

Important information about your credit card account (Account)



Please read it carefully and retain it for your records.

Change to your Financial Table

Effective 18 January 2016, your Financial Table is amended as follows:

- The **International Transaction Fee for Visa Transactions** is renamed "International Transaction Fee" and is amended to include the words "**or any transaction made with an overseas merchant**" and to increase the fee to 3.4%. As such, the definition is deleted and replaced with the following definition:

International Transaction Fee	We charge you an international transaction fee of 3.4% on the AUD dollar conversion of any transaction made in foreign currency; or any transaction made with an overseas merchant, of which a 1% service and assessment fee is payable by Us to Visa.
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Change to your Citibank Rewards and Citibank Qantas Rewards Program Terms and Conditions

Effective 18 March 2016, your terms and conditions are amended as follows:

- BPAY transactions will no longer be eligible to earn reward Points. As such, the definition of '**Eligible Transaction**' is amended to exclude BPAY payments.
- **Clause 6.2 (General)** is deleted and replaced with the following:

We may vary these Rewards Terms and Conditions from time to time as follows:

- If we change the rate at which all Points in the program are generally earned or generally redeemed we will give you 90 days written notice of that change;
- If we change, cancel or limit individual rewards or the number of Points required to redeem certain rewards, where we reasonably consider the change, cancellation or limitation not to be material, then the change will be incorporated in the Point value quoted at the time of redemption, and no notice will be provided; and
- We will give you 30 days written notice of all other changes to these Rewards Terms and Conditions.

- **Clause 7.1 (Accumulation of Points)** is deleted and replaced with the following:

We allocate Points for each whole Australian dollar of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:

Card type	Domestic Spend earn rate	International Spend earn rate
Citibank Rewards Credit Card - Signature	1.5 Points for first \$20,000 spent each Statement Period	1.5 Points
Citi Prestige Credit Card	2 Points	5 Points

- **Clause 13.1 (Accumulation of Points - Citibank Qantas Rewards)** is deleted and replaced with the following:

We allocate Points for each whole Australian dollar of the total value of the Eligible Transaction which is debited to your Account during the Statement Period as follows:

Card type	Domestic Spend earn rate	International Spend earn rate
Citibank Rewards Credit Card - Signature	1 Point for first \$3,000 spent each Statement Period and 0.5 Points for spend from \$3,001 to \$10,000	1 Point (no cap)
Citi Prestige Credit card	1 Point (no cap)	1 Point (no cap)

Other changes related to your Rewards Program - Points Transfer - Airline Loyalty Programs

- Effective 18 March 2016, the following changes will be applied to the Points transfer rates within the Citibank Rewards Program.

Current Points Transfer Rate	New Points Transfer Rate Effective 18 March 2016
Velocity Frequent Flyer 1.5 Citi reward Points = 1 Velocity Point Singapore Airlines KrisFlyer 1.5 Citi reward Points = 1 KrisFlyer Mile Minimum Transfer - 15,000 Citi reward Points	Velocity Frequent Flyer 2 Citi Reward Points = 1 Velocity Point Singapore Airlines KrisFlyer 2 Citi rewards Points = 1 KrisFlyer Mile Minimum Transfer - 20,000 Citi reward Points