

CITIBANK CREDIT CARDS AND READY CREDIT CUSTOMER CONFIRMATION AND DECLARATION

Any reference in this Declaration to "you", "your" or "Citibank" shall mean Citibank Singapore Limited.

A. Citibank Credit Card and Citibank Ready Credit Account

1. "I", "me", "my", "we", "us" and "our" refers to both main card/account applicants and each supplementary credit card applicant.
2. I have applied for the products and services specified in this application and ask that the Citibank Credit Card account and/or Citibank Ready Credit account be opened for me, and that the Citibank Credit Card(s), and Citibank Ready Credit Card be issued to me. I agree that the card(s) may be sent to me at my risk by mail to the address specified in the application.
3. I agree that my use of the Citibank Credit Card account and/or Citibank Ready Credit account shall be respectively governed by the applicable Cardmember's Agreement and Citibank Ready Credit Customer's Agreement, and I agree to be bound thereby. I agree that where I have applied for a Citi ULTIMA World Elite Mastercard, the applicable Cardmember's Agreement is the Citi ULTIMA Visa/Mastercard Cardmember's Agreement available for viewing at the Citi ULTIMA World Elite Mastercard website.
4. Where I have indicated a Combined Preferred Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be), I agree that you may assign me with a Combined Credit Limit which is equal to or lower than such specified Preferred Credit Limit. Where I have not indicated any Combined Preferred Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be) or have requested that you assign me with a credit limit, I consent to you assigning me with a Combined Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be) which is not more than the maximum credit limit permitted by law or your policies. Further, where I have applied for a Supplementary Credit Card, I agree that the Supplementary Credit Card Credit Limit will be reset in full every month provided that such resetting does not cause the Main Cardholder's available Combined Credit Card(s) Credit Limit to be exceeded in which case the Supplementary Credit Card Credit Limit will be reduced accordingly.
5. Where I have existing unsecured credit facilities with you, I agree and consent to your reviewing and adjusting the credit limit of such unsecured facilities in your absolute discretion in accordance with regulatory requirements and your credit and risk management policies.
6. I understand that the EMV chip on the Citibank Credit Card(s) and Ready Credit Card remains active for any Overseas Point of Sale EMV transactions and such transactions will be processed even if I have not activated such card to be used for Overseas Transactions.

B. Account Terms to Highlight

Additionally, where I have applied for:

(a) Citi M1 Platinum Visa Card ("Citi M1 Card")

For applications approved prior to 1 July 2022, I acknowledge and agree that Citibank shall be authorized but not obliged to:

- (i) revoke any existing M1 Limited ("M1") GIRO arrangement which I may have with another credit card or bank account upon approval of the Citi M1 Card; and
- (ii) to notify M1 of such revocation; and
- (iii) to charge all my M1 bills/charges to my Citi M1 Card account (after it is approved) even if I have not activated the Citi M1 card.

For applications approved from 1 July 2022 onwards, I acknowledge that upon approval of the Citi M1 Card, I will need to revoke any existing M1 GIRO/recurring payment arrangement which I may have with another credit card or bank account upon approval of this Citi M1 Card and to authorize my M1 bills/charges to be charged to my Citi M1 Card account via the My M1+ App in order to enjoy the Citi M1 Rebate on my M1 recurring bills in accordance with the Citi M1 Cardmember's Agreement. Citibank will not be performing the above-described revocation for me.

I further agree that Citibank may disclose to M1, information relating to me including my name, identification number, mobile number, Citi M1 Card number and card account establishment date in connection with my Citi M1 Card.

I understand and agree that I must at all times remain an M1 customer, otherwise Citibank has the right to terminate the Citi M1 Card account.

(b) Citi SMRT Platinum Visa Card ("Citi SMRT Card")

I authorize Citi to transfer and disclose any information relating to me, my Citi SMRT Card account, and any card transactions effected by me to SMRT Corporation Limited ("SMRT") and any third party as Citi and/or SMRT may deem necessary for the purpose of and/or in connection with (but not limited to) the provision of my Citi SMRT Card and any other services relating to my Citi SMRT Card; and

I agree to the disclosure by SMRT or the above-mentioned third parties of any such information as may be required by any applicable law, court, regulatory or legal process or to any third party (including any vendor) working with SMRT in connection with the provision of my Citi SMRT Card and any other services relating to my Citi SMRT Card.

