



POINTS EXCHANGE TERMS AND CONDITIONS (effective 15 February 2022)

GENERAL TERMS AND CONDITIONS

Definitions. In these Terms and Conditions, the following definitions apply:

- a) "We", "Us" and "Our" means Citibank Berhad [Registration no. 199401011410 (297089-M)], its successors-in-title or assigns.
- b) "You", "Your" and "Yours" means any cardholder or customer issued with the Card, including supplementary cardholders.
- c) "Card" means all principal and supplementary credit cards issued by Us, save for certain Card-types specified by Us from time to time.
- d) "Citi ThankYou Rewards Website" refers to www.citibank.com.my/thankyou_welcome
- e) "Points" or "Miles" refers to Citi Rewards points or PremierMiles that You earn through usage of Your Card in accordance with the terms and conditions governing such Card. For more information, please visit www.citibank.com.my.

These Terms and Conditions shall be read in conjunction with:-

- a. the Citi ThankYou Rewards Programme Terms and Conditions
- b. the Citi Credit Cards Terms and Conditions or any other terms governing the use of, access to Your Card or Card Account;
- c. Citibank Online Terms and Conditions;
- d. the terms and conditions governing the operation of any account(s) with Us, including but not limited to the Citibank Account Terms and Conditions;
- e. Our rules and regulations;

and if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purposes of Points Exchange.

1. Acceptance of these Terms and Conditions

By accessing and/or signing up for Points Exchange or using Points Exchange, You expressly indicate Your acknowledgment and acceptance of the rules applicable to Points Exchange.

2. Relation between You and Points Exchange Merchants

Every time You use Points Exchange, You directly enter into an agreement with the respective participating merchant. You agree and acknowledge that separate terms and conditions of the relevant merchant will apply. Neither Citibank nor its affiliates becomes a party to the transaction between You and the merchant.



3. Use of Points Exchange

You may only use Points Exchange to make non-commercial, legitimate purchases or transactions and You cannot use Points Exchange for any other purposes, including making any illegal, speculative, false or fraudulent purchases or transactions. By accessing and/or using Points Exchange, You authorize Citibank to consider any person, including participating merchants using Your information a legitimate user. Subject to applicable laws, neither Citibank nor its affiliates will be held responsible for any consequences of illegal use of Your personal details. We reserve the right to terminate membership in cases they deem constitute misuse.

4. Restriction on Use

Due to applicable laws and regulations, Citibank reserves the right to exclude members from certain jurisdictions from using Points Exchange or exclude certain transactions using Points Exchange, where applicable. By using Points Exchange, You confirm that You are not breaching any laws in Your country of residence regarding the legality of such use. Neither Citibank nor its affiliates will be held responsible (i) for the exclusion of members from certain jurisdictions or excluding certain transactions using Points Exchange, where applicable and/or (ii) if You use Points Exchange unlawfully.

ELIGIBILITY

1. You are eligible if You are a principal cardholder of any of the following Cards, as amended from time to time, with prior notice to You:-
 - Citi Prestige Card;
 - Citi PremierMiles Card;
 - Citi Rewards Card;
 - Citi Rewards Platinum Card;
 - Citi Gold Card;
 - Citi Clear Card;
 - Citi Choice Card; and
 - Citi Silver Card
2. Your Card Account(s) MUST be valid and in good standing, meaning to say that You must not be overdue in payment and have not exceeded Your Card's or Cards' credit limit or be in breach of any terms governing the use of Your Card or redemption for Points or Miles.
3. Your Card Account must not closed, cancelled or terminated whether by You or by Us.

Points Exchange - airasia rewards (formerly known as BIG Rewards)

