

Citi Credit Card Rewards Points Earning Terms & Conditions

- Generally, you can earn Rewards Points based on the total posted Ringgit (RM) amount of retail purchases (both local and international) made on
 - the principal Card and
 - any supplementary Card, where applicable.
- To avoid any doubt, we may specify from time to time, card transactions, payments or items which will **NOT** earn Rewards Points.
- You should be aware that there may be a lapse of time between a transaction made or usage of the Card and the crediting of the Rewards Points into your account and therefore, We do not represent that any Rewards Points earned prior to redemption will be immediately made available for You or Your use or redemption for any benefits.
- Rewards Points earned have no cash or monetary value and accrued Points are not convertible to, nor can be exchanged for any cash
- To avoid any doubt, we will NOT include the following items in the calculation Rewards Points:
 - (a) transactions made on Flexi Payment Plan, Cash Advance, Dial-for-Cash, Easy Pay (EPP), JOMPAY, Balance Transfer or Balance Transfer via Instalment Plan;
 - (b) payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;
 - (c) refunded, disputed, unauthorized or fraudulent transactions;
 - (d) government service tax and other taxes imposed by law;
 - (e) any form of service of miscellaneous fees;
 - (f) premium for Credit Shield or Credit Shield Plus or any other credit insurance;
 - (g) payment of rates, charges, fines to Governmental, statutory and judicial bodies;
 - (h) catering and out-call food and beverage services;
 - (i) donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
 - (j) fees or charges to any education establishments or institutions (including professional and vocational training centers);
 - (k) child care services; and
 - (l) special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists)
 - (m) purchase of fuels at any petrol or gas stations; and
 - (n) any other purchases made at any petrol or gas stations.