(c) Citi Prestige Card

I acknowledge that the complimentary Priority Pass Digital Membership is extended to the main Cardholder only and that I would need to register for it by retrieving my unique invitation code from the Citi Mobile® App 2 weeks after the approval of my Citi Prestige Card. I agree that Citi will not be responsible for performing this registration for me. For more information, please visit the Citi Prestige website.

Citi Prestige Concierge Services:

Citi Prestige Concierge Services means the concierge services offered to Citi Prestige Cardmembers only. Citibank shall be entitled at its discretion to use the services of any agent, service providers and representatives (collectively, "Representatives"), in the provision of Citi Prestige Concierge Services. Citibank may procure from me information in connection with the provision of Citi Prestige Concierge Services and Citibank is authorised to release any such information reasonably requested for by any Representative and any third party supplier of products and/or services in respect of the goods and/or services requested for by me.

I confirm that I have read and understood and agree to be bound by the Citi Prestige Concierge Services Terms and Conditions which are set out in the Citi Prestige Cardmember's Agreement. I agree that you may at your absolute discretion amend the Citi Prestige Concierge Services Terms and Conditions from time to time, and I agree to be bound by such amendments.

(d) Citi ULTIMA World Elite Mastercard

I acknowledge that the complimentary Priority Pass Digital Membership is extended to the main Cardholder and up to 2 supplementary Cardholders only and that I would need to register for it by retrieving my unique invitation code from the Citi Mobile® App 2 weeks after the approval of my Citi ULTIMA World Elite Mastercard. I agree that Citi will not be responsible for performing this registration for me. For more information, please visit the Citi ULTIMA World Elite Mastercard website.

Citi ULTIMA Concierge Services:

Citi ULTIMA Concierge Services means the concierge services offered to Citi ULTIMA Cardmembers only. Citibank shall be entitled at its discretion to use the services of any agent, service providers and representatives (collectively, "Representatives"), in the provision of Citi ULTIMA Concierge Services. Citibank may procure from me information in connection with the provision of Citi ULTIMA Concierge Services and Citibank is authorised to release any such information reasonably requested for by any Representative and any third party supplier of products and/or services in respect of the goods and/or services requested for by me.

I confirm that I have read and understood and agree to be bound by the Citi ULTIMA Concierge Services Terms and Conditions which are set out in the Citi ULTIMA Visa/Mastercard Cardmember's Agreement. To view the Citi ULTIMA Visa/Mastercard Cardmember's Agreement, please visit the Citi ULTIMA World Elite Mastercard website. I agree that you may at your absolute discretion amend the Citi ULTIMA Concierge Services Terms and Conditions from time to time, and I agree to be bound by such amendments.

(e) Citi Cash Back+ (Plus) World Mastercard ("Citi Cash Back+ Card")

Only a Citi Plus customer who is the Primary Account Holder of a Citi Interest Booster Account is entitled to receive the Bonus Cash Back in accordance with the terms of the Citi Cash Back+ Card Bonus Cash Back Promotion Terms and Conditions. The Bonus Cash Back refers to the Bonus Cash Back of 0.4% earned based on the amount of retail purchases in a calendar month with minimum S\$500 spend, capped at S\$2,000 spend (i.e. maximum monthly Bonus Cash Back is S\$8). For more information on the Bonus Cash Back and the Citi Cash Back+ Card, please refer to the Citi Cash Back+ Mastercard® Bonus Cash Back Promotion Terms and Conditions and the Citi Cash Back+ Card Cardmember's Agreement at www.citibank.com.sg/cashbackplus

CITIBANK CREDIT CARDS AND READY CREDIT CUSTOMER CONFIRMATION AND DECLARATION

(f) Citibank Ready Credit

I acknowledge that Citibank prohibits the use of proceeds from the Citibank Ready Credit account for investment(s) into Citibank wealth management products including insurance and for repayment of any credit facility. I agree not to use such proceeds for subscription into Citibank offered wealth management products or for repayment of any credit facility.