1. You can exchange Your Points or Miles to airasia points via airasia xchange service which is available on airasia Super App (formerly points exchange service was available under BIG Rewards App). airasia rewards program and airasia points are administered by BIGLIFE Sdn. Bhd. (Registration no. 201001040731 (924656-U)). airasia Super App is made available and administered by AirAsia Digital Sdn. Bhd. (Registration no. 201801011060 (1273076-U)).
2. To be eligible to exchange Your Points or Miles to airasia points, You must:-
 - have valid airasia membership account;
 - successfully enroll Your eligible Card to the airasia xchange service in airasia Super App; and
 - exchange the minimum amount of airasia points and in the increments of airasia points specified under airasia xchange in the airasia Super App.
3. **Enrollment**
 - Prior to exchanging Your Points or Miles to airasia points, You must enroll Your eligible Card in the airasia xchange service in airasia Super App (“Enrollment”).
 - This is one (1) time Enrollment for one (1) eligible Card.
 - One (1) eligible Card ONLY can be enrolled at one time in Your airasia membership account.
 - If You have multiple eligible Cards, You are required to enroll the respective Cards that You wish to exchange the Points or Miles of the Cards to airasia points.
 - For avoidance of doubt, You can enroll multiple eligible Cards to one (1) airasia membership account and **NOT** enroll one (1) eligible Card to multiple airasia membership accounts, for example, if You have a Citibank Clear Card, You can only enroll the Clear Card to airasia membership A and not airasia membership B.
4. **Points Exchange**
 - You can ONLY use the enrolled Cards to exchange the Points or Miles to airasia points.
 - Upon a successful points exchange, on the same day of the exchange:-
 - Your Points or Miles will be deducted from Your Card account; and
 - the equivalent airasia points will be credited into Your airasia membership account which You had enrolled Your eligible Card to.
 - A submitted request for the Points Exchange is final and cannot be changed, cancelled or refunded. The Points or Miles in a submitted request may not be returned to You save in the case of fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).
 - You are NOT allowed to combine Your Points or Miles or both from multiple enrolled Card(s) to exchange to airasia points.



DISCLAIMERS

For the avoidance of doubt, any disputes, inquiries or any matter relating to warranty and exchange policies relating to any product or service provided by the participating merchant shall be resolved as between the You and the relevant merchant. We shall not be responsible for any loss, bodily harm (including death) or damages occasioned to You or any person for the purchases of any goods or services provided by the participating merchant. We give no warranties as to the suitability, fitness for any purpose or merchantable quality of any goods or services of any kind.

Citibank is a provider of banking services and an issuer of credit cards. Citibank, Citigroup inc., nor our/ its affiliates, our processors or licensors make any guarantees, warranties or representations of any kind concerning rewards. All Points or Miles are void where prohibited by applicable laws, regulations or guidelines. To the full extent permitted by applicable laws, neither Citibank, its affiliates, processors nor licensors shall be liable with regard to the use of any points or miles that, after receipt may be lost, stolen or destroyed. All participating merchants are not partners, co-joint venturers or agents of Citibank, nor are they responsible for the administration of the Points or Miles. All or any products featured together with in the photographs printed on or contained in all our printed materials, including our websites are for illustration purposes only and do necessarily not form part of the Points or Miles to be redeemed or converted by You.

PRIVACY

Your personal data or information, including Your name, Your Card number, Your delivery or billing address, contact numbers, email address and other information furnished by You will be processed, including collecting, recording, holding or storing or carrying out any actions such as disclosing Your personal data to Our third (3rd) party vendor(s) or service provider(s) or merchants or suppliers (including internet-based retailers) in connection with the administration of Points Exchange and other associated services for and to You. If Your personal data or information cannot be used, We may not be able to provide You with any product, service or any other associated benefits under Points Exchange. All of Your personal data or information will be processed, including used, disclosed in accordance with Our Privacy Policy and Our Internet Privacy Policy, accessible at www.citibank.com.my. Please refer to our [Notice and Choice Principle Statement](#) which outlines how we intend to deliver all the rights and protection You are entitled to in respect of Your personal data.

YOUR CHOICES AT CITIBANK

At Citibank, We endeavour to keep You informed of the latest marketing and promotional offers we feel would be useful and beneficial to You. These include programmes You may find valuable in helping You manage Your account such as product or service upgrades, credit line increases and other benefits. However, You can choose not to receive these materials should You so desire, by calling CitiPhone Banking or writing in to Citibank Berhad, (Ref: Privacy), P.O. Box 11725, 50754 Kuala Lumpur or logging in to Citibank Online at www.citibank.com.my to email Us. Please allow 4 to 5 weeks for Your request to take effect. If You would like to be reinstated, simply call Our CitiPhone Banking Officers and We will gladly assist You with Your request.

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