

The Most Privileges Around, Every Day

Enjoy Citi's exclusive suite of privileges whenever you use the Citigold Debit Mastercard. From dining, shopping, travel to petrol savings, the Citigold Debit Mastercard makes every day more enjoyable.



Citi Debit Mastercard Exclusives

Make every moment more rewarding when you shop with the Citi Debit Mastercard. Discover curated offers and exclusive deals, and endless ways to celebrate your everyday moments.



Citi Gourmet Pleasures

From luxurious dine in experiences to a simple meal delivered to your doorstep, uncover a delectable range of dining deals to excite your palate wherever you are with your Citi Debit Cards.



Petrol Savings

Get up to 14% savings when you fuel up at Shell and Esso with the Citi Debit Mastercard.

The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.

Citibank full disclaimers, terms and conditions apply to individual products and banking services. ©2025 Citibank Singapore Limited. Citi, Citibank, Citigold, Citi and Arc Design, and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. Citibank Singapore Limited Co. Reg. No. 200309485K.

Attn: Customer Correspondence Support Unit

Citibank Singapore Ltd
Global Consumer Banking
Robinson Road P.O. Box 330
Singapore 900630



BUSINESS REPLY SERVICE
PERMIT NO. 01526

Postage will be
paid by
addressee.
For posting in
Singapore only.

Citigold



The only Debit Card you need.



The Citigold Debit/ATM Card gives you the convenience you need, with exclusive privileges. With it, you can easily access cash and make purchases both locally and globally.

Access Cash Anytime

You can withdraw cash locally from ATMs at Citibank Branches, Instant Banking Centres, SMRT stations, shopping malls and the ATM⁵ network which includes Bank of China, HSBC, Maybank, Standard Chartered and State Bank of India.

What’s more, you can enjoy free cash withdrawals at Citibank ATMs overseas.

Shop Conveniently

Make everyday purchases quickly and safely at millions of merchants globally with your Debit Card. Speed through the checkout process with your contactless-enabled Debit Card or mobile phone via Apple Pay[®] or Samsung Pay. Since funds are directly debited from your account, you do not have to worry about late fees, multiple bill payments or interest charges. Simply present your card and sign for your purchases.



Transact Securely

To ensure that your money is safe, the Citigold Debit/ATM Card offers a comprehensive range of security features to give you peace of mind.

- A missing card can be quickly deactivated, with a replacement card available almost immediately upon request.
- The EMV-Dynamic Data Authentication Smart Chip makes the Citigold Debit/ATM Card more secure and protects you from potential identity theft and fraudulent activity.

- Get SMS or email alerts whenever a transaction is made on your Citigold Debit/ATM Card. To enrol, visit www.citigold.com.sg and select the alerts you require.
- Tracking account balances and transactions is easy with Citibank Online and Citi Mobile[®] App.

Citigold Debit/ATM Card Application

Important Information:

- 1) Your Citigold Debit/ATM Card has a cash withdrawal limit of S\$10,000 daily, subject to your accumulated daily limit.
- 2) Your Citigold Debit Card comes with a default daily point of sales limit that is set at S\$2,000 and a monthly spending limit of S\$50,000. This limit is shared between signature-based, contactless payments (e.g. Mastercard[®] Contactless and payments made using digital wallets) and card not present transactions (including mail and phone orders). You may choose to increase/decrease this limit upon activation of your Debit Card. Notwithstanding the limit that you set, the limit on your Debit Card will remain subject to your available bank balance.
- 3) Please allow 10 working days for the processing of your Citigold Debit/ATM Card application.
- 4) Once you have activated your Citigold Debit Card, Citibank Global Wallet will be activated and all your foreign currency accounts will be linked to your debit card. You can manage your Citibank Global Wallet anytime via Citi Mobile[®] App.
- 5) Your Citigold Debit Card can be used to make purchases at point-of-sales payment. The funds are directly debited from your banking account that is linked to your card. Please ensure that your card is kept safely.

