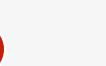
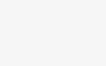
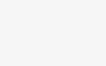
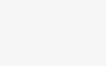
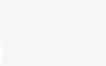
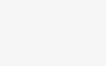
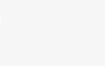
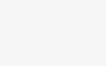
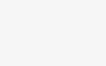
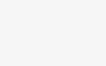
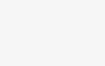
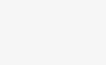
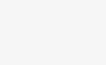
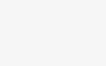
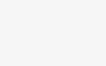
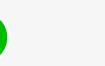
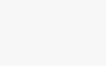
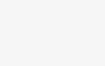
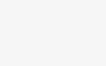
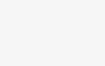
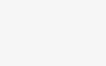
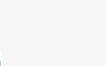
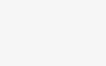
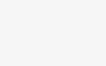
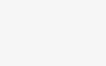
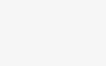
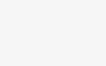
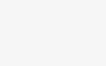
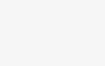
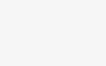
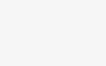
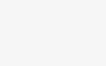
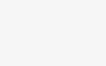
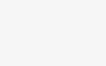
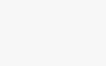


# **BEST PRACTICES \_ UX**

- 1 Top align labels   
- 2 Break the entire process into smaller steps  
- 3 Use informative error messages  
- 4 Don't use too many font sizes  
- 5 Give comprehensive and timely feedback to users   
- 6 Breakdown long forms into meaningful and manageable chunks   
- 7 Use Progress indicators  
- 8 Use Inline validation  
- 9 Don't let promotions steal the show 
- 10 Take advantage of information that is already available  
- 11 Improvise - Using Native features  
- 12 Use drop downs with predictive search whenever needed 
- 13 Inline placeholder text can be used for brief descriptions  
- 14 Differentiate active input field from other input fields using colours 
- 15 Use Click-To-Call feature for complex tasks 
- 16 Use number pad for fields requiring number entry 
- 17 Combine input fields 
- 18 Use appropriate list selections  
- 19 Set sensible defaults 
- 20 Let the computer handle input formatting 
- 21 Do not return users to an altered form  
- 22 Avoid multicolumn layouts 
- 23 Grouping reduces processing speed and cognitive load 
- 24 Frequently try to disengage the onscreen keyboard 
- 25 Autosave data  
- 26 Use large fields  
- 27 Avoid optional fields 
- 28 Auto-fill functionality 

1 Top align labels(Vertical alignment)

Credit : Label Above,Page 3. India Forms for Mobile(Citi)

2 Break the entire process into smaller steps

Credit : Vertical Alignment, Page 4. India form for mobile(Citi)

3 Use informative error messages

Credit : Auto Correct Page 13. India form for mobile(Citi)

4 Don't use too many font sizes

Credit : TaskRow, Page 6, DD\_ACQ\_style\_Guide\_Small-05-06-14(Citi)

### Typography

1. Interstate Light 12px #333333 ALL CAPS (Title Text)
2. Interstate Regular 10px #666666
3. Interstate Regular Italic 12px #999999 (Placeholder Text)

## 5 Give comprehensive and timely feedback to users

**Credit :** Page 16, DD\_ACQ\_style\_Guide\_Small-05-06-14 / Page 29. Google Whitepaper

The screenshot shows a mobile application for a credit card application. On the left, there is a large form with various fields like Name, Phone, Email, Address, Date of Birth, Social Security Number, Security Word, Financial Information, and Authorized User. A red circle labeled '1' highlights a validation message: "You have an error in your entry. Please correct this error to proceed." Another red circle labeled '2' highlights a field with a red border and a placeholder: "Please enter a valid Zip Code". On the right, there is a section titled "17. MINIMIZE FORM ERRORS WITH LABELING AND REAL-TIME VALIDATION" which contains a "Key Takeaway": "Use clearly visible labels to let users know what you need, and validate for errors in real time to let them know if there's a problem before they submit a form." Below this, there is a note: "Delivery Notes: Gifts cannot be delivered to P.O. Boxes or APO Installations."

## 6 Breakdown long forms into meaningful and manageable chunks

**Credit :** Citibank US Credit Card form

The screenshot shows the Citibank US Credit Card application form. It is broken down into several sections: "Apply : CITI® Double Cash MasterCard® Features & Pricing", "NAME", "ADDRESS", "TELEPHONE", "EMAIL", "DATE OF BIRTH", "SOCIAL SECURITY NUMBER", "SECURITY WORD", "FINANCIAL INFORMATION", "AUTHORIZED USER", and "ELECTRONIC DISCLOSURE". Each section contains fields for user input. A note at the bottom states: "To receive your account opening disclosures, including Additional Disclosures and Privacy Notice, electronically on our website, your computer must be capable of printing or storing web pages and your browser must have 128-bit encryption security. To request a paper copy of any of these documents by mail, call us at 1-888-201-4523 and we will mail them to you at no charge."

## 7 Use Progress indicators

**Credit :** Design Efficient Forms ,Page 30. Google Whitepaper

The screenshot shows a mobile application for a form. At the top, there is a large button labeled "START" with a speech bubble icon. Below it, there is a "Let's" button. The main screen contains several input fields: First Name, Last Name, Mailing Address, City, State, Zip, P.O. Box or Military Address, and Date of Birth. The entire process is indicated by a progress bar at the bottom.

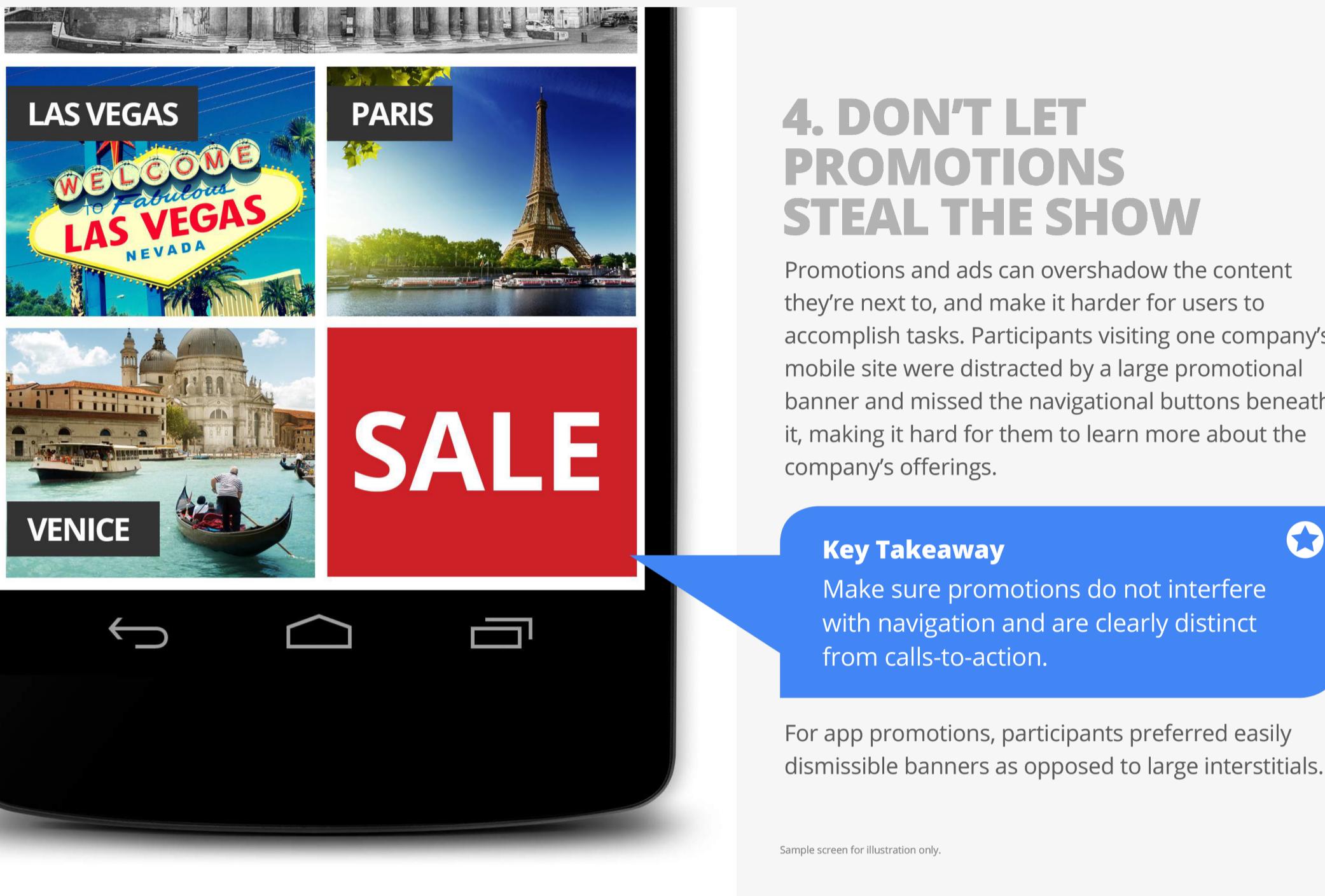
## 8 Use Inline validation

**Credit :** Auto Correct Page 13. India form for mobile

The screenshot shows a mobile application for a form. It includes fields for "Town / City" (London), "Post code" (EC2A 4BXty), "Email address" (john@doe.com), and "Telephone number" (e.g. (020) 1234 5678). A validation message "Oops! We weren't able to confirm this post code." is displayed next to the post code field. The keyboard is visible at the bottom.

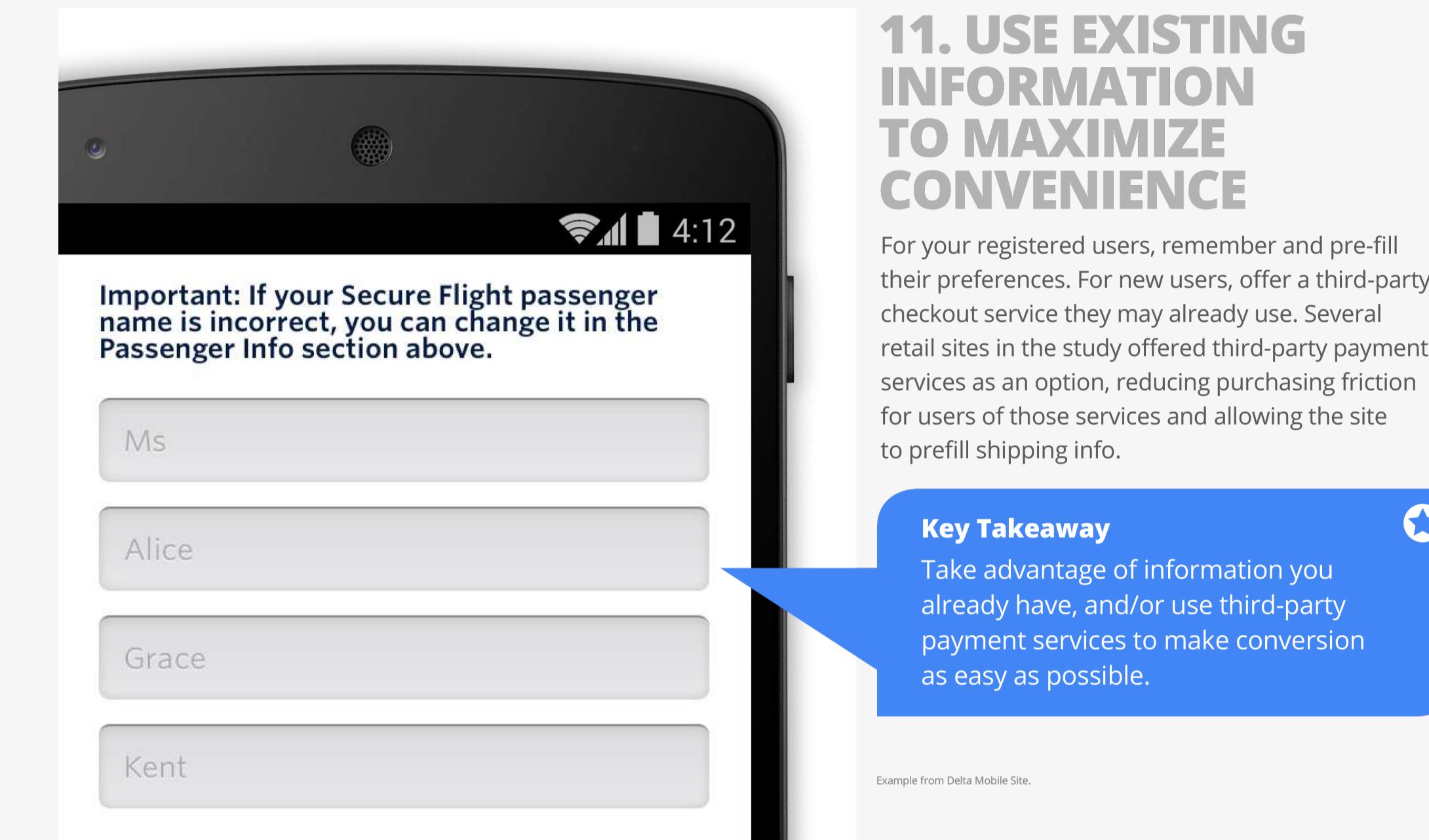
## 9 Don't let promotions steal the show

