



## Citi Gold Credit Card Terms and Conditions (effective 22 AUGUST 2021)

1. The following terms and conditions govern the use of Citi Gold Card issued by Citibank Berhad (Registration No. 199401011410 (297089-M)) ("Citibank") to Cardholders. These terms and conditions are not applicable to Citi Gold Card not issued in Malaysia.
2. These terms and conditions are to be read in conjunction with the Citi Credit Cards Terms and Conditions (accessible via [www.citibank.com.my](http://www.citibank.com.my) (the "Website")) and if there is any conflict or discrepancy between the two in respect of the Citi Gold Card, these terms and conditions will prevail. Unless stated otherwise, definitions used in these terms and conditions will carry the same meaning as definitions found in the Citi Credit Cards Terms and Conditions. Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you. To the fullest extent permitted by law, your retention or use of your Citi Gold Card after the effective date of such variations, revisions or changes will constitute your acceptance of such variations, revisions or changes by you without any reservation. **Please read and understand these terms and conditions carefully and reach out to us if you need clarification on these terms and conditions.**

### Definitions

3. In addition to those words and expressions already defined in the Citi Credit Cards Terms and Conditions:

**"Annual Fee"** refer to the full annual fees payable for Citi Gold Card in accordance with the credit cards fees and charges table available at [www