C. Law of Own Country*

I shall be aware of the laws, regulations and rules in my country of citizenship, domicile or residence (including where I am a resident for tax purposes), applicable to my use of Citi's products, banking and financial advisory services, including any tax, foreign exchange or capital controls, and for all payment, reporting or filing requirements. Citi shall not be liable for any loss or liability imposed by my country of citizenship, domicile or residence (including where I am a resident for tax purposes), on me as a result of my non-compliance with any such regulations, laws, rules or legal process.

*Applicable to individuals who are non-Singapore citizens or are domiciled or residing outside Singapore (including individuals who are residents outside of Singapore for tax purposes).

D. Banking Secrecy Waiver/Privacy Circular/Privacy Preference

1. I authorise you to obtain and verify any information about me as you deem fit in your absolute discretion. I authorise the transfer and disclosure of any information relating to me (including information you obtain from third parties such as any credit bureau recognised by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19) of Singapore ("Banking Act")), to and between the branches, subsidiaries, representative offices, affiliates and agents of Citibank, N.A. and third parties selected by any of them, wherever situated, for confidential use (including for use in connection with the provision of any Products (as hereinafter defined) and Services (as hereinafter defined) to me and for data processing, statistical and risk analysis purposes, global cash services and dealings in securities on the Singapore Exchange Securities Trading Limited and any other relevant authorities and agencies pertaining thereto). Citibank and any Citibank, N.A. branch, subsidiary, representative office, affiliate, agent or third party selected by any of them may transfer and disclose any information as may be required by any applicable law, court, regulator or legal process.

2. Without prejudice to the generality of the foregoing, where Citibank is a member of, or subscriber for, the information sharing services of, any credit bureau recognised by the MAS under or pursuant to the Banking Act, I expressly authorise:

- Citibank to transfer and disclose to any such bureau; and
- any such bureau to transfer and disclose to any fellow member or subscriber as may be recognized as such by MAS

any information relating to me and/or any of my account(s) (and for such purposes) as may be permitted under or pursuant to the Banking Act.

3. I have read, understood and agree to the terms of, and that you may collect, use and disclose information about me in the manner and for the purposes as described, in the Privacy Circular (https://www.citibank.com.sg/global_docs/pdf/FINAL_CSL_PDPA_Circular.pdf, also available at Citibank website (Footer)>Privacy>Personal Data Protection and You>Privacy Circular). A copy of the Privacy Circular will be provided to me upon my request. Further, if I am a foreign national/resident and where a data privacy circular applicable to my country of nationality/residency has been prepared by Citi (whether now or in the future) to address applicable data privacy requirements, I acknowledge that I agree to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by Citi from time to time.

4. "Privacy Circular" refers to the notification provided by Citibank to explain the purposes for its collection, use and disclosure of personal data (as defined in the Personal Data Protection Act 2012 of Singapore).

5. "Products" refers to products which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those products listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "PRODUCTS" and as set out in Citibank's online portal www.citibank.com.sg, and the term "Product" shall be construed accordingly.

6. "Services" refers to the services which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those services listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "SERVICES" and as set out in Citibank's online portal www.citibank.com.sg and the term "Service" shall be construed accordingly.

7. I request that you introduce, offer or provide me with information relating to Products and Services which you consider may be of interest to me. I agree that Citibank will from time to time communicate information in relation to such Products or Services to me either specifically to me or generally to all customers via such communication modes as Citibank considers appropriate.

E. General Representations, Warranties and Acknowledgement

1. I warrant and confirm that the information and documents furnished by me are true and accurate. I acknowledge that in considering my application, Citibank will rely on such information and documents and that Citibank may in its absolute discretion reject or approved my application without assigning any reason therefore.