**Credit :** Don't let promotions steal the show ,Page 10. Google Whitepaper



10 Take advantage of information that is already available

**Credit :** Use Existing Info, Page 21. Google Whitepaper



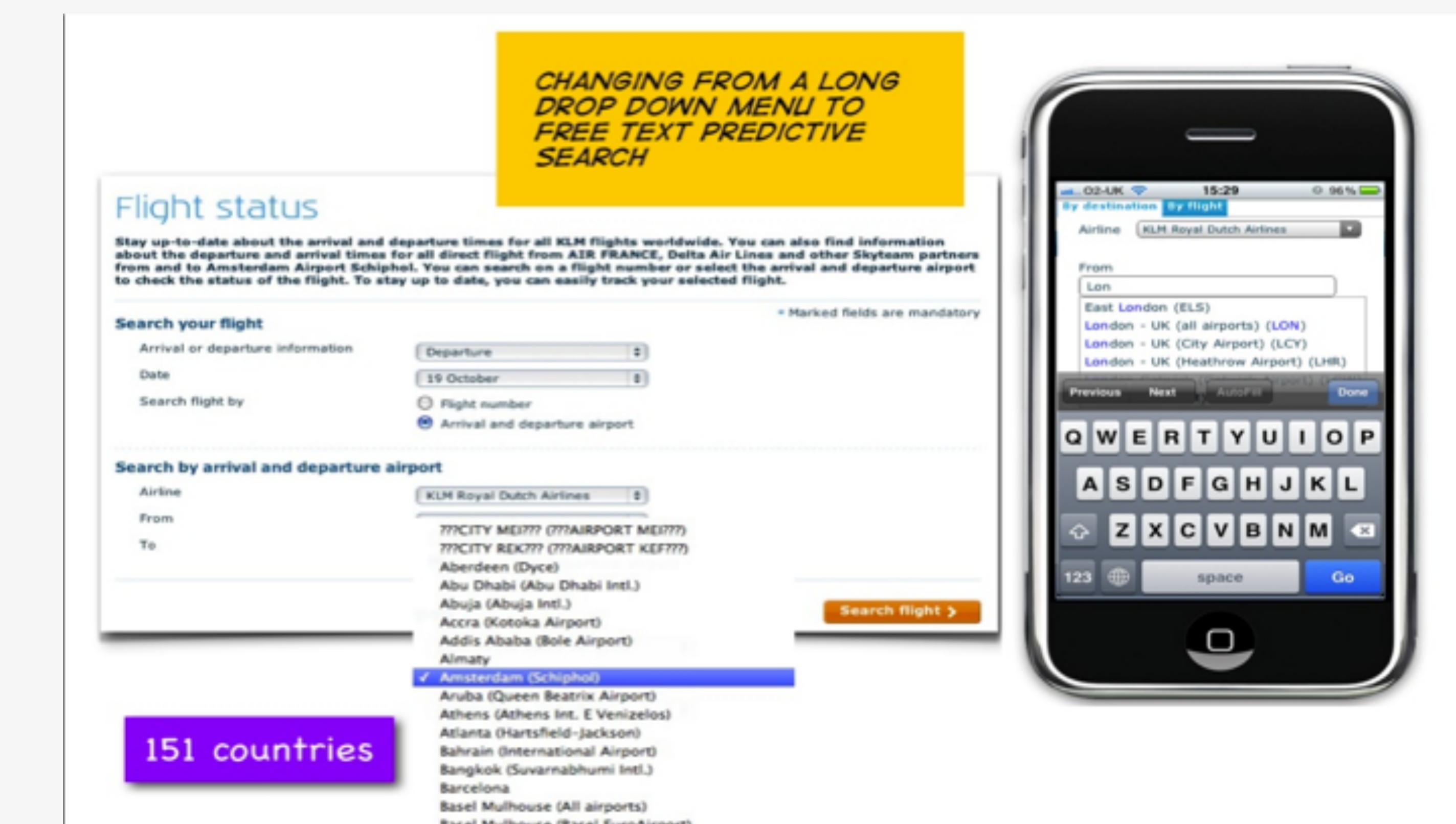
# 11 Improvise using native features

**Credit :** Compound Inputs page 7, india forms for Mobile(Citi)



12 Use drop downs with predictive search whenever needed

**Credit :** page 10, India forms for Mobile(Citi)



- 13 Inline placeholder text can be used for brief descriptions

**Credit :** Placeholder Text, page 5, India forms for Mobile(Citi)

A screenshot of a mobile form on an iPhone. At the top, there are three text input fields: 'Name' (placeholder 'James Newman'), 'E-mail address' (placeholder 'e.g. john@example.com'), and 'Fax number' (placeholder 'e.g. +1-212-9876543'). Below these are standard mobile UI elements: 'Previous', 'Next', 'AutoFill', and 'Done' buttons. A QWERTY keyboard is visible at the bottom.

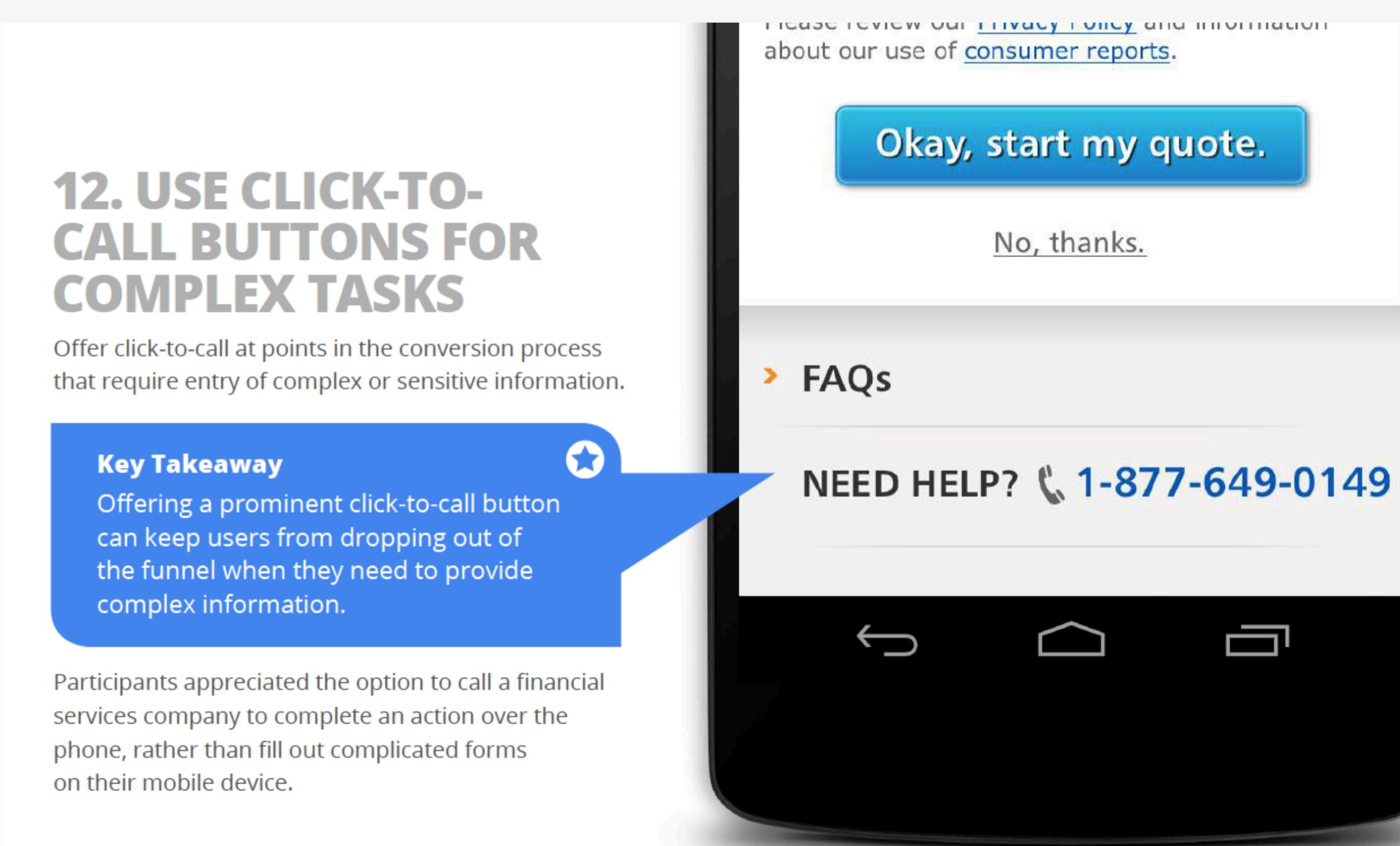
- 14 Using color coding to highlight the active input field from other input fields.

**Credit :** page 11, India forms for Mobile (Citi)

A screenshot of a mobile form on an iPhone. The 'Email address' field is highlighted with a green border, indicating it is the active input field. The form includes fields for 'First name', 'Email address', and 'Telephone number'. It shows two steps: '1 Personal details' and '2 Address'. A QWERTY keyboard is at the bottom.

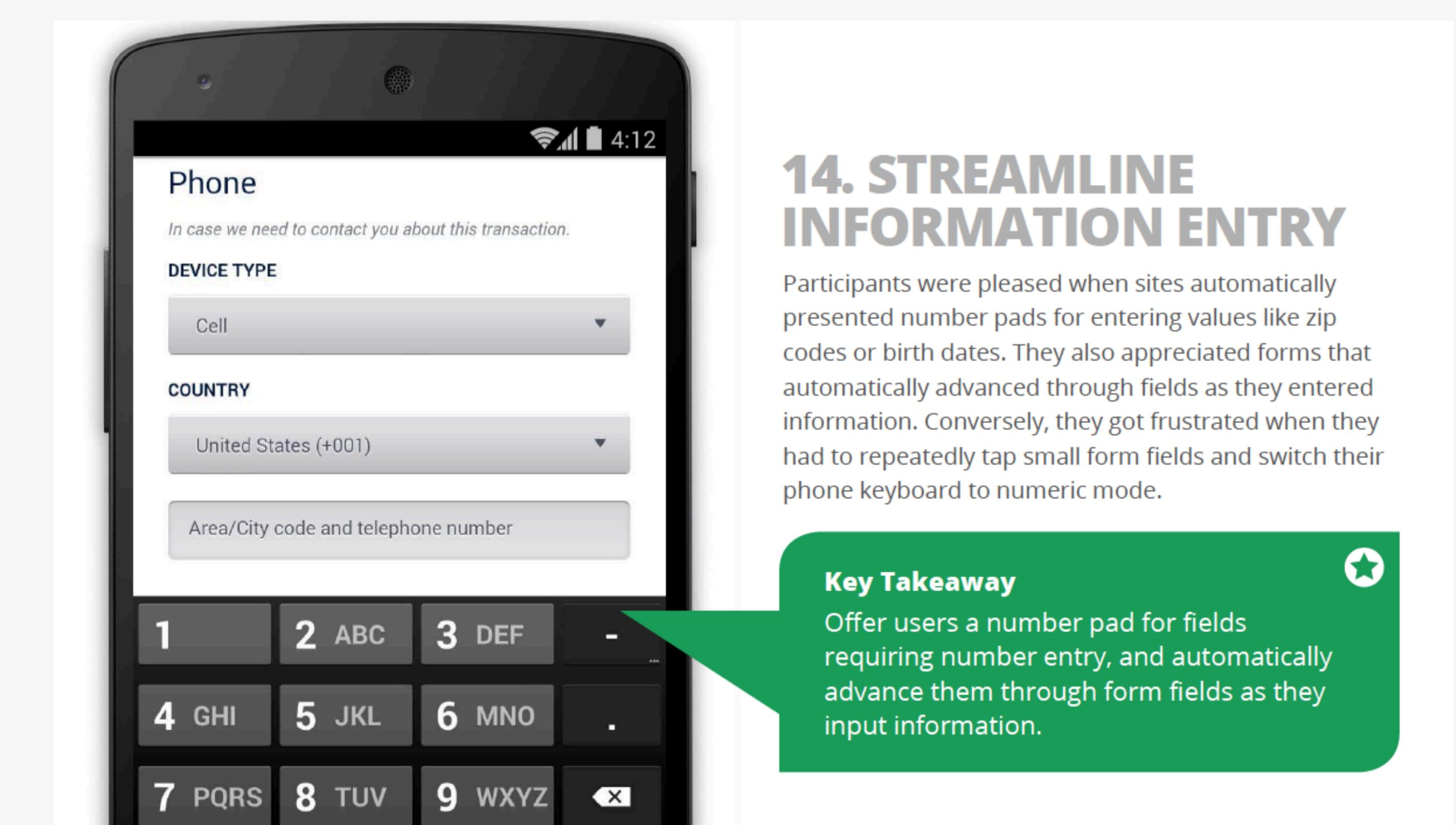
- 15 Use Click-To-Call feature for complex tasks.

**Credit :** Page 22. Google Whitepaper



- 16 Use number pad for fields requiring number entry.

**Credit :** Page 26. Google Whitepaper

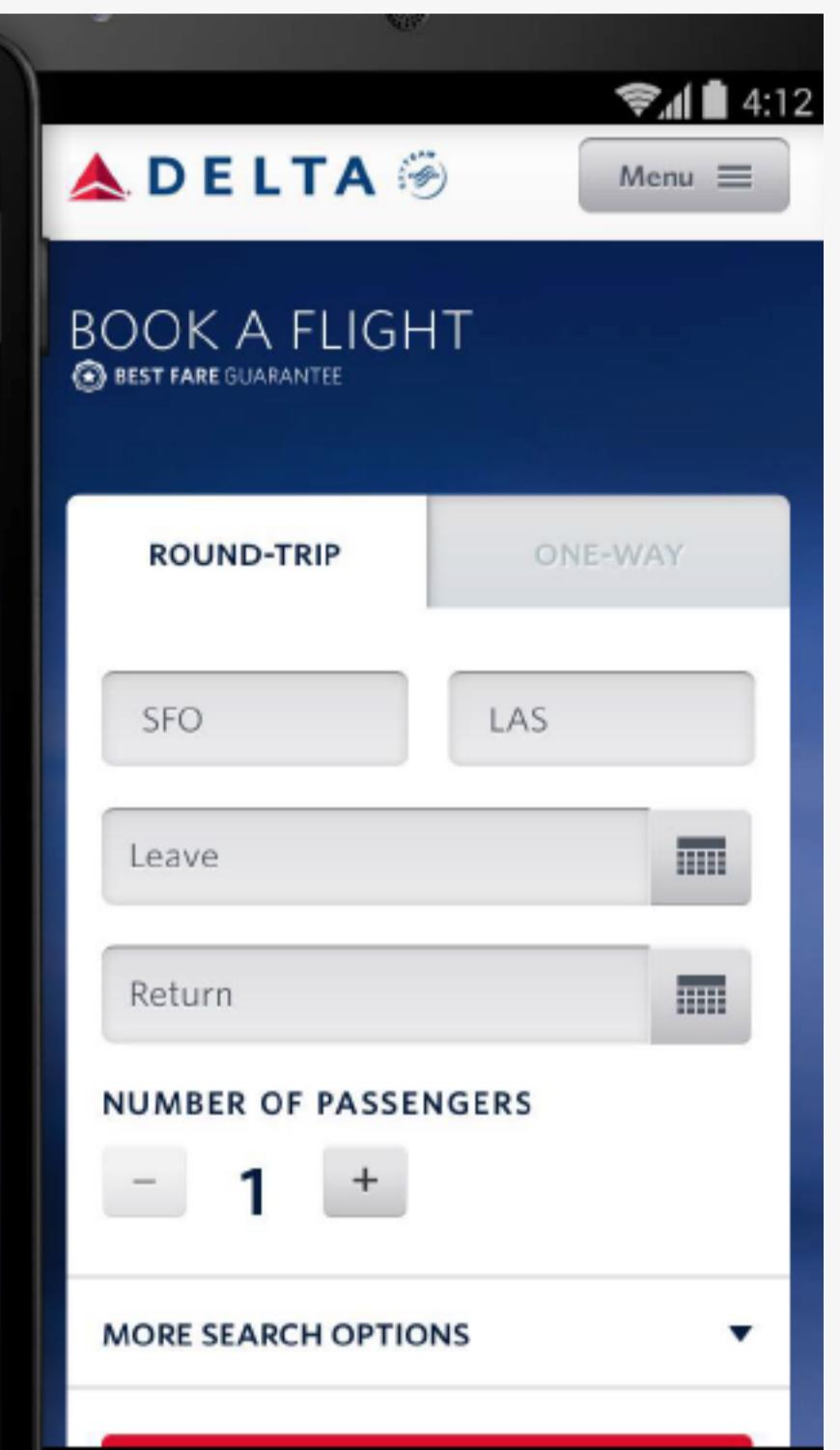


## 14. STREAMLINE INFORMATION ENTRY

Participants were pleased when sites automatically presented number pads for entering values like zip codes or birth dates. They also appreciated forms that automatically advanced through fields as they entered information. Conversely, they got frustrated when they had to repeatedly tap small form fields and switch their phone keyboard to numeric mode.

