



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 PERSONAL LOAN

Clause 2 shall be amended as follows:

2 Observance of Terms and Conditions

I/We shall observe these Terms and Conditions as well as the conditions and terms contained in the Application and the Approval Letter. In addition, I/we shall be governed by Citibank's "Terms and Conditions for Accounts and Services". The provisions in these Terms & Conditions for Citibank Personal Loan ("these Terms and Conditions") shall prevail over the provisions in the "Terms and Conditions for Accounts and Services" to the extent of any inconsistency between them. I/We 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 Application and the Loan and any matter arising therefrom or incidental thereto. Further, if I am/we are a foreign national(s)/resident(s) and where a data privacy circular applicable to my/our country of nationality/residency has been prepared by Citibank (whether now or in the future) to address applicable data privacy requirements, I/we acknowledge that I/we 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.