2. I confirm that at the time of this application, I am not on undischarged bankrupt and to my knowledge, there is no current, pending, or threatened legal or bankruptcy proceeding against me or any statutory demand served on me. I further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) of Singapore applies to me.

3. In the event Citibank receives an instruction: (1) to update my contact details; or (2) to issue a new TPIN/ATM PIN or Credit Card PIN to me; or (3) to mail a cheque book to me, I agree that Citibank will (but shall not be obligated to) send an SMS and/or email alert to inform me accordingly.

4. I agree to provide proof of my residential address in Singapore within 90 days from the date of my application failing which, I agree that my Citibank Credit Card and/or Citibank Ready Credit account(s) shall forthwith be closed without further reference to me.

5. I understand that I am solely responsible for my own tax affairs and obligations.

6. I have not been convicted of any tax crime in any jurisdiction and, as far as I am aware, I am not under any ongoing investigation by any tax authority or law enforcement agency for alleged criminal or fraudulent conduct related to tax evasion.

7. Any assets deposited, or to be deposited, in my account(s) do not represent the proceeds of any criminal conduct (including tax crimes).

8. My new and existing account(s), and the assets deposited into them, including income with respect to such assets have been, and will continue to be, declared to the relevant tax authorities, or are not legally required to be disclosed to the relevant tax authorities.

9. I will notify Citibank promptly upon any change in the representations and warranties set out herein.

10. Each beneficial owner has authorized me to make the representations and warranties set out herein on their behalf.

11. Acknowledgement of Singapore Police Force Advisory

I have read and agree to the following:

- My account(s) is/are for my own use only. I may be held criminally liable if my account(s) is/are used by others, e.g. for criminal activities. I confirm that I will not:
 - disclose the details of my account(s) and/or credentials to anyone else.
 - let anyone else access, operate or control my account(s).
 - receive or transfer money for anyone else using my accounts(s), unless I know him/her and know where he/she is.
- I can be convicted for the relevant offences under the Corruption, Drug Trafficking and other Serious Crimes (Confiscation of Benefits) Act 1992 ("CDSA") if my account(s) is/are used for criminal activities. I understand that any person convicted of an offence under the CDSA may be liable for a fine up to S\$250,000, or imprisonment of up to five years, or both.
- I should make the necessary application to Citibank if I wish to authorize a third party to operate, access and/or control my account(s). A failure to do so would subject my account(s) to additional risk mitigation measures, and in some cases, Citibank may terminate or restrict my use of my account(s) and other related account(s) I may have with Citibank.

F. Others

1. In the event this application is rejected, I acknowledge that Citibank will not update their records with any personal details provided in this application form.

2. If I wish to have a free credit report, I may obtain it within 30 calendar days from the date of approval or rejection of this application from Credit Bureau (Singapore) Pte Ltd.'s website, www.creditbureau.com.sg. Alternatively, I may bring the approval or rejection letter and my NRIC to the following Credit Bureau (Singapore) Pte Ltd.'s registered office to obtain a free credit report.

3. Where I have provided my signature electronically:

- I agree that provided that my signature is collected electronically from me, whether by a Citibank representative in person or uploaded by me through a device (whether my own or Citibank's) or a Citibank website, and you (whether before or after the time my electronic signature is taken) verify my identity through measures which fulfill your internal requirements, you are authorized to treat such signature in electronic form and such signature shall be deemed to be, as equivalent to my signature in hard copy, for all intents and purpose; and
- I agree that all records in electronic form maintained by you or on your behalf upon which any such signature(s) has been affixed, which fulfill your internal requirements, shall be deemed to be valid, accurate and authentic, and given the same effect as, written and signed documentary communications between you and me in hard copy, and that all such electronic records are valid, accurate, legally effective, authentic and enforceable. I further agree that I shall not dispute the validity, accuracy, legal effectiveness, authenticity or enforceability of any evidence of any such electronic records including such evidence in the form of your computer records, transaction logs, magnetic tapes, cartridges, computer printouts, copies, or any other form of electronic information storage, and that such electronic records shall be final and conclusive, save in the case of manifest or clerical error.