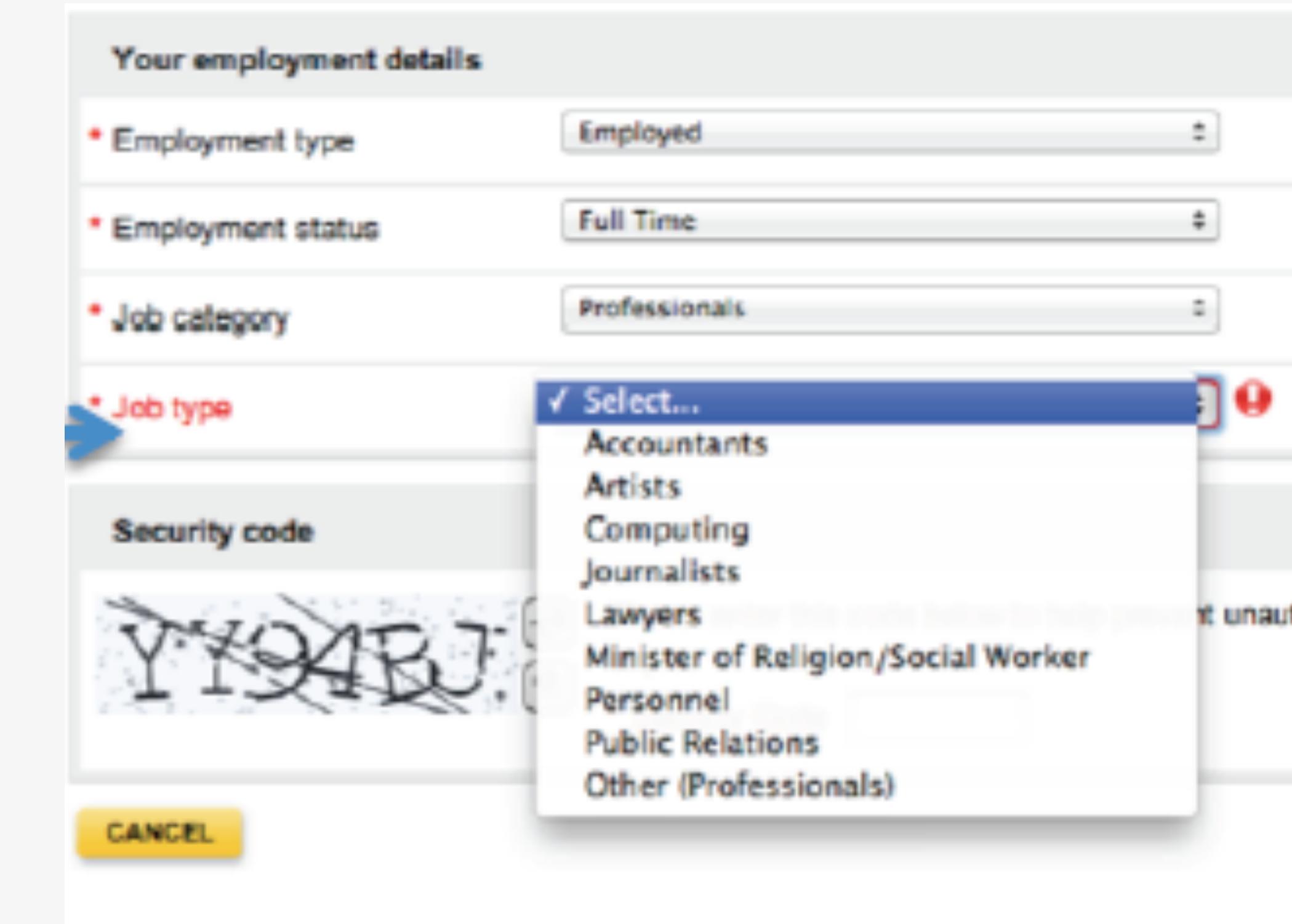
17 Combine input fields

Credit : page 28, Google Whitepaper



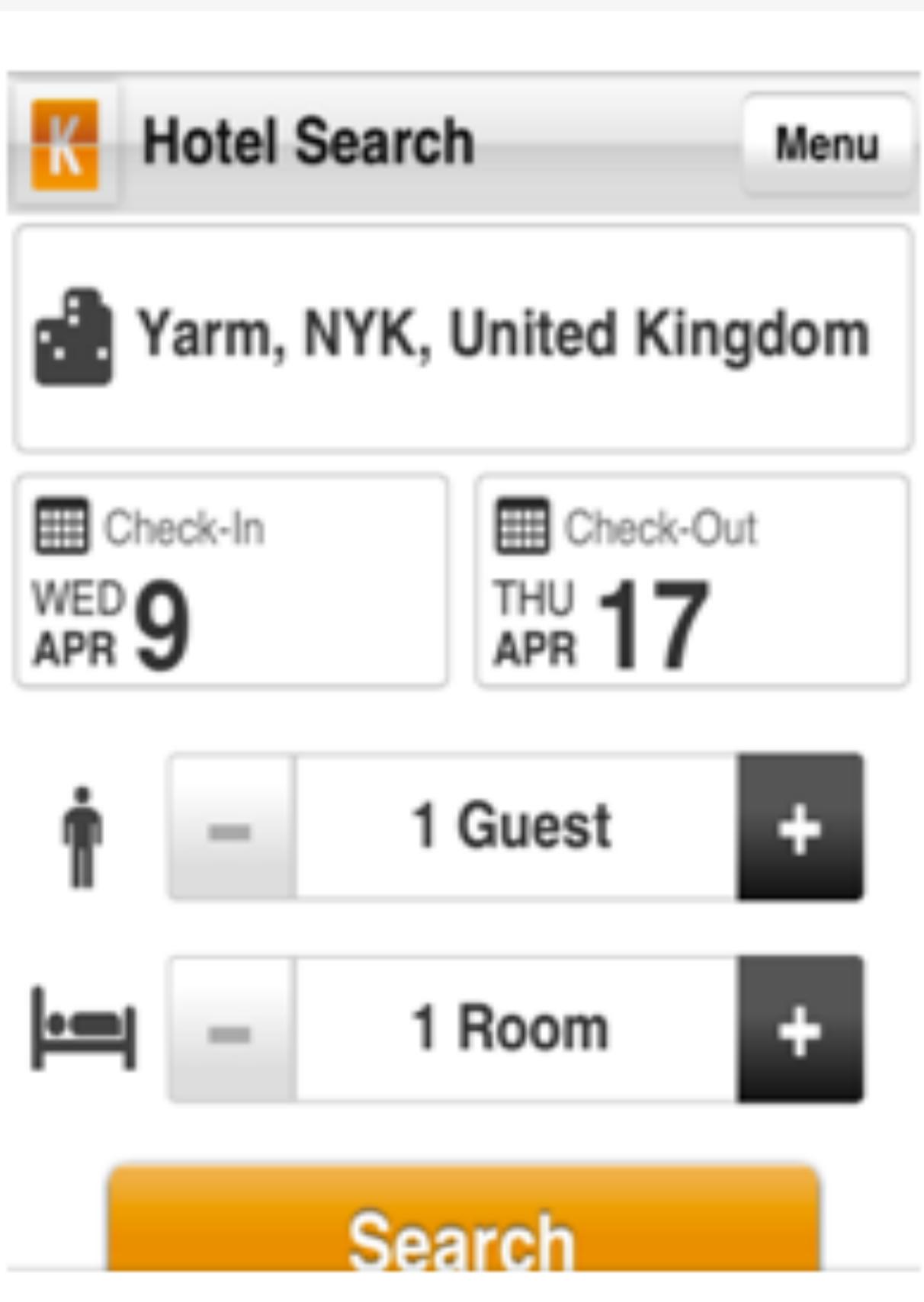
18 Use appropriate list selections

Credit : page 9, Citi OD Round 2 Design



19 Set sensible defaults

Credit : Page 18, India forms for Mobile(Citi)

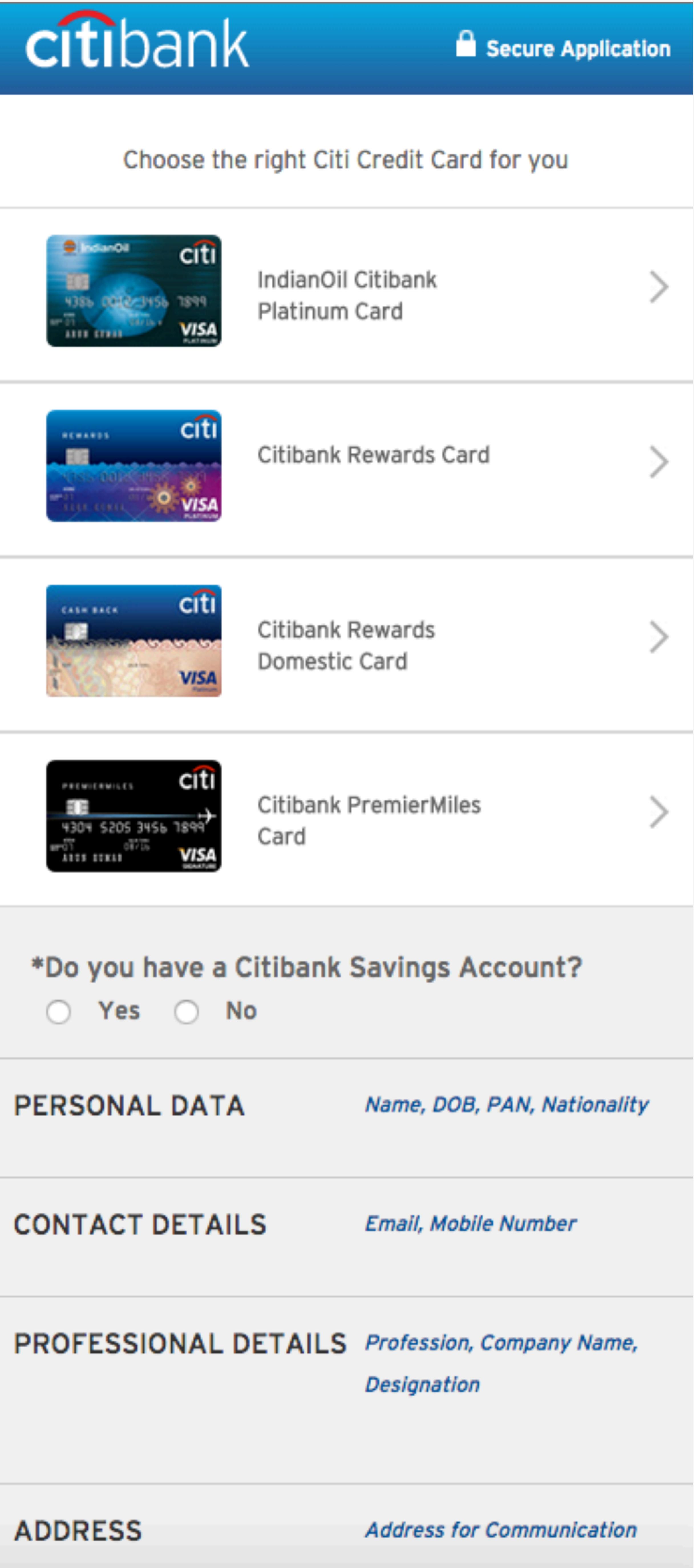


20 Let the computer handle input formatting

Credit : Auto Correct Page 13. India form for mobile(Citi)



# **USABILITY REVIEW**



The screenshot shows a list of Citibank credit cards for selection. Each card has a small image, the name of the card, and a right-pointing arrow. The cards listed are:

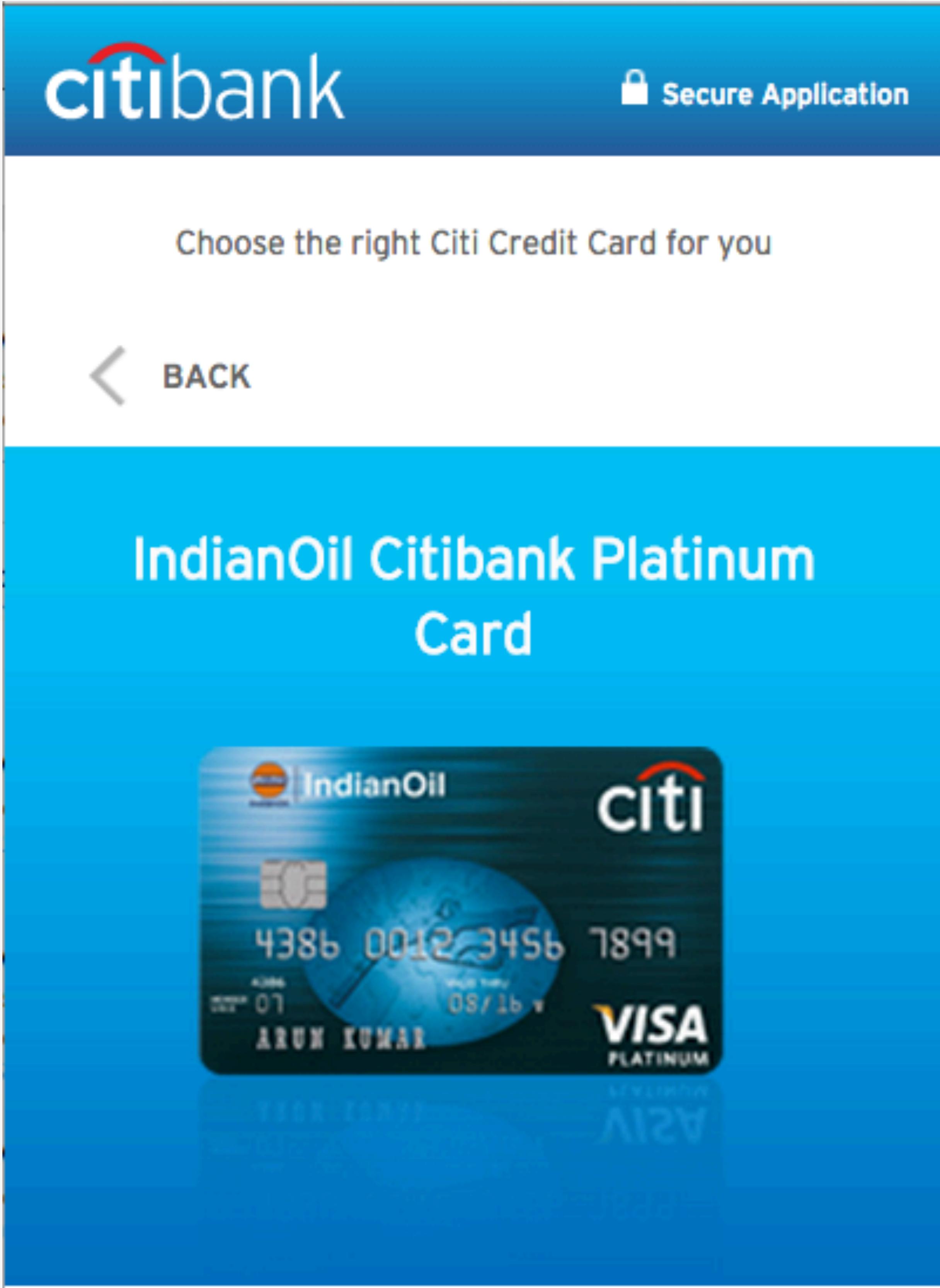
- IndianOil Citibank Platinum Card
- Citibank Rewards Card
- Citibank Rewards Domestic Card
- Citibank PremierMiles Card

Below the card list is a question: "\*Do you have a Citibank Savings Account?". It includes two radio buttons: "Yes" and "No".

Below the question are four sections with labels and descriptions:

- PERSONAL DATA** *Name, DOB, PAN, Nationality*
- CONTACT DETAILS** *Email, Mobile Number*
- PROFESSIONAL DETAILS** *Profession, Company Name, Designation*
- ADDRESS** *Address for Communication*

- 1 Selection of Credit Card ●  
Card selection can be made one screen, once the card selected the rest of the form should load.
- 2 Citibank Savings Account ●  
The flow for both savings account holder and new customer with rest of the fields are same. This can be broken down to two separate steps.
- 3 Customised full width form fields must be used ●  
Form field is short and the form space is inconsistent. The page can be effectively used with full width form field.



