

## 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，我行近期将对花旗信用卡“最低还款额”的计算方式进行调整。“首期账单最低还款额”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 + 预借现金本金交易 × 10% + 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 × 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 + 预借现金本金交易 + 全数的利息费用和其他费用”

“非首期账单最低还款额”由原来的

“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 + 预借现金本金交易 × 5% + 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 + 预借现金本金交易 + 全数的利息费用和其他费用”

如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。

\*正式生效时间将另行公布。

※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  
2017年5月10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 1st statement minimum payment amount is

10% of all accumulated non cash consumptions + 10% of cash advance + 100% of (past due amounts + installment amounts + interests + fees / charges)

The new 1st statement minimum payment amount is

10% of all accumulated non cash consumptions + **100%** of (cash advance+ past due amounts + installment amounts + interests + fees / charges).

Your current statement minimum payment amount since the 2nd statement is

5% of all accumulated non cash consumptions + 5% of cash advance + 100% of (past due amounts + installment amounts + interests + fees / charges)

The new statement minimum payment amount since the 2nd statement is

5% of all accumulated non cash consumptions + **100%** of (cash advance+ past due amounts + installment amounts + interests + fees / charges)

Note: 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).

\* Official effective date for above change will be announced later.

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

**Citibank (China) Co., Ltd.**  
**10-May, 2017**