PRODUCT HIGHLIGHTS

CITIBANK CREDIT CARDS & CITIBANK READY CREDIT

Notification of Right of Review Clauses	The terms and conditions governing Citi's product and/or service relationship with customers contain clauses that give Citi the unilateral right to revise such terms and conditions. For the Notification of Right of Review Clauses, please refer to the Citibank Singapore website, click on Terms and Conditions at the bottom of the page, followed by General tab.
Credit Limit	The maximum aggregate credit limit offered by Citi in respect of unsecured credit facilities granted to an individual whose annual income is not less than S\$30,000 is (a) 4x the individual's monthly income; or (b) such higher multiplier of the individual's monthly income as may be permitted under law. The maximum credit limit offered by Citi in respect of unsecured credit facilities granted to an individual whose annual income is not less than \$20,000 but not more than \$30,000 is two times (2x) the individual's monthly income. Citi will assign the credit limit(s) based on the individual's indicated preferred credit limit(s), income information provided and its credit and risk management policies.
Excess Credit Balances Handling	If the credit balance on customer's Citibank Credit Card/Ready Credit account is at any time more than S\$30,000 (or such other amount as Citi may from time to time in Citi's discretion determine and notify to customer), Citi shall be entitled to transfer all or any part of such credit balance by way of funds transfer to any of customer's Citi account(s) or pay all or any part of such credit balance by such mode as Citi determine appropriate including by way of cheque or cashier's order to customer, in accordance with Citi's Cardmember's /Customer's Agreement.
Administrative Fees for Transactions in Foreign Currencies and Transactions in Singapore Dollars processed outside Singapore	For card transactions effected in foreign currencies: • Up to 3.25% For card transactions effected in Singapore Dollars and processed outside Singapore: • Citibank Visa and Mastercard Credit Cards ¹ : 1%. ¹ This is applicable for Citi PremierMiles Card, Citi Rewards Card, Citi Cash Back Card, Citi Cash Back+ Card, Citi SMRT Card, Citi MI Card and Citi Prestige Card.
Liability for Unauthorized Transactions	Customer's liability for unauthorized transactions on each credit card account is capped at S\$100 provided that Citi is satisfied that customer has (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citi about the loss/theft/disclosure.
Branch Service Fee	Service fee of S\$10.90 (inclusive of 9% GST) will be charged (on a per account basis) for each payment made to Citi Credit Card account(s) and/or Ready Credit account over the counter at Citibank Branches.

CITIBANK CREDIT CARD (applicable to all Citibank Credit Cards unless otherwise stated)
For Citi ULTIMA World Elite Mastercard fees and charges, refer to www.citibank.com.sg/ultimamctnc

Repayment Grace Period	25 days from the date of statement of accounts.
Interest Charges	The effective interest rate applicable on customer's account will be: (a) The prevailing retail interest rate of 27.9% per annum and cash interest rate ² of 27.9% per annum; or (b) A promotional retail interest rate of 21.9% per annum and cash interest rate ² of 21.9% per annum which may be extended based on the good conduct of customer's account. This rate will be effective after the next Statement billing date following the payment due date. Notwithstanding the above, Citi reserves the right to cancel/vary this promotional rate at any time (including if customer's account becomes delinquent); or (c) A retail interest rate of 30.9% per annum and cash interest rate ² of 30.9% per annum in the event customer's account is past due ¹ in the current month. Citibank reserves the right to apply this interest rate ³ . This rate will be effective after the next Statement billing date following the payment due date and customer's account interest rate will revert to the prevailing product interest rate, as soon as customer's account is no longer past due ¹ in the current and last two months. If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged. ¹ An account is considered past due if the minimum payment due is not received in full before the payment due date. ² Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Quasi-cash transactions and related fees and charges. The retail interest rate refers to the interest rate applied on all other outstanding balances. ³ This is applicable for Citi PremierMiles Card, Citi Rewards Card, Citi Cash Back Card, Citi Cash Back+ Card, Citi SMRT Card and Citi MI Card.
Cash Advance Charges	S\$15 or 8% of amount withdrawn per transaction, whichever is higher, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.
Late Payment Charge	If the Minimum Payment Due is not received on or before the Payment Due date, a Late Payment Charge ¹ of S\$100 will be levied. ¹ This is applicable for Citi PremierMiles Card, Citi Rewards Card, Citi Cash Back Card, Citi Cash Back+ Card, Citi SMRT Card and Citi MI Card.