Eligibility:

- 1) You must hold a personal or joint deposit account. For joint accounts, only “and/or” accounts are eligible for this application.
- 2) List of Citibank deposit accounts which can be linked to your Citigold Debit Card for point-of-sales debit payment:
 - Citi Wealth First Account
 - Citibank MaxiSave Account
 - Citi MaxiGain Savings Account
 - Citibank Step-Up Interest Account
 - Citibank Tap and Save Account(For this account, a Citibank SMRT Debit Card will be issued.)

Full Name as in NRIC/Passport (please underline surname)

Mr☐ Ms☐ Mrs☐ Mdm☐ Dr☐

Name to appear on card (max. 19 characters)

NRIC/Passport Number

☐ Yes, I want to apply for a Citigold Debit Card.

Please link my Citigold Debit Card to this account for point-of-sales debit payment and ATM transactions. (If the account number is not indicated above, the Citigold Debit Card will be linked to the default account in Citibank’s system for point-of-sales and ATM transactions).

☐ I want to apply for a Citigold ATM Card. (no point-of-sales debit payment feature)(not applicable for Citibank Tap and Save Account)

Please use this account as my default account for ATM transaction in the event that no account is selected by me at the time of transaction. (If the account number is not indicated above, the default account for ATM transactions will be the default account in Citibank’s system).

☐ I want to activate my new Debit/ATM Card for Overseas Usage. Overseas usage refers to overseas ATM cash withdrawals or overseas point-of-sale debit payment.

Customer Confirmation and Declaration

By signing below:

1. I request for a Citigold Debit/ATM Card and confirm that all information stated in this application is correct and complete.
2. I agree that all my existing banking account(s) and Ready Credit Account, if any, will be linked to the card applied for herein to enable me to make ATM cash withdrawals from any of my banking account(s) and Ready Credit Account. However, my Primary Account (as indicated in the application above) will remain the default account for any point-of-sale transactions made using my Citigold Debit Card.
3. I agree that the Citigold Debit/ATM Card is governed by the Citibank Debit Card Terms and Conditions as set out in the Citibank Singapore Global Consumer Banking Terms and Conditions applicable from time to time. A hard copy of the Citibank Singapore Global Consumer Banking Terms and Conditions is available upon request at our branches. Alternatively, you may refer to www.citigold.com.sg for the latest version of the Terms and Conditions.
4. I 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, also available on www.citibank.com.sg. 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 www.citibank.com.sg which may be updated by Citi from time to time.
5. I agree that Citibank reserves the right to decline my application at its discretion.
6. Where my Citigold Debit Card has Mastercard Card Transaction functionality enabled, I acknowledge and accept that the Debit Card carries risk of unauthorised signature-based, contactless payments (e.g. Mastercard[®] Contactless and other payments made using digital wallets) or card not present transactions.
7. Double Swiping is a term used to describe the act of a second swipe of a payment card at a Point-of-Sale terminal after the first swipe to obtain initial authorisation from the bank. The second swipe effectively exposes the Citigold Debit Card’s magnetic stripe full track data to compromise. I acknowledge and accept that double swiping the magnetic stripe of my Debit Card on Point-of-Sale readers or Electronic Cash Registers increases the risk of skimming and/or cloning and hence the theft of sensitive payment card data.

Signature:
(Please sign as per Citibank’s Record)

Date:

Parent/Legal Guardian Acknowledgment

To be completed by a parent or guardian of the Minor (as defined hereafter), who holds the account(s) jointly with an accountholder who is at least 16 years old but less than 18 years old (“Minor”).

In connection with this application, I acknowledge and agree to the following:

1. the Minor has made an application in respect of a Citibank Debit/ATM Card as indicated above and I have reviewed the information in this application;
2. the Minor will have access to all the features and services that you may make available via the Citibank Debit/ATM Card from time to time, including but not limited to services in connection with Citibank Global Wallet such as adding of new foreign currency accounts, overseas cash withdrawals and point of sales transactions; and
3. I consent to you contacting me regarding any matter concerning this application and/or the joint account with the Minor.

Signature of Parent/Legal Guardian
(Please sign as per Citibank’s Record)

Date:

Verified by Bank Officer:

Input By:

Date:

Card Number:

Authorised By: