



NOTICE OF AMENDMENTS TO THE TERMS AND CONDITIONS

With effect from June 1, 2025, certain terms and conditions will be revised as follows. Revised contents are underlined.

TERMS AND CONDITIONS FOR CITIBANK READY CREDIT ACCOUNT

The following clause shall be added after Clause 21:

22 I agree that the Policy Statement relating to the Personal Data (Privacy) Ordinance of Citibank from time to time in force shall in all respects apply in relation to the Account and any matter arising therefrom or incidental thereto. 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 Citibank (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 "Privacy at Citi" section in Citibank Online which may be updated by Citibank from time to time.