



Dear Valued Customer,

If you are our lending customer and current incapable of paying obligations on due under terms and conditions of lending contracts or agreements due to drop in revenue, income such as business closure, non-receipt of salary, salary reduction, office not-functioning, etc. per Circular 01/2020/TT-NHNN dated 13 March 2020, amended by Circular 03/2021/TT-NHNN dated 02 April 2021 and Circular 14/2021/TT-NHNN dated 07 September 2021. Or, you are directly impacted by COVID-19 pandemic (infected/ quarantined) causing difficulty to make payment on your cards or loans statement. Please kindly send us an email to [Creditcounselor@citi.com](mailto:Creditcounselor@citi.com) from your registered email address with Citi to be consulted about our supporting programs.

**Important notes:**

Kindly submit the required documentary evidence as listed below:

- Copies of communication from employer regarding income impacted by COVID-19; or
- Copies of hospitalization or medical records in case of quarantine or infection leading to impacting income.

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**SKIP A PAY PROGRAM**

- The program only applies for a lending customer who is incapable of paying obligations on due under terms and conditions of lending contracts or agreements due to drop in their revenue, income such as business closure, non-receipt of salary, salary reduction, office not-functioning, etc. These requirement is to follow Circular 01/2020/TT-NHNN dated 13 March 2020, amended by Circular 03/2021/TT-NHNN dated 02 April 2021 and Circular 14/2021/TT-NHNN dated 07 September 2021.
- This program only applicable for loan disbursed before 01 August 2021 with maximum remaining loan tenor is 11 months.
- Customer must share detail of support requested (all accounts and epps). If any product is missing, instalment deferral will not apply and customer statement will have instalment posting as usual.
- Customer is at current bucket or not more than 10 days overdue.
- This program will not change customer bureau reporting group - for lending products only. If customer's credit card is overdue (not stated in Circular 01/2020/TT-NHNN, amended by Circular 03/2021/TT-NHNN and Circular 14/2021/TT-NHNN), customer loan group will be impacted as defined in credit card T&C.
- Citi will review the application and final support treatment will be determined by us at our discretion.
- When the eligible instalment under Circular 01, amended by Circular 03 and Circular 14 is approved for deferral, one (01) more instalment cycle with same value will be added at the end of the loan tenor on the maturity date of the loan (as in original or updated loans contract). The detailed payment amount as updated under this supporting program shall be available to customer via the monthly statement. For avoidance of doubt, the statement(s) is an integral part of the loan contract between Customer and Citi.
- Instalment deferral will only be applied for one (01) cycle (01 month) per approved request and maximum three (03) requests per customer.
- During instalment deferral period for lending product, interest can be charged on current principle and outstanding lending balance, it is bank decision to waive or not waive these interests.
- Early termination fee or any other fee (not mentioned above) will applied as in current lending contract/ agreement/ terms and condition.
- If not mentioned above, Lending Terms & Conditions is applied as published at [www.citibank.com.vn](http://www.citibank.com.vn).

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**INTEREST & FEE WAIVER**

Apply to Bankcards and Ready Credit impacted due to COVID-19 as below:

**Seg1** : Quarantine or virus infected or due to Directive No.16/CT-TT (not stated in Circular 01/2020/TT-NHNN, amended by Circular 03/2021/TT-NHNN and Circular 14/2021/TT-NHNN).

**Seg2** : Incapable of paying obligations on due under terms and conditions of lending contracts or agreements due to drop in their revenue, income such as business closure, non-receipt of salary, salary reduction, office not-functioning etc. as per Circular 01/2020/TT-NHNN dated 13 March 2020, amended by Circular 03/2021/TT-NHNN dated 02 April 2021 and Circular 14/2021/TT-NHNN dated 07 September 2021.

- Customer must share detail of support requested. If any product is missing, interest and fee waive will not apply and customer will make payment as usual.
- Customer is at current bucket or no more than 29 days overdue to request for waiver support.
- This program will not change customer bureau reporting group. Interest and fee waive is only applied for one (01) month per request and maximum three (03) requests per customer. Customer must pay the principle amount and/or any balance display in statement to avoid worse loan group reporting.
- This only applicable for debts incurred before 01 August 2021.