

International Personal Bank
Singapore



Your Citigold Private Client
Debit Mastercard® activation
and benefits guide.

Citigold Private Client



Master your new Citigold Private Client Debit Mastercard®.

Your new Citigold Private Client Debit Mastercard® has arrived.

Get started in three simple steps.



1. SIGN

For enhanced security, be sure to sign the back of your new card.

2. ACTIVATE



Citibank Online and Mobile

Visit www.ipb.citibank.com.sg and login to Citibank Online



SMS to 72484

To activate your card:

ACT<space><last 4-digits of card number>

To activate your card for magnetic stripe transactions outside of Singapore:

ACT<space>OS<space><last 4-digits of card number>

If you are outside of Singapore please SMS to +65 9657 2484 instead. (Please send the SMS from the primary mobile phone number registered in our records)



Call Citigold Private Client Service Line

Call our 24-Hour Citigold Private Client Service Line on +65 6732 2288



3. PIN USAGE

If this is a replacement card, your PIN remains the same as your existing card. Overseas usage will also be automatically activated for this replacement card if it has been activated for your existing card.

If this is a new card for a recently established account, you will receive your 6-digit ATM/Internet Banking PIN within 7 working days. Please do not attempt to use your card until you receive your PIN.





More great features.

Your Citigold Private Client Debit Mastercard® is packed with all the features you're used to, like the convenience you want and protection you need. Plus you can now enjoy a range of additional benefits including enhanced features and exclusive privileges.

Ultimate Convenience

- Access up to 10 different foreign currencies for payments and ATM withdrawals overseas at no additional conversion fee^.
- Make everyday purchases quickly and safely at millions of merchants globally.
- Tap and pay with your Citigold Private Client Debit Mastercard.
- Access to over 2 million ATMs worldwide and enjoy fee-free cash withdrawals* from Citibank ATMs across more than 40 countries.

Peace of Mind

- Shop online with peace of mind, knowing your online purchases are protected against non-fulfillment of services and card fraud.
- To ensure you can make online purchases with complete confidence, e-Commerce Protection is provided automatically for eligible purchases made with your Citigold Private Client Debit Mastercard.
- Track and manage your account securely with Citibank Online and Citi Mobile® App.
- Get reimbursed for replacement costs up to USD100 in the event your wallet or bag is lost or stolen.

Find out more at

www.ipb.citibank.com.sg/cpc-debitcard

^Feature is only applicable to cardholders who link the relevant Citibank Foreign Currency Account(s) to their Citigold Private Client Debit Mastercard, and is subject to availability requirements.

*No overseas cash withdrawal processing fee from Citibank ATMs using Citibank ATM & Debit Card; prevailing foreign currency exchange rates and currency conversion fees apply. Subjected to a pre-set daily cash withdrawal limit of S\$8,000



Live a Multi-currency life.

Travel worldwide and enjoy complete payment flexibility. Access up to 10 foreign currencies via your Foreign Currency Account with your Citigold Private Client Debit Mastercard^{®^}.

Purchase Foreign Currencies at your Preferred Rates

Save the hassle of searching for the best exchange rates with real-time alerts, or have currencies auto-purchased when markets hit your preferred rates with Citi online Foreign Exchange (eFX).

Access Cash Abroad Anytime

Withdraw cash directly from your Foreign Currency Account when overseas at no additional currency conversion fee and administrative charge, at Citi ATMs worldwide.

Safe & Convenient⁺

Avoid carrying bulky cash whenever you travel by paying through your Citigold Private Client Debit Mastercard, linked to your foreign currency account of choice. Plus, you can opt to pay in your preferred currency when shopping online globally.

Find out more at
www.ipb.citibank.com.sg/cpc-multicurrency

[^]Feature is only applicable to cardholders who link the relevant Citibank Foreign Currency Account(s) to their Citigold Private Client Debit Mastercard, and is subject to availability requirements.

⁺ Please refer to Annexure 1 on how you may safeguard your debit card.



How it works.



Purchase foreign currencies on Citi eFX

Access Citi eFX by simply logging into Citibank Online or Citi Mobile® App.

You can now purchase foreign currencies at live market rates, or have them automatically purchased when markets hit your preferred rates.



Link your Foreign Currency Account

Select your choice of currency* (e.g. USD) from your Foreign Currency Account and link to your Citigold Private Client Debit Mastercard® by calling our 24-Hour Citigold Private Client Service Line at +65 6732 2288. Do ensure that your card is activated for overseas usage before transacting or travel.



Transact anytime, anywhere

Make purchases or cash withdrawals at Citi ATMs worldwide, at no additional currency conversion.



Re-link your Citigold Private Client Debit Mastercard to a different currency

Call our 24-Hour Citigold Private Client Service Line at +65 6732 2288 to link your Citigold Private Client Debit Mastercard to a different currency* (e.g. SGD) after your overseas transactions or travels.

Find out more at

www.ipb.citibank.com.sg/cpc-multicurrency

Subject to availability requirements.



What's new?

Your new Citigold Private Client Debit Mastercard® opens up a new world of benefits for you to enjoy. Experience special deals, travel offers and much more.

Mastercard Priceless® Cities

The Priceless Cities programme opens doors to unique experiences, with exclusive offers and invitation-only events across travel, shopping and entertainment.

Curated Social Events

Mastercard proudly sponsors the best in sports, music, dining and entertainment from around the world. As a Citigold Private Client Debit Mastercard cardholder we extend these relationships to you, so you can enjoy the benefit of preferred access, exclusive deals and promotions.

Lifestyle Concierge

Your Lifestyle Concierge is on hand to help with a wide range of lifestyle requests - from travel bookings to restaurant reservations. Charges for individual services apply. Call our 24-Hour Citigold Private Client Service Line at +65 6732 2288 to get connected to your concierge.

World Mastercard Offers and Experiences on Travel, Shopping & Lifestyle

Explore global travel offers including luxury hotels, shopping, nightlife, lifestyle, entertainment and more, delight your tastebuds at delectable dining venues all over the world and gain access to renowned golf courses across the globe.

Visit www.ipb.citibank.com.sg/cpc-debitcardprivileges



Discover more.

www.ipb.citibank.com.sg/cpc-debitcard

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