



## 花旗信用卡关于帐单及交易分期业务规则条款更新通知

尊敬的客户：

花旗信用卡将对《花旗银行（中国）有限公司信用卡（个人卡）账单分期业务规则条款》及《花旗银行（中国）有限公司信用卡（个人卡）交易分期业务规则条款》进行更新。此更新自2016年2月29日生效。具体更新内容如下：

1. 《账单分期业务规则条款》第9条更新为：

9. 每期应付分期金额

每期应付分期金额以每期帐单所示金额为准。其中账单分期手续费总额=（账单分期手续费率\*账单分期本金总额\*分期付款期数）。我行按照“账单分期手续费率”收取手续费总额，同时告知持卡人依据“账单分期手续费率”折算成的相应的“有效年化费率”。“有效年化费率”是指能够真实反映全部资金成本的年费用率。我行将根据未偿还的账单分期本金余额及“有效年化费率”来计算每期应付分期金额中应付本金与应付手续费的比例。除最后一期以外，每期账单分期本金金额及手续费皆四舍五入至分位，四舍五入后的差额在最后一期进行调整。

2. 《交易分期业务规则条款》第9条更新为：

9. 每期应付分期金额

每期应付分期金额以每期帐单所示金额为准。其中交易分期手续费总额=（交易分期手续费率\*交易分期本金金额\*分期付款期数）。我行按照“交易分期手续费率”收取手续费总额，同时告知持卡人依据“交易分期手续费率”折算成的相应的“有效年化费率”。“有效年化费率”是指能够真实反映全部资金成本的年费用率。我行将根据未偿还的交易分期本金余额及“有效年化费率”来计算每期应付分期金额中应付本金与应付手续费的比例。除最后一期以外，每期交易分期本金金额及手续费皆四舍五入至分位，四舍五入后的差额在最后一期进行调整。

花旗银行（中国）有限公司  
2016年2月16日



## Terms and Conditions of Citibank Credit Card Statement/Transaction Equal Payment Plan Update Notification

Dear customer,

Citibank Credit Card has updated <Terms and Conditions of the Citibank Credit Card (personal card) Statement Equal Payment Plan> and < Terms and Conditions of the Citibank credit card (personal card) Transaction Equal Payment Plan>, this update is effective as of February 10<sup>th</sup>, 2016 and mentioned below,

1. Update <Terms and Conditions of the Statement Equal Payment Plan(SEPP)> as follow,

9. Amount payable per tenor

**Amount payable per tenor or installment amount that shows on each statement shall prevail.** Total service fee of SEPP = (service fee rate for SEPP \* SEPP principal amount \* installment tenor). Citibank charges total service fee based on “service fee rate for SEPP” and the equivalent effective annualized percentage rate hereinafter called “effective APR” will be disclosed to the cardholder simultaneously. Effective APR is the annualized fee rate which reflects the real cost of capital. Citibank will apportion service fee and principal payable of each installment, based on outstanding principal and effective APR. **Except for the last installment, the principal amount and service fee of each installment are rounded to the nearest cent. The difference in amount for all installments after rounding to the nearest cent will be adjusted in the last installment.**

2. Update <Terms and Conditions of the Transaction Equal Payment Plan(TEPP)> as follow,

9. Amount payable per tenor

**Amount payable per tenor or installment amount that shows on each statement shall prevail.** Total service fee of TEPP = (service fee rate for TEPP \* TEPP principal amount \* installment tenors). Citibank charges total service fee based on “service fee rate for TEPP” and the equivalent effective annualized percentage rate hereinafter called “effective APR” will be disclosed to the cardholder simultaneously. Effective APR is the annualized fee rate which reflects the real cost of capital. Citibank will apportion service fee and principal payable of each installment, based on outstanding principal and effective APR. **Except for the last installment, the principal amount and service fee of each installment are rounded to the nearest cent. The difference in amount for all installments after rounding to the nearest cent will be adjusted in the last installment.**