Minimum Payment Amount	Current Balance	Minimum Payment
	S\$0 to <S\$50	Current Balance
	>=S\$50	The minimum payment amount is specified in customer's statement of account and is computed by taking greater of - (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; or (b) S\$50; plus any overdue amounts.

Overlimit Fee	S\$40 will be charged on the card with highest balance on the statement billing date, if the total outstanding balance (including unbilled balance) of all credit card(s) exceeds customer's combined credit limit on any day within the statement period.
Overlimit Amount	The overlimit amount is the outstanding balance (including any unbilled balances) in excess of customer's combined credit card limit and must be paid immediately. The overlimit amount is in addition to the total minimum payment amount.
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Annual Fees	All annual fees are inclusive of 9% GST. For details on annual fees applicable to your card, please refer to Citibank website (Footer) > Banking Information > Banking Fees & Rate. For Citi ULTIMA World Elite Mastercard fees and charges, refer to www.citibank.com.sg/ultimamctnc
ABS Credit Card Guide	Before applying for a credit card, you should read the ABS Credit Card Guide published by the Association of Banks of Singapore on their website.
CITIBANK READY CREDIT	
Interest Charges	Unless otherwise reflected in customer's statement or communicated by Citi to customer, the effective interest rate applicable on customer's account will be: (a) The prevailing product interest rate of 22.95% per annum; or (b) A promotional rate of 15.5% per annum which may be extended based on the good conduct of customer's account. This rate will be effective after the next Statement billing date following the Payment Due date; or (c) An interest rate of 28.95% per annum will be applicable in the event customer's account is past due in the current month. This rate will be effective after the next Statement billing date following the Payment Due date and will revert to the prevailing product interest rate as soon as customer's account is no longer past due in the current and last two months. Minimum interest charge - S\$5. ¹ An account is considered past due if the minimum payment due is not received in full before the payment due date.
Late Payment Charge	If the Minimum Payment Due is not received on or before the Payment Due date, a Late Payment Charge of S\$120 will be levied.
Minimum Payment	If the current balance on your Citi Ready Credit ("CRC") account, including minimum payment due under any Citibank instalment loan programs ("CRC Outstanding Balance") is less than S\$50, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than or equal to S\$50, the minimum payment shall be the higher of: (i) Sum of 1% of CRC outstanding balance plus minimum payment due under any Citibank instalment loan programs plus all other interest charges and late payment charges; or (ii) S\$50 Any CRC Outstanding Balance due and unpaid in respect of earlier CRC statements shall be added to the minimum payment due and payable under any current CRC statement.
Overlimit Fee	S\$40 if the total outstanding balance exceeds customer's credit limit.
Overlimit Amount	The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRC Outstanding Amount.
Payment Hierarchy	Citi shall be entitled at Citi's reasonable discretion to apply and appropriate all payments received by Citi in such manner or order of priority as Citi may deem fit.
Annual Fee	S\$120 (first year waiver)
Cheque Processing Fee	S\$3 per Issued Cheque
Returned Cheques	S\$30 per cheque
Stop Payment	S\$30 per cheque

The information above is accurate as at 19 December 2024 and is intended as a quick consumer guide only. Please refer to www.citibank.com.sg for the Citibank Singapore Global Consumer Banking Terms and Conditions, the Citi Cardmember's Agreements, the Citibank Ready Credit Customer's Agreement and Citi's pricing guide. Copies of the same are also available at any branch of Citi upon request.