The screenshot shows the Citibank mobile application interface. At the top, there's a blue header with the Citibank logo and a 'Secure Application' button. Below the header, a message says 'Choose the right Citi Credit Card for you'. A back arrow and the word 'BACK' are on the left. In the center, it says 'IndianOil Citibank Platinum Card' and shows a sample card with logos for IndianOil, Citi, and VISA, along with card details like 4386 0012 3456 7899 and a name ARUN KUMAR. Below the card, there's a bulleted list of benefits:

- Earn over 70 litres of free fuel annually.
- Save over 5% on fuel at IOC outlets.
- 4 Turbo Points on ₹150 of fuel purchase at authorized IndianOil Retail Outlets across the country (1 Turbo point = ₹1 worth fuel).
- No Joining Fees. No fee shall be charged if ₹30,000 or more is spent on the card during the year (a year from the date of issuance of the card), else a fee of ₹1,000 will be charged at the end of the said year.

\*Do you have a Citibank Savings Account?

- 1 Necessary details to be displayed  
"Choose the right Citi Credit Card for you" Can be removed.
- 2 Card Art  
The Card art can be made reduced as it takes more space on the mobile screen.
- 3 Applicable Features of each citi Card   
Spacing between points can be reduced and content can be optimised.

- Citi Bank Recommendations
- Google Whitepaper Recommendations
- Rage Recommendations

**\*Do you have a Citibank Savings Account?**

Yes  No

**\*SAVINGS ACCOUNT NO.:**

**\*My salary gets credited to the above mentioned bank account:**

Yes  No

**\*I currently reside in the address updated in my bank account:**

Yes  No

---

<b>PERSONAL DATA</b>	<i>Name, DOB, PAN, Nationality</i>
----------------------	------------------------------------

---

<b>CONTACT DETAILS</b>	<i>Email, Mobile Number</i>
------------------------	-----------------------------

---

<b>PROFESSIONAL DETAILS</b>	<i>Profession, Company Name, Designation</i>
-----------------------------	--

---

<b>ADDRESS</b>	<i>Address for Communication</i>
----------------	----------------------------------

---

**\*Preferred mailing address:**

Office  Residence

\*I have read the [Authorization Statement](#), [Know Your Credit Card](#), [Card Member Terms and conditions](#) and [Most Important Terms and conditions](#) and fully accept it and agree to be issued the Credit Card opted for by me.

1

1 Details About existing Citibank Customer  
Rest of the fields are not needed once we acquire customer's Account number. Filed such as personal data, contact details profession details. Address is Necessary.

2 Radio buttons should be top aligned with the label  
Top aligned Radio buttons would make it easier for the user to select.

**\*Do you have a Citibank Savings Account?**

Yes  No

**PERSONAL DATA**

Mr.

Kurt

Middle Name

Cobain

**DATE OF BIRTH**

20 / 02 / 1967

**\*NATIONALITY**

India  Others

**PAN CARD**

BZRP432P

Fill all the above details as it appears on the PAN Card.

- 1 Unique icons should be used for each section  
"Personal Details" Icons can be used here for a better understanding
- 2 Native Calendar should be used here
- 3 Radio buttons should be top aligned with the label  
Top aligned Radio buttons would make it easier for the user to select.
- 4 NEXT button can be added  
The Next button can be used as full width CTA, which makes it more prominent and usable and customer is pointed to move to next step

<p>*Do you have a Citibank Savings Account?</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	<p>1 NEXT button can be added</p> <p>The Next button can be used as full width CTA, which makes it more prominent and usable and customer is pointed to move to next step</p>
<p><b>PERSONAL DATA</b> <i>Name, DOB, PAN, Nationality</i></p>	
<p><b>CONTACT DETAILS</b></p> <p>*Email ID</p> <p>*Mobile Number (10 digits only)</p>	
<p><b>PROFESSIONAL DETAILS</b> <i>Profession, Company Name, Designation</i></p>	
<p><b>ADDRESS</b> <i>Address for Communication</i></p>	

<p><b>*Do you have a Citibank Savings Account?</b></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>	
<b>PERSONAL DATA</b>	<i>Name, DOB, PAN, Nationality</i>
<b>CONTACT DETAILS</b>	<i>Email, Mobile Number</i>
<b>PROFESSIONAL DETAILS</b>	
<i>*Profession</i>	
<i>*Company Name</i>	
<i>*Designation</i>	
<i>*Gross Annual Income</i>	
<i>Gross Monthly Income</i>	
<b>ADDRESS</b>	<i>Address for Communication</i>

1 Gross Monthly Income c

Field "Gross monthly income " can be removed .

2 NEXT button can be added

The Next button can be used as full width CTA, which makes it more prominent and usable and customer is pointed to move to next step

**\*Preferred mailing address:**

Office  Residence 1

\*I have read the [Authorization Statement, Know Your Credit Card, Card Member Terms and conditions and Most Important Terms and conditions](#) and fully accept it and agree to be issued the Credit Card opted for by me.

I say 'NO' to paper and would like to sign up for Statement on E-mail. I agree to the [Terms and conditions](#).

^From time to time, Citibank brings great products, offers & value addition to its customers. I authorize Citibank & its affiliates and/or partners to communicate these products and offers to me.

\*Are you a director/senior officer of Citibank and/or their Relative AND / OR director of other banks and/or their Relative?  2

Yes  No

[Click here](#) for more details on the definition of such positions.

Please note that you have selected an International Credit Card.

**SUBMIT**

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CITIGROUP.COM | [About Citi](#) ▼

Follow us on

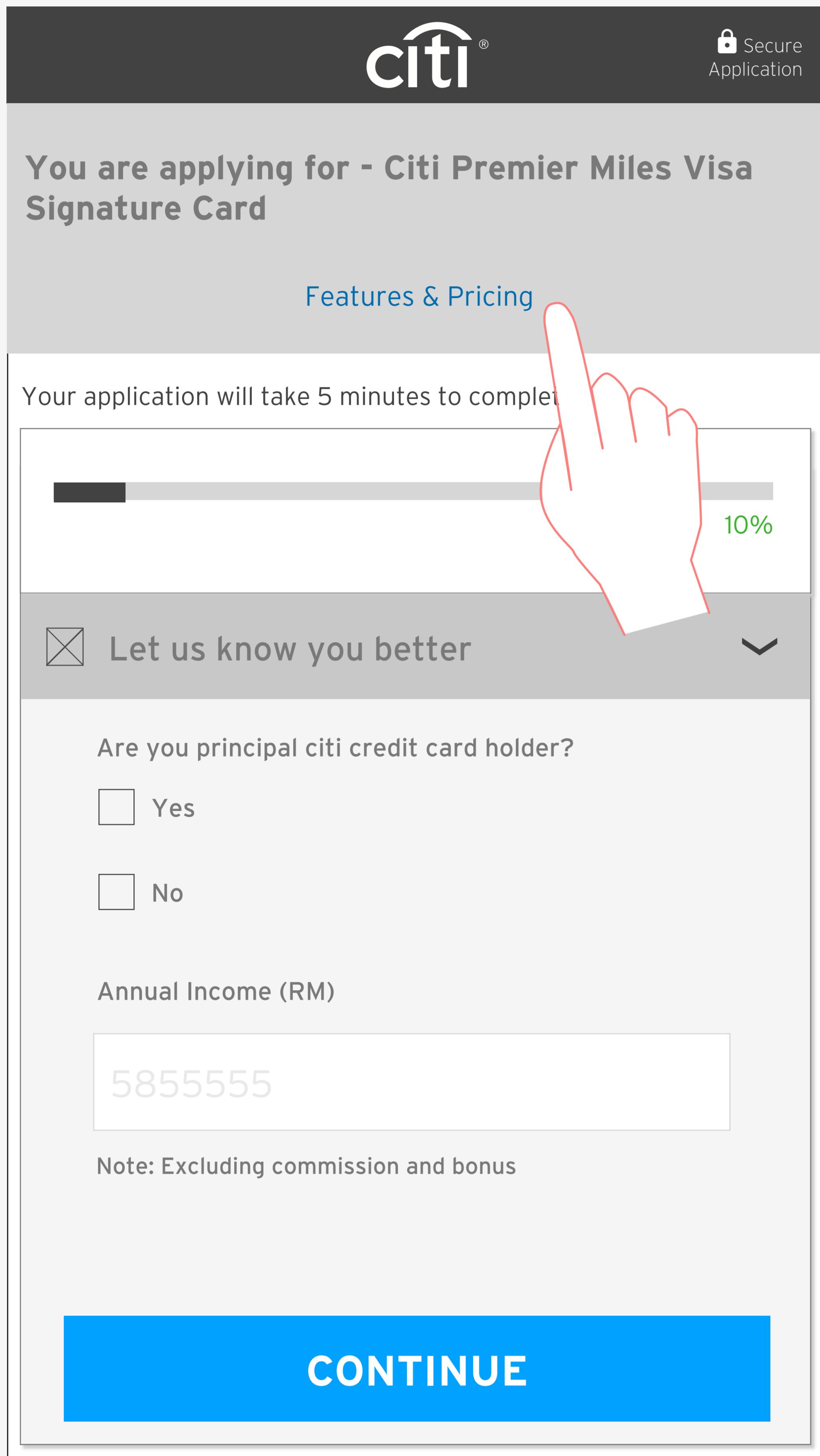
**citibank** Citi.com is the global source of information about and access to financial services provided by the Citigroup

- 1 Radio Buttons can be top aligned with labels ●  
Top aligned radio button would make it easier for the user to select.
- 2 Text should not wrap around radio buttons ●  
All content should be aligned in a way that it does not wrap around the radio button it makes it hard for the user to select.
- 3 NOTE: text doesn't have enough affordance ●  
The content used in 'NOTE' is supposed to be bold or highlighted as it is important for the user to read it.  
(As it provides essential information to the user)
- 4 "Submit" should be a customised full width button ●  
The Next button can be used as full width CTA, which makes it more prominent and usable

**WIREFRAMES - MOBILE  
LET US KNOW YOU BETTER**

The section expands vertically. Close button can be used to collapse the expanded section.

User taps on 'Features & Pricing' link.



You are applying for - Citi Premier Miles Visa Signature Card

**Features & Pricing**

Your application will take 5 minutes to complete.

Let us know you better ▼

Are you principal citi credit card holder?

Yes

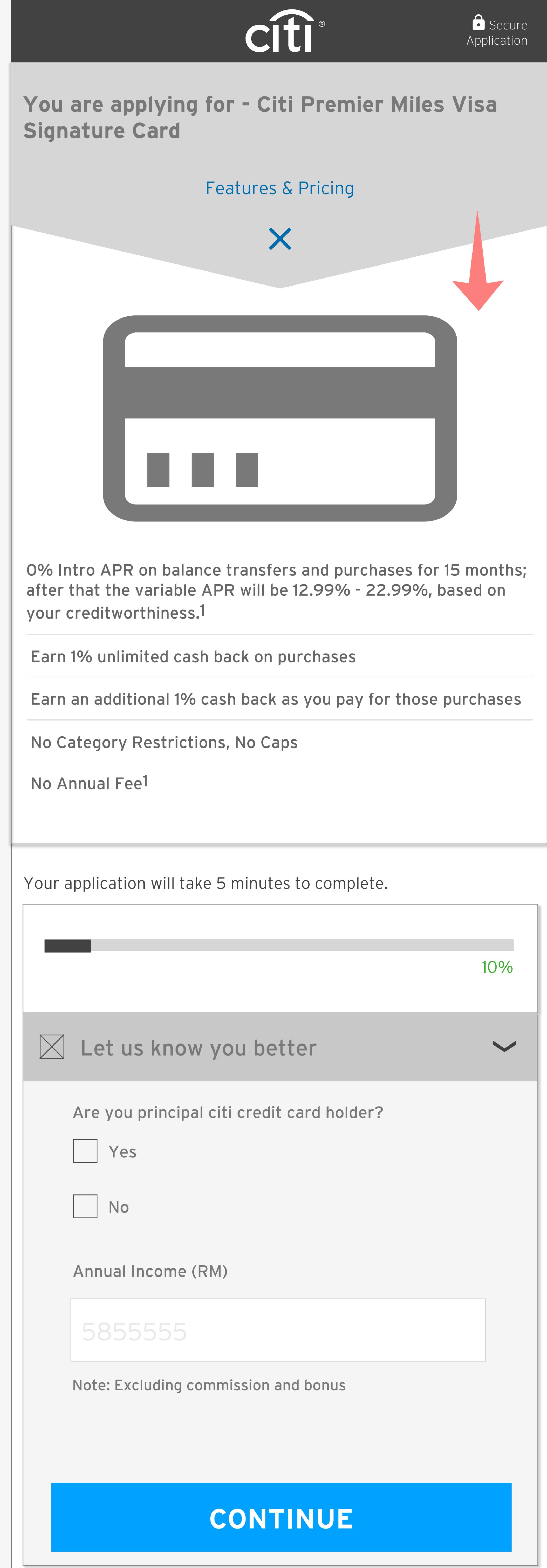
No

Annual Income (RM)

585555

Note: Excluding commission and bonus

**CONTINUE**

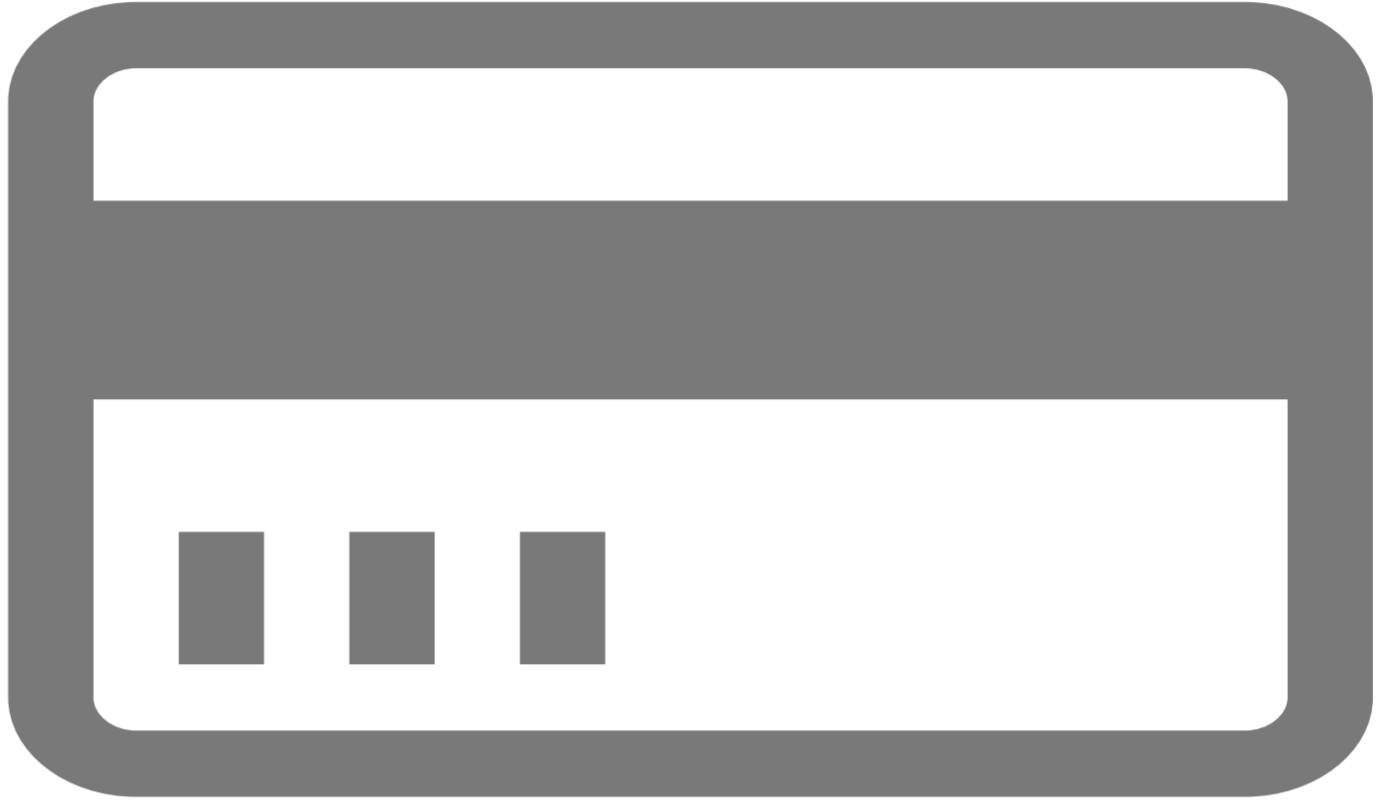



**citi** Secure Application

You are applying for - Citi Premier Miles Visa Signature Card

**Features & Pricing**

X ▼



0% Intro APR on balance transfers and purchases for 15 months; after that the variable APR will be 12.99% - 22.99%, based on your creditworthiness.<sup>1</sup>

Earn 1% unlimited cash back on purchases

Earn an additional 1% cash back as you pay for those purchases

No Category Restrictions, No Caps

No Annual Fee<sup>1</sup>

Your application will take 5 minutes to complete.

