee rate for TEPP” to the cardholder based on his/her credit history.”

#### **Update to**

“Service fee for TEPP” refers to the rate of service fee payable by the cardholder when apply for TEPP. This rate is set by Citibank. Please refer to the relevant Credit Card rates table published on the Citibank website for the specific rate. Before making each application, the cardholder should refer to the latest “Service fee for transaction installment plan” published on the Citibank website at the time of the cardholder's application. The service fee for each transaction installment plan shall apply up till the end of the installment period. The bank may offer preferential “service fee for TEPP” to the cardholder based on his/her credit history.”

#### TEPP Terms and Conditions 9

“Amount payable per tenor

Amount payable per tenor or installment amount that shows on each statement shall prevail. Total service fee of TEPP = (service fee rate for TEPP \* TEPP principal amount \* installment tenors). Citibank charges total service fee based on “service fee rate for TEPP” and the equivalent effective annualized percentage rate hereinafter called “effective APR” will be disclosed to the cardholder simultaneously. Effective APR is the annualized fee rate which reflects the real cost of capital. Citibank will apportion service fee and principal payable of each installment, based on outstanding principal and effective APR. Except for the last installment, the principal amount and service fee of each installment are rounded to the nearest cent. The difference in amount for all installments after rounding to the nearest cent will be adjusted in the last installment.”

#### **Update to**

“Amount payable per tenor

Amount payable per tenor or installment amount that shows on each statement shall prevail. Total amount of service fee billed during the tenor of TEPP booked = (monthly service fee for TEPP \* TEPP principal amount \* installment tenor). Citibank charges total service fee based on "service fee for TEPP" and the equivalent effective annualized percentage rate hereinafter called "effective APR" will be disclosed to the cardholder simultaneously. Effective APR is the equivalent effective annualized rate which reflects the real cost of capital. Citibank will apportion service fee and principal payable of each installment, based on outstanding principal and effective APR. Except for the last installment, the principal amount and service fee of each installment are rounded to the nearest cent. The difference in amount for all installments after rounding to the nearest cent will be adjusted in the last installment."

### SEPP Terms and Conditions 3

"SEPP is only applicable to RMB account statement that has been issued. The "amount eligible for installment" of SEPP is the lower of

–"Statement beginning balance – Cycle to date payments - Current minimum due" OR,

–"Current balance for consumption\* – Current minimum Due" OR.

–"Permanent credit limit - Total outstanding installments including a. transaction installment; b. statement installment; c. cash installment balance.

(\*Current balance for consumption refers to any outstanding balance for consumption of all accounts (including both the primary and supplementary card accounts) under the primary cardholder as of the application date of the SEPP, excluding any outstanding balance for cash advance, transaction installment, statement installment, cash installment or annual fee, service fee or interests.)

The cardholder may apply for full or partial installment for the "amount eligible for installment". The cardholders are not eligible for SEPP if the sum of credit used of all accounts under the primary cardholder exceeds his/her credit limit."

### Update to

"SEPP is only applicable to RMB account statement that has been issued. The "amount eligible for installment" of SEPP is the lower of

–"Statement beginning balance – Cycle to date payments - Current minimum due" OR,

–"Current balance for consumption\* – Current minimum Due" OR.

–"Permanent credit limit - Total outstanding installments including a. transaction installment; b. statement installment; c. cash installment balance.

(\*Current balance for consumption refers to any outstanding balance for consumption of all accounts (including both the primary and supplementary card accounts) under the primary

cardholder as of the application date of the SEPP, excluding any outstanding balance for cash advance, transaction installment, statement installment, cash installment or annual fee, service fee or interests, property purchase, investment related and other transaction specified by Citibank.)

The cardholder may apply for full or partial installment for the "amount eligible for installment". The cardholders are not eligible for SEPP if the sum of credit used of all accounts under the primary cardholder exceeds his/her credit limit.

#### SEPP Terms and Conditions 8

"Service fee rate for SEPP refers to the rate of service fee payable by the cardholder when applying for the SEPP. This rate is set by Citibank. Please refer to the relevant Credit Card rates table published on the Citibank website for the specific rate. Before making each application, the cardholder should refer to the latest "service fee rate for SEPP" published on the Citibank website at the time of the cardholder's application. The bank may offer preferential "service fee rate for SEPP" to the cardholder based on his/her credit history."

#### **Update to**

"Service fee for SEPP refers to the rate of service fee payable by the cardholder when applying for the SEPP. This rate is set by Citibank. Please refer to the relevant Credit Card rates table published on the Citibank website for the specific rate. Before making each application, the cardholder should refer to the latest "service fee for SEPP" published on the Citibank website at the time of the cardholder's application. The bank may offer preferential "service fee for SEPP" to the cardholder based on his/her credit history.

#### SEPP Terms and Conditions 9

"Amount payable per tenor

Amount payable per tenor or installment amount that shows on each statement shall prevail. Total service fee of SEPP = (service fee rate for SEPP \* SEPP principal amount \* installment tenor). Citibank charges total service fee based on "service fee rate for SEPP" and the equivalent effective annualized percentage rate hereinafter called "effective APR" will be disclosed to the cardholder simultaneously. Effective APR is the annualized fee rate which reflects the real cost of capital. Citibank will apportion service fee and principal payable of each installment, based on outstanding principal and effective APR. Except for the last installment, the principal amount and service fee of each installment are rounded to the nearest cent. The difference in amount for all installments after rounding to the nearest cent will be adjusted in the last installment."

#### **Update to**

“Amount payable per tenor

Amount payable per tenor or installment amount that shows on each statement shall prevail. Total amount of service fee billed during the tenor of SEPP booked = (monthly service fee for SEPP \* SEPP principal amount \* installment tenor). Citibank charges total service fee based on “service fee for SEPP” and the equivalent effective annualized percentage rate hereinafter called “effective APR” will be disclosed to the cardholder simultaneously. Effective APR is the equivalent effective annualized rate which reflects the real cost of capital. Citibank will apportion service fee and principal payable of each installment, based on outstanding principal and effective APR. Except for the last installment, the principal amount and service fee of each installment are rounded to the nearest cent. The difference in amount for all installments after rounding to the nearest cent will be adjusted in the last installment.

“Late fees”

**Update to**

“Liquidated damages”

Applicable to:

TEPP Terms and Conditions 1, 10 (2)

SEPP Terms and Conditions 10 (2)

※ If any difference between the Chinese version and the English version of the update for a clause in the notification, the Chinese version shall prevail.

Citibank (China) Co., Ltd.

3-Feb, 2017