Let us know you better ▼

Are you principal citi credit card holder?

Yes

No

Annual Income (RM)

585555

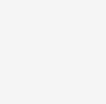
Note: Excluding commission and bonus

**CONTINUE**

 Personal Information 

Title  
 

Full name as in Passport/NRIC

Name to appear on card 

Date of Birth  
 

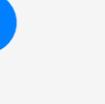
Nationality  
 

Are you a Bumiputra?

Yes  
 No

New/Old NRIC No.

Marital Status  
 

Your current bank 

Are you a Bumiputra?

Personal  
 Business

Type of Account  
 

 NEXT

 Secure application

Done

Contact Information

Home Telephone Number ?

Handphone Number

E-Mail Address

Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice.

Address 1(Unit No)

Address 2

City

Please Select

State

Please Select

Postal Code

Residence Type

Please Select

Number of Years in residence

Please Select

**NEXT**

 About Your Job 

Employer Name

Work Tel. No. 

Extension No. (Optional)

Work Address 

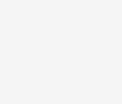
City  
 

State  
 

Postal Code

Type of Business 



Job Title 

Month Joined / Business established 



Preferential mailing address  
 

**NEXT**

 Help Us Serve You Better 

Do you want the flexibility to spend beyond your credit limit?

Yes  
 No

**Transaction Notifications**

For your security, Citibank will notify you via SMS notifications of certain transactions made on your Citibank credit card(s). You can choose to set your preferred SMS notifications threshold amount for your credit card(s) transactions by logging on to [www.citibak.com.my](http://www.citibak.com.my).

**Note:** Option selected will apply to all credit card(s) applied for above and for any existing credit card(s) you may have with Citibank.

Yes, I wish to receive SMS notifications.  
 Yes, I want to receive notifications, but please notify me via E-mail instead.  
 No, I do not want to receive any notification and I understand that detection of potential unauthorised transactions may not be as effective & timely.

Citibank has strategic alliance partner(s) who have a range of products, services and offers which you may find useful or have a need for.

Yes, I want to know more. Please share my personal data or information with your strategic alliance partner(s).  
 No, I do not wish for my personal data or information to be shared with your strategic alliance partner(s).

**NEXT**

**Personal Detail** ✓ >

**Your Contact Detail** ✗ >

**Tell Us About Your Job** ✓ >

**Let Us Serve You Better** ▼

Do you want the flexibility to spend beyond your credit limit?

Yes

No

**Transaction Notifications**

For your security, Citibank will notify you via SMS notifications of certain transactions made on your Citibank credit card(s). You can choose to set your preferred SMS notifications threshold amount for your credit card(s) transactions by logging on to [www.citibak.com.my](http://www.citibak.com.my).

**Note:** Option selected will apply to all credit card(s) applied for above and for any existing credit card(s) you may have with Citibank.

Yes, I wish to receive SMS notifications.

Yes, I want to receive notifications, but please notify me via E-mail instead.

No, I do not want to receive any notification and I understand that detection of potential unauthorised transactions may not be as effective & timely.

Citibank has strategic alliance partner(s) who have a range of products, services and offers which you may find useful or have a need for.

Yes, I want to know more. Please share my personal data or information with your strategic alliance partner(s).

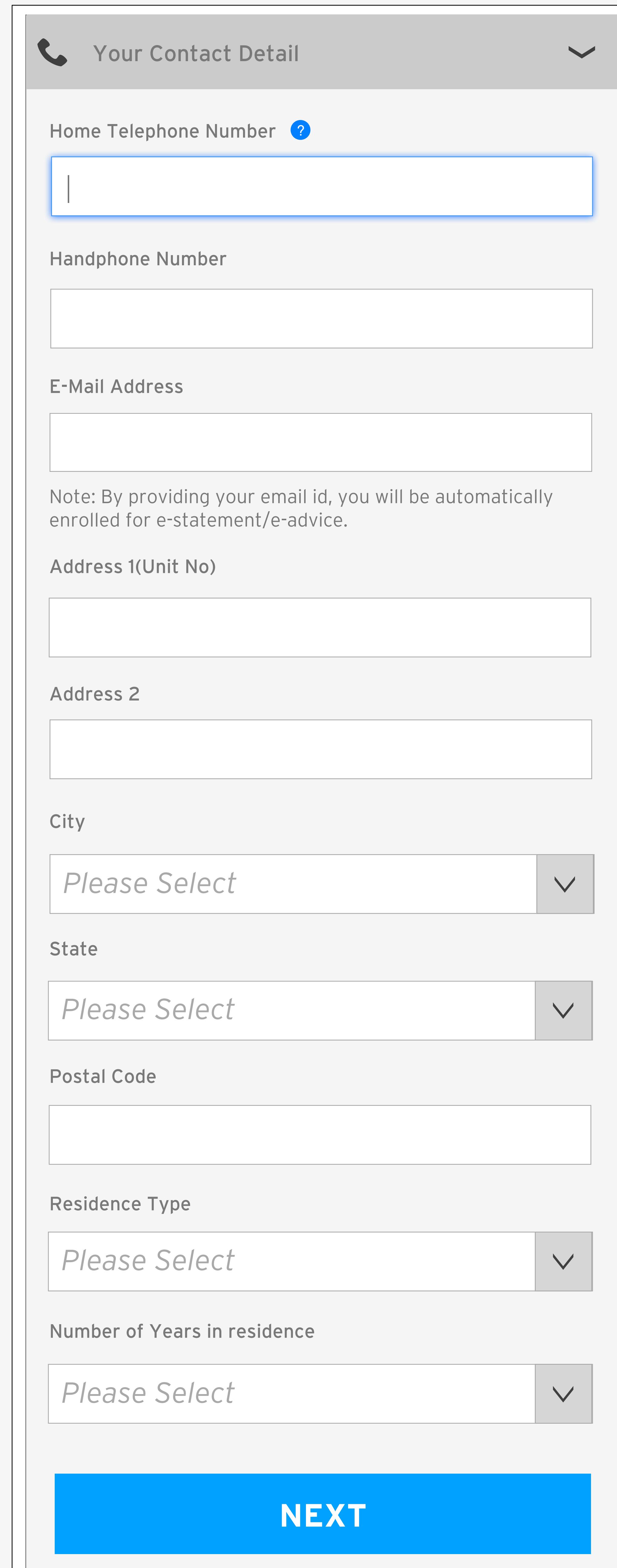
No, I do not wish for my personal data or information to be shared with your strategic alliance partner(s).

**NEXT**

The completed sections are collapsed and only the active section is displayed in expanded state.

- ✓ Green icons represent the sections has 'No errors'
- ✗ Red icons represent the sections has errors.

'Home Telephone Number' field is in focus



Your Contact Detail

Home Telephone Number ?

Handphone Number

E-Mail Address

Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice.

Address 1(Unit No)

Address 2

City

Please Select

State

Please Select

Postal Code

Residence Type

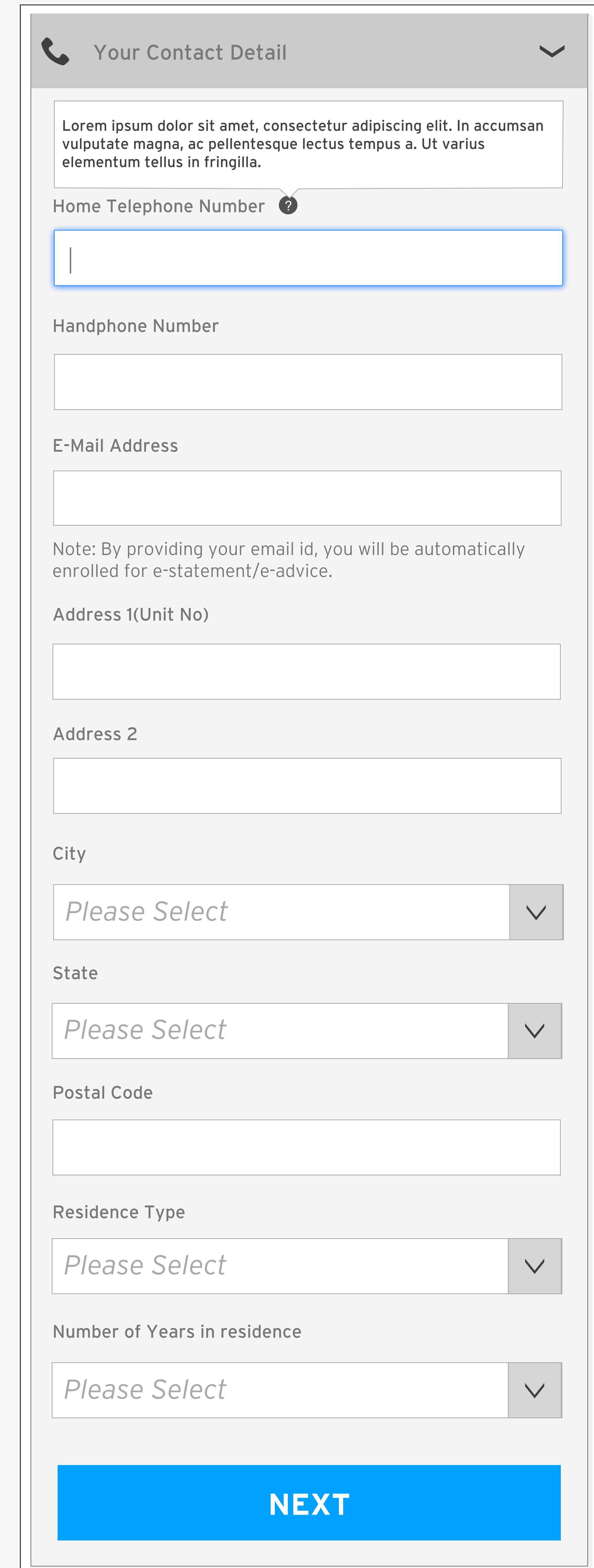
Please Select

Number of Years in residence

Please Select

**NEXT**

A help bubble pops up. This helps the user by giving information about the field



Your Contact Detail

Home Telephone Number ?

The help bubble contains the text: "Lorem ipsum dolor sit amet, consectetur adipiscing elit. In accumsan vulputate magna, ac pellentesque lectus tempus a. Ut varius elementum tellus in fringilla."

Handphone Number

E-Mail Address

Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice.

Address 1(Unit No)

Address 2

City

Please Select

State

Please Select

Postal Code

Residence Type

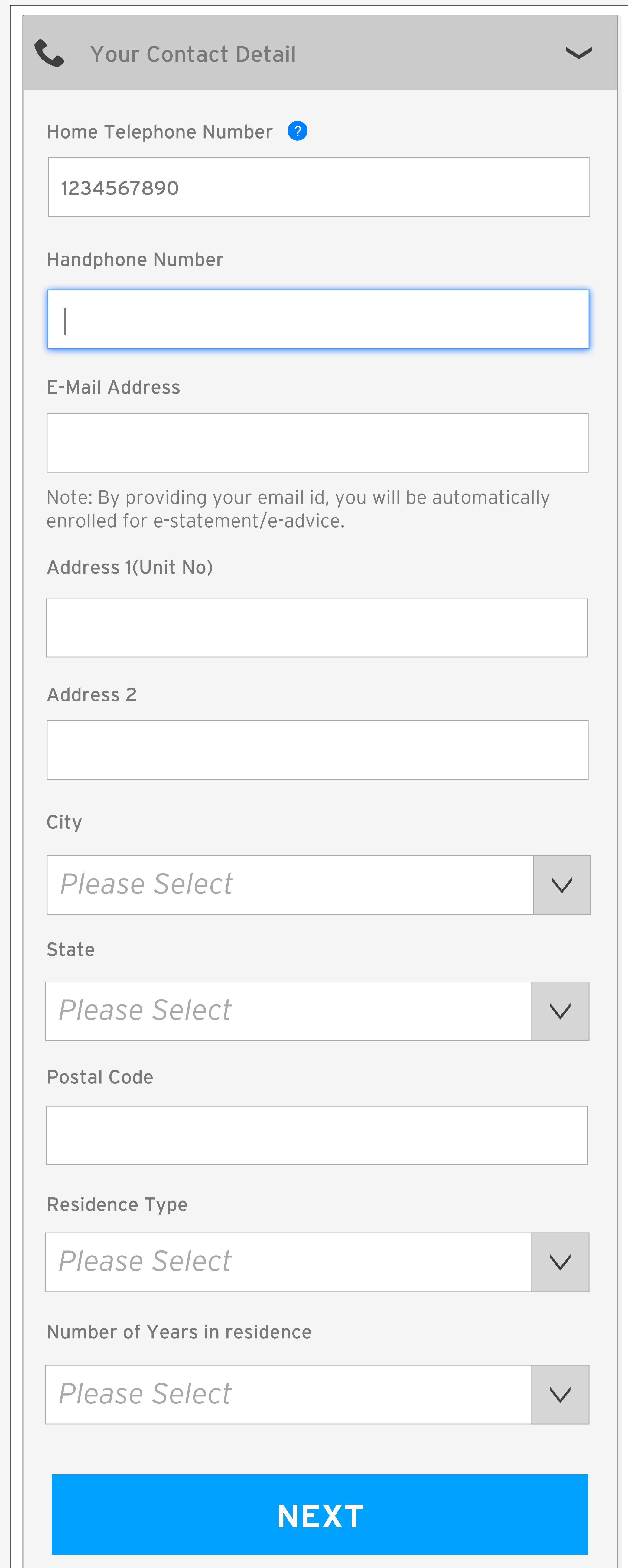
Please Select

Number of Years in residence

Please Select

**NEXT**

The help bubble closes once the user has moved to the next field



Your Contact Detail

Home Telephone Number ?

1234567890

Handphone Number

E-Mail Address

Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice.

Address 1(Unit No)

Address 2

City

Please Select

State

Please Select

Postal Code

Residence Type

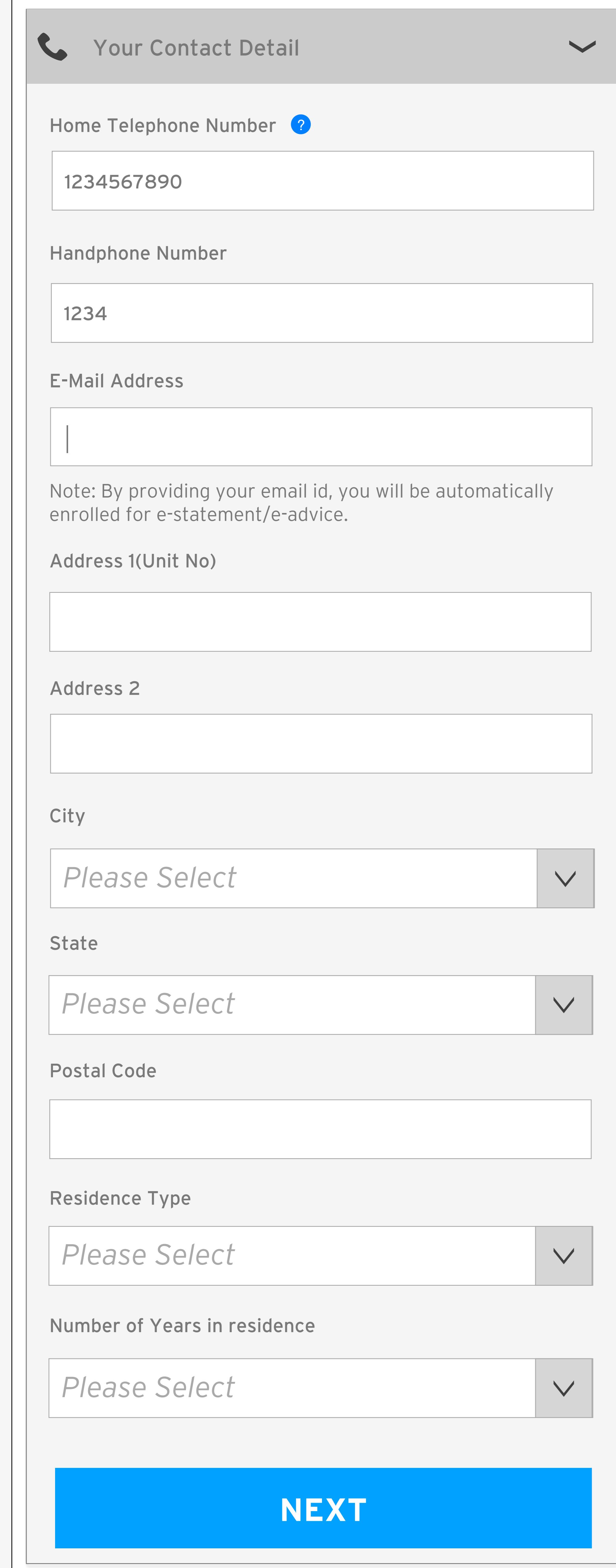
Please Select

Number of Years in residence

Please Select

**NEXT**

User fills in 'Handphone Number' field



Your Contact Detail

Home Telephone Number ?  
1234567890

Handphone Number  
1234

E-Mail Address

Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice.

Address 1(Unit No)

Address 2

City  
Please Select

State  
Please Select

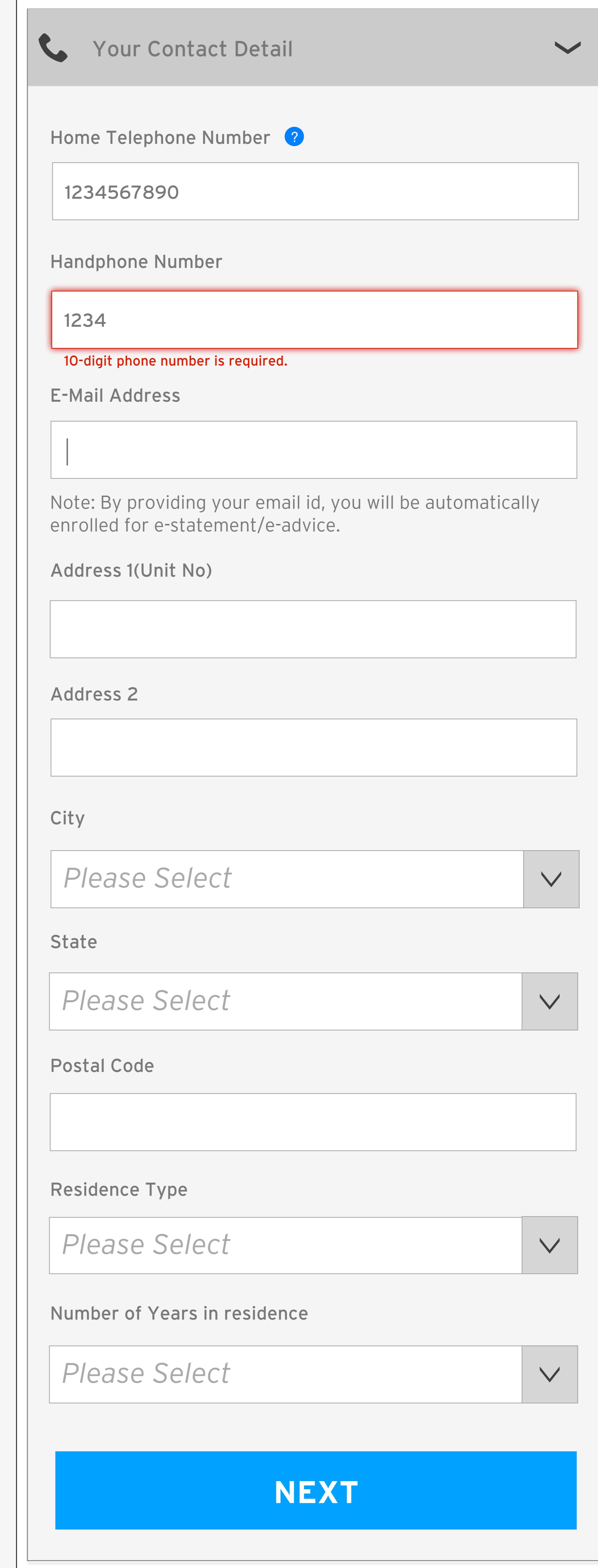
Postal Code

Residence Type  
Please Select

Number of Years in residence  
Please Select

**NEXT**

When user moves to the next field, inline validation occurs and error is displayed



Your Contact Detail

Home Telephone Number ?  
1234567890

Handphone Number  
1234

10-digit phone number is required.

E-Mail Address

Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice.

Address 1(Unit No)

Address 2

City  
Please Select

State  
Please Select

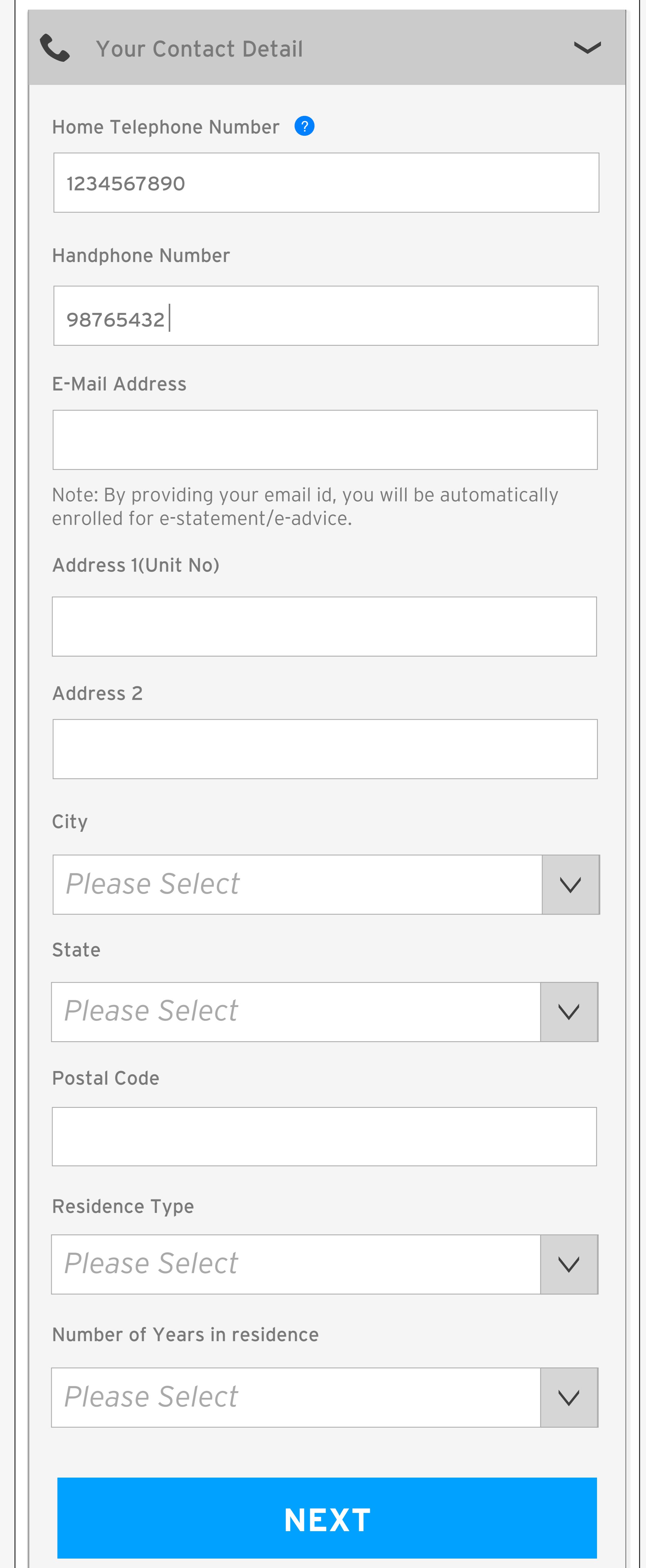
Postal Code

Residence Type  
Please Select

Number of Years in residence  
Please Select

**NEXT**

Error message disappears when user starts re-entering the data



Your Contact Detail

Home Telephone Number ?  
1234567890

Handphone Number  
98765432

E-Mail Address

Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice.

Address 1(Unit No)

Address 2

City  
Please Select

State  
Please Select

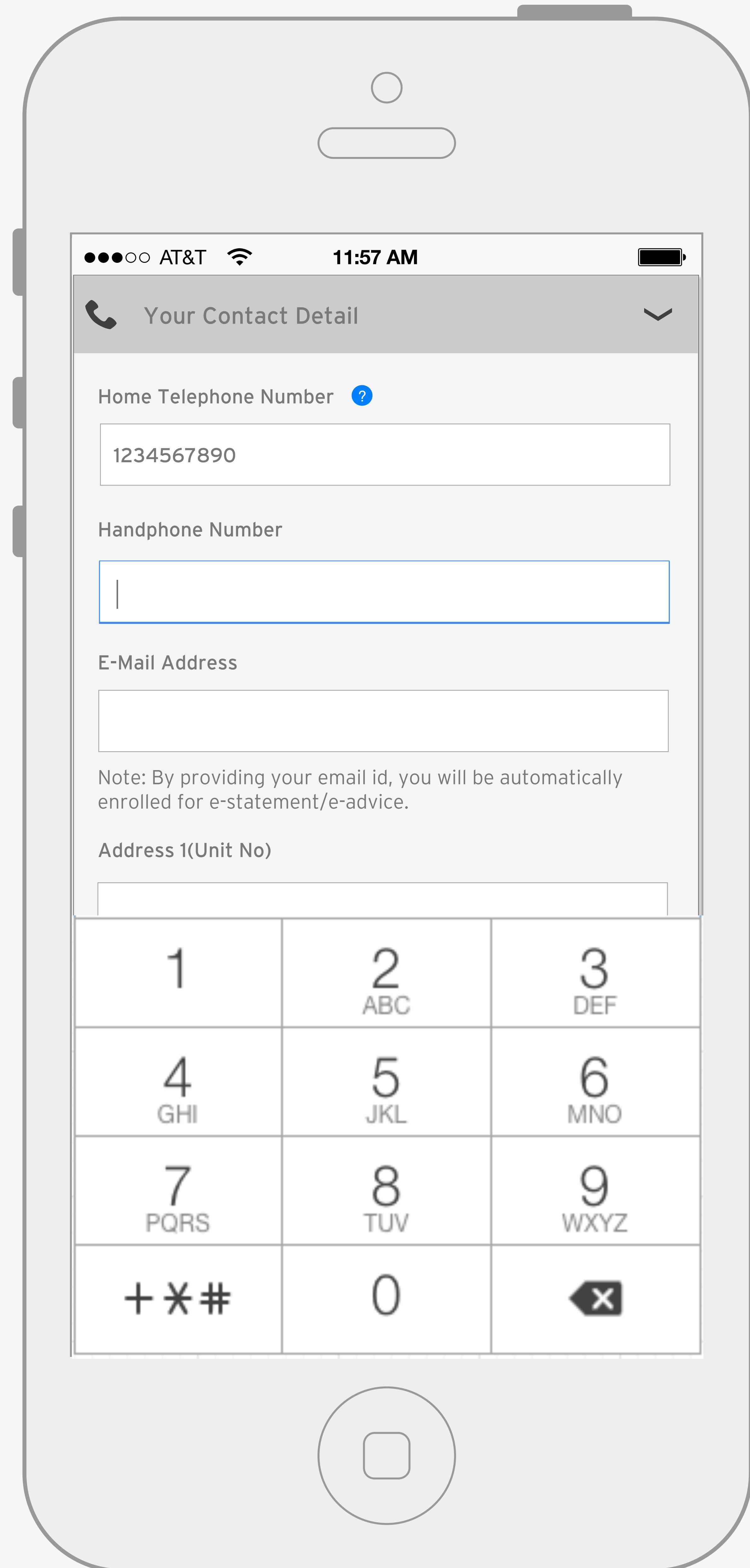
Postal Code

Residence Type  
Please Select

Number of Years in residence  
Please Select

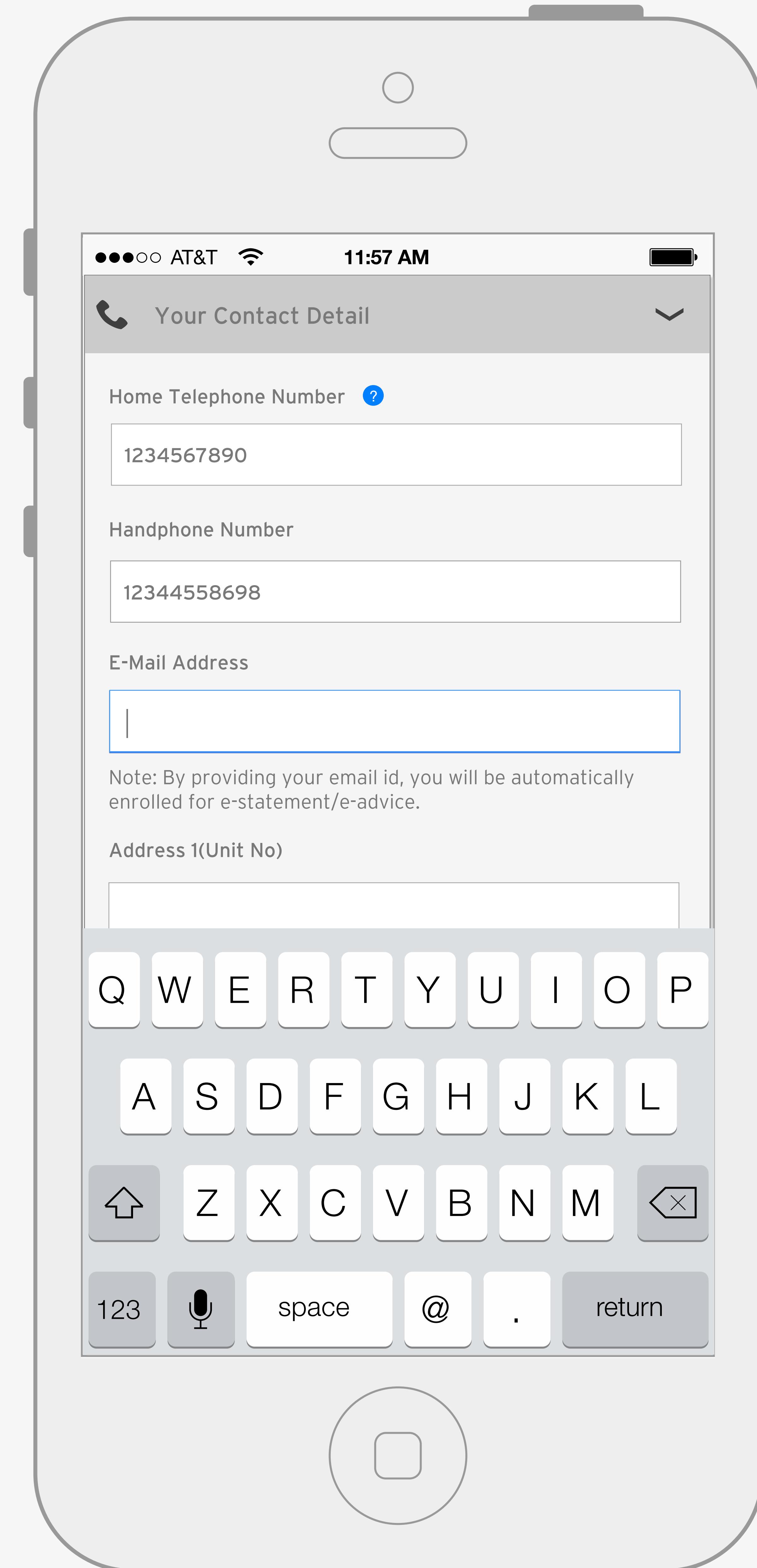
**NEXT**

Native Numberpad



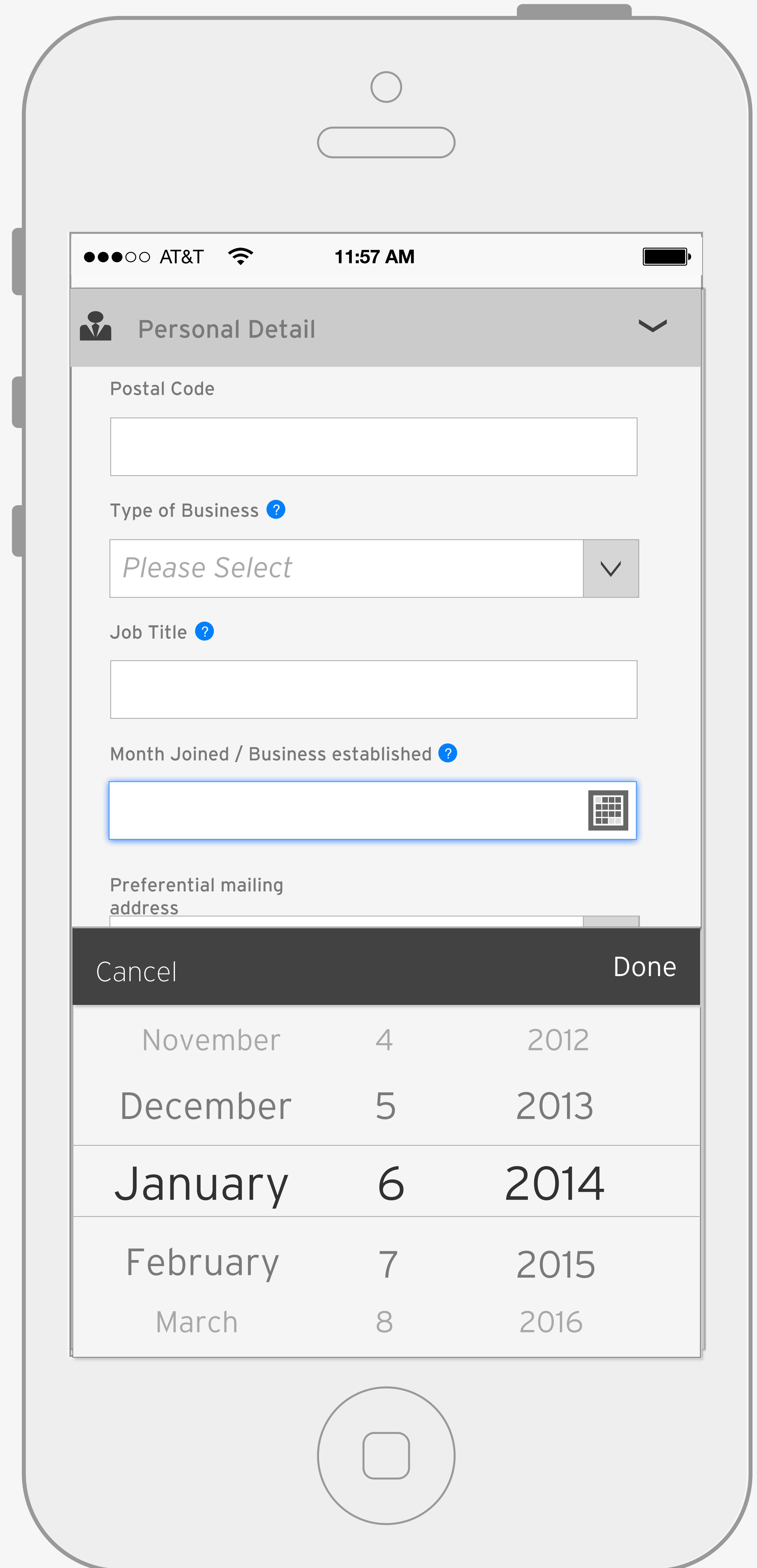
A wireframe of a smartphone screen showing a contact form titled "Your Contact Detail". The form includes fields for "Home Telephone Number" (containing "1234567890") and "Handphone Number" (empty). Below these are fields for "E-Mail Address" (empty) and "Address 1(Unit No)" (empty). A note states: "Note: By providing your email id, you will be automatically enrolled for e-statement/e-advice." At the bottom is a numeric keypad with standard layout: 1-9, 0, #, \*, and a central clear/cancel button.

Native Keypad

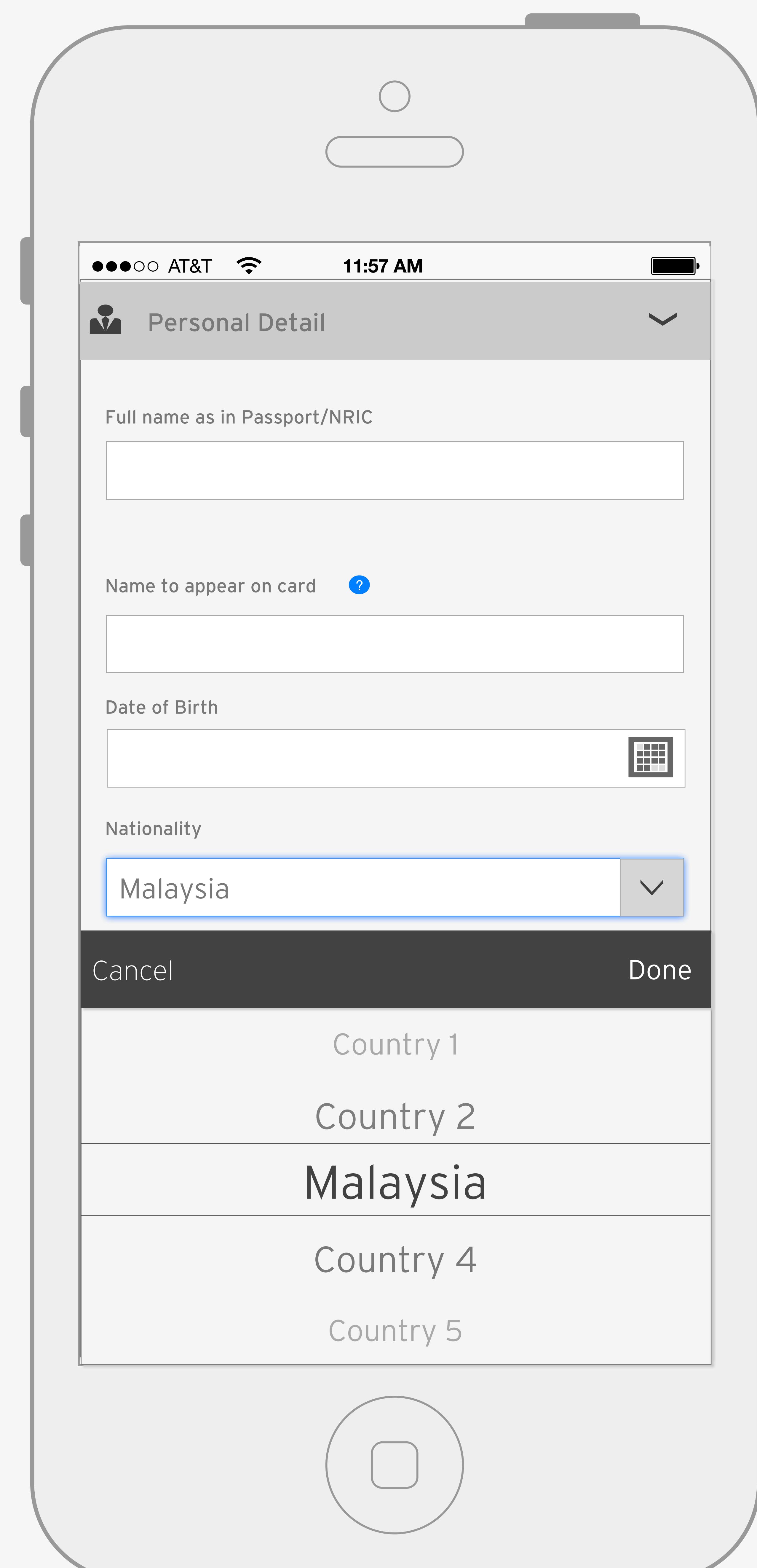


A wireframe of a smartphone screen showing the same contact form as the first one. The "Handphone Number" field now contains "12344558698". Below it is an empty "E-Mail Address" field. The "Address 1(Unit No)" field is also empty. A note at the bottom is identical. A full QWERTY keyboard is displayed at the bottom of the screen, with additional function keys for 123, space, @, ., and return.

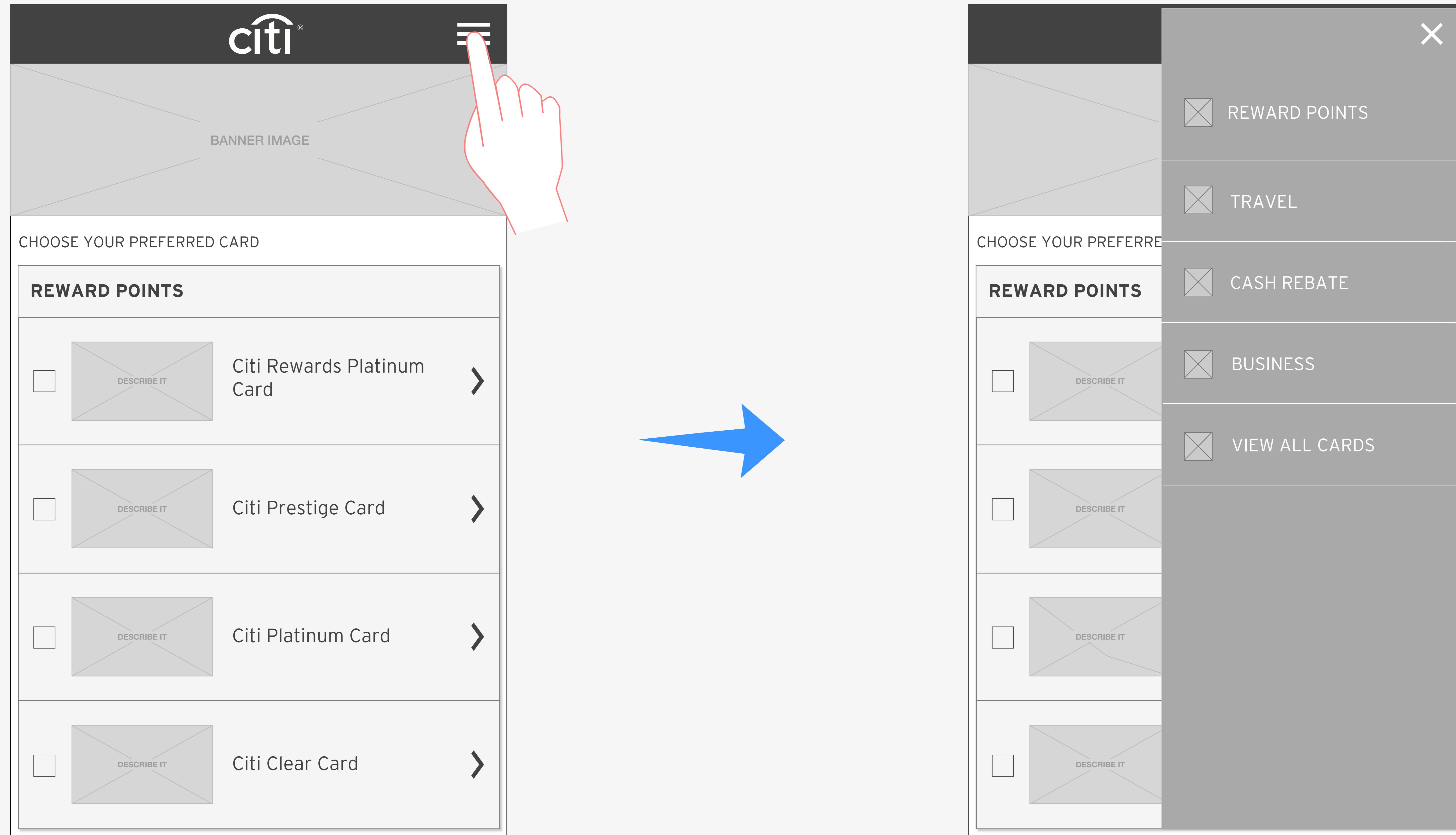
Native Date Picker



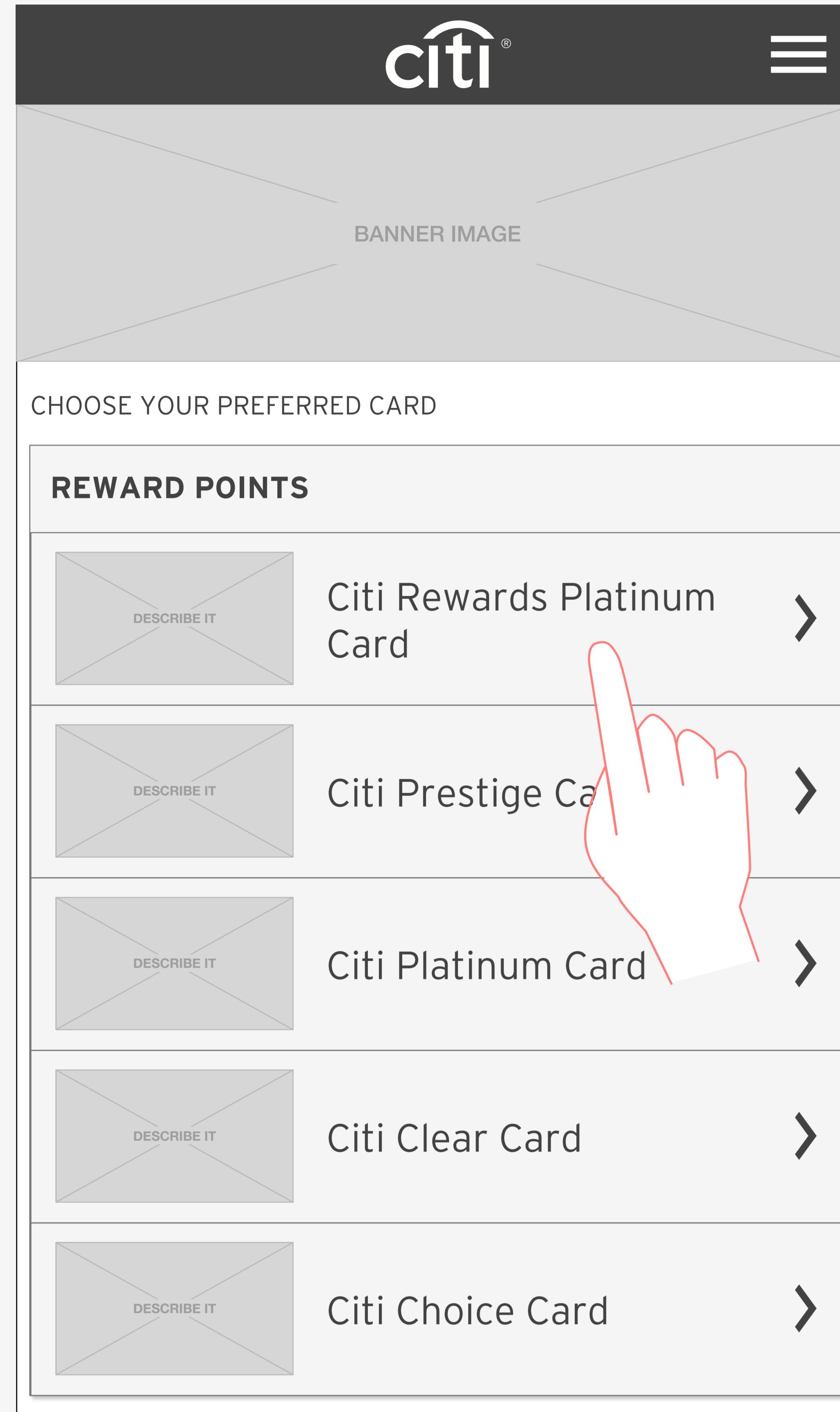
Native Dropdown



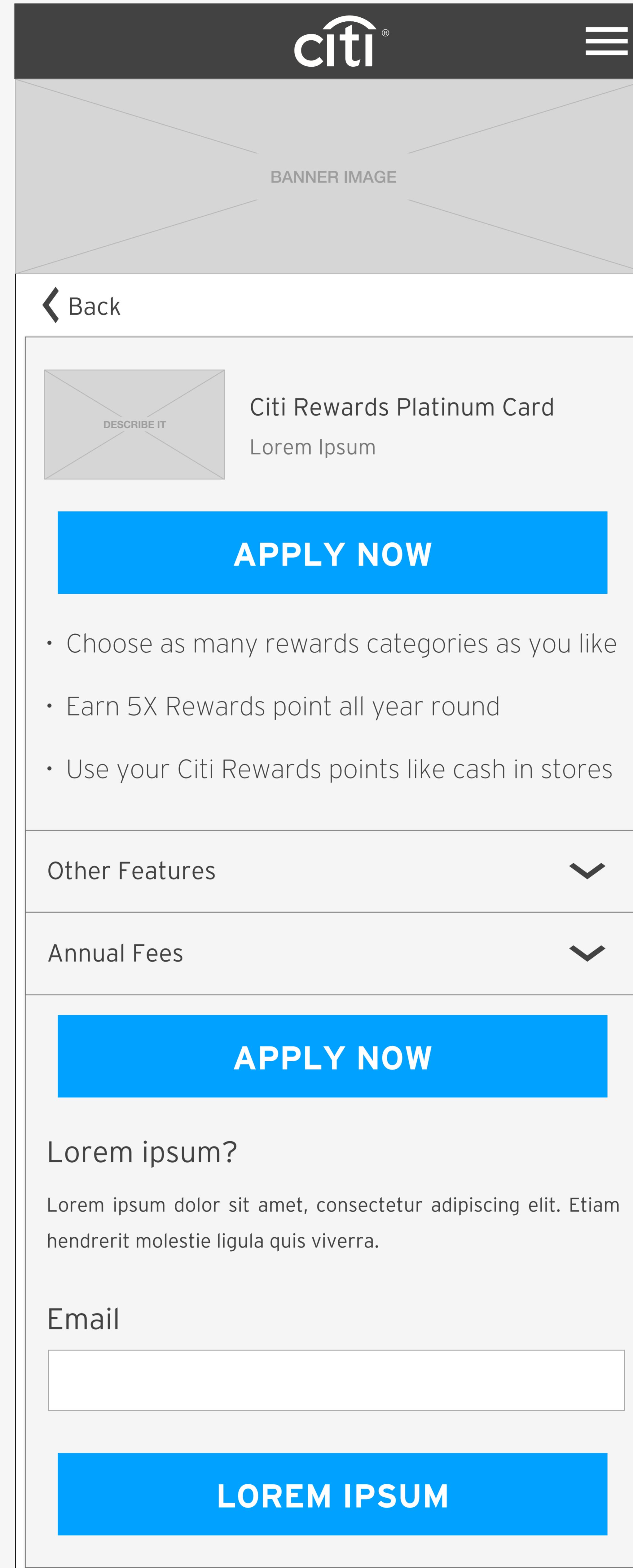
User taps on 'Menu'.



User taps on 'Citi Rewards Platinum Card'.

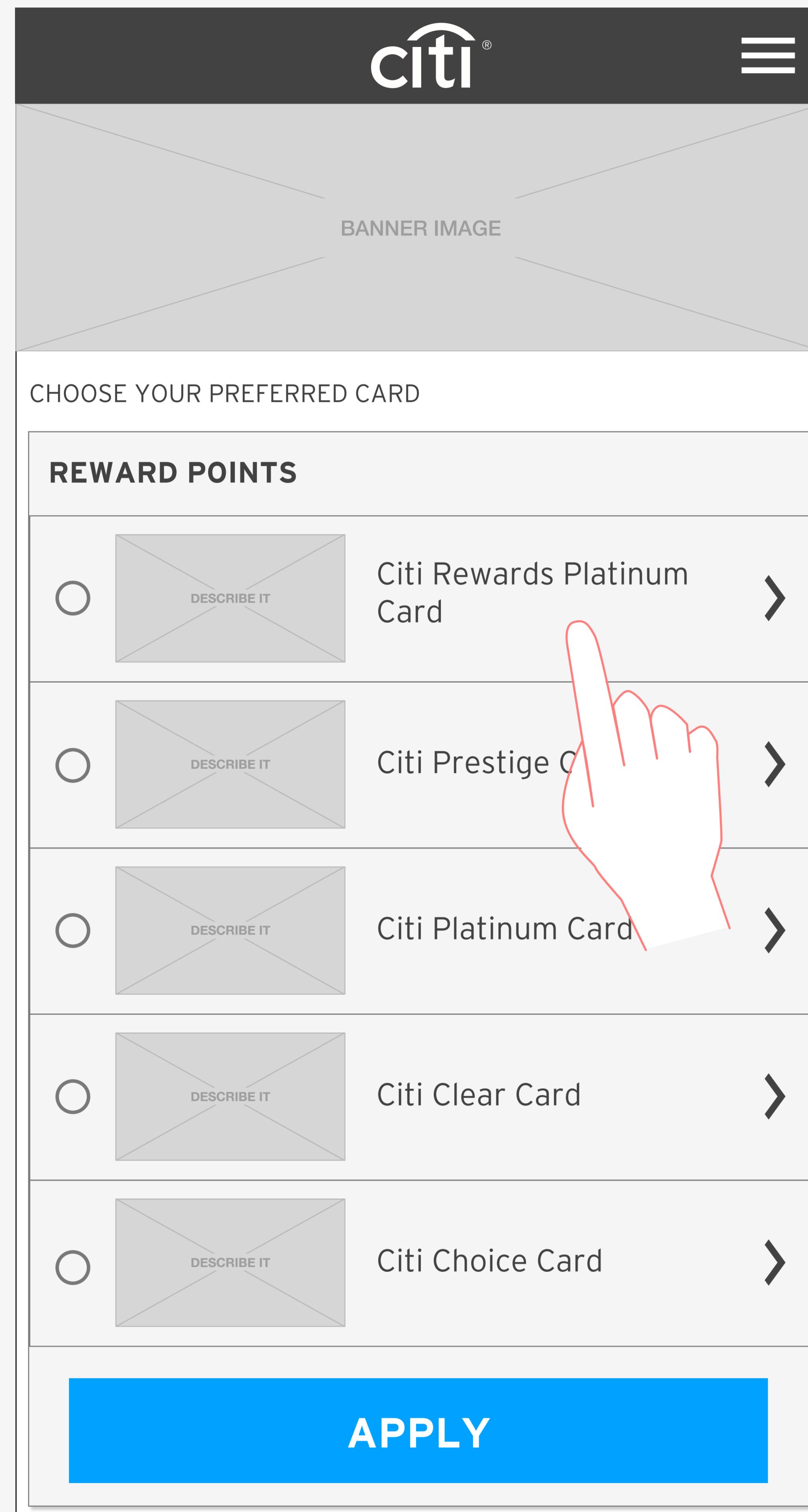


User is taken to that specific card page, where the complete information is displayed and 'Apply Now' feature is available.

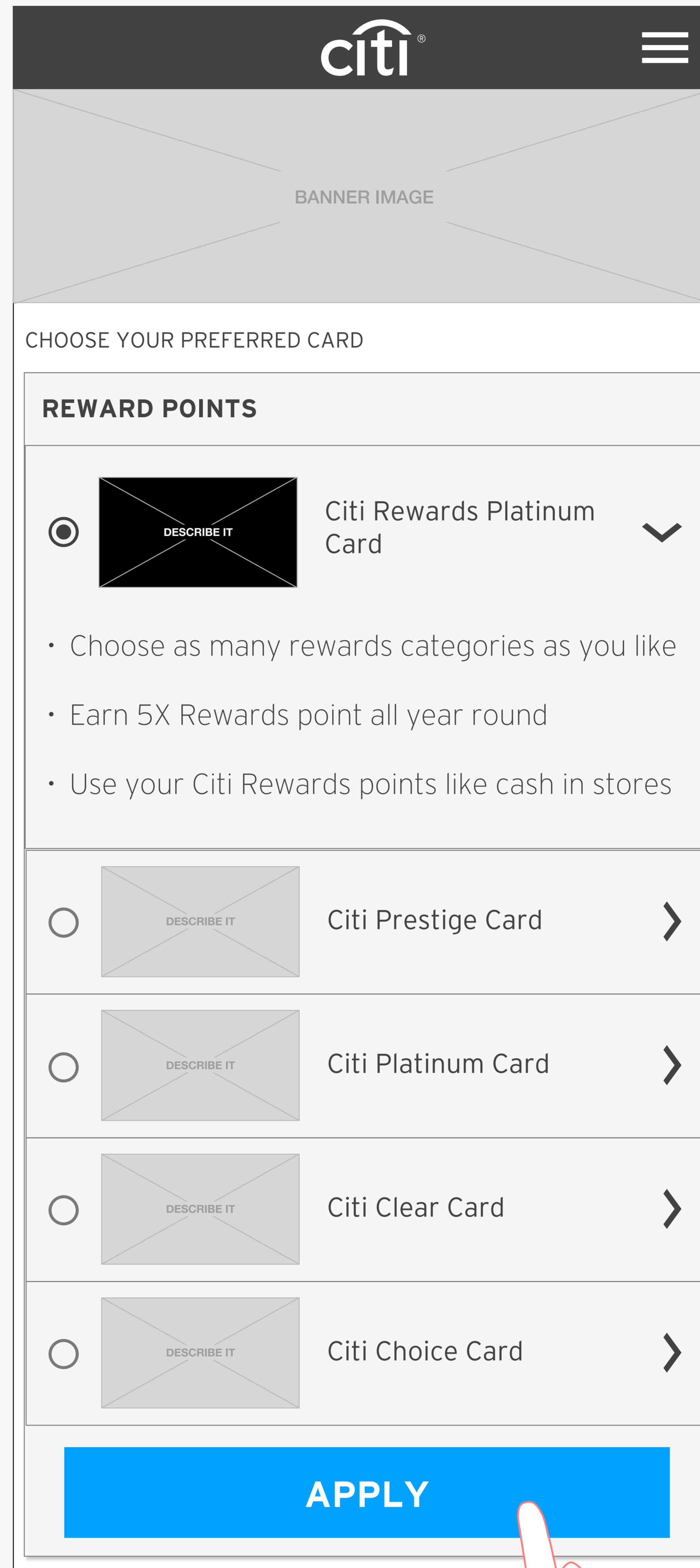


This wireframe shows the application process for the Citi Premier Miles Visa Signature Card. It starts with a header 'You are applying for - Citi Premier Miles Visa Signature Card' and a 'Secure Application' lock icon. Below this is a 'Features & Pricing' section with a placeholder image of a credit card. The section lists: '0% Intro APR on balance transfers and purchases for 15 months; after that the variable APR will be 12.99% - 22.99%, based on your creditworthiness.<sup>1</sup>', 'Earn 1% unlimited cash back on purchases', 'Earn an additional 1% cash back as you pay for those purchases', 'No Category Restrictions, No Caps', and 'No Annual Fee<sup>1</sup>'. A note states 'Your application will take 5 minutes to complete.' Below this is a progress bar at 10%. The next section is 'Let us know you better' with a checked checkbox and a dropdown arrow. It asks 'Are you principal citi credit card holder?' with 'Yes' and 'No' options. The final section is 'Annual Income (RM)' with a placeholder value '5855555'. A note at the bottom says 'Note: Excluding commission and bonus'. A large blue 'CONTINUE' button is at the bottom.

User taps on 'Citi Rewards Platinum Card'.



The "Apply" CTA is present at the bottom and it is persistent.



**citi®** Secure Application

You are applying for - Citi Premier Miles Visa Signature Card

Features & Pricing

**X**

0% Intro APR on balance transfers and purchases for 15 months; after that the variable APR will be 12.99% - 22.99%, based on your creditworthiness.<sup>1</sup>

Earn 1% unlimited cash back on purchases

Earn an additional 1% cash back as you pay for those purchases

No Category Restrictions, No Caps

No Annual Fee<sup>1</sup>

Your application will take 5 minutes to complete.

Let us know you better

Are you principal citi credit card holder?

Yes

No

Annual Income (RM)

5855555

Note: Excluding commission and bonus

**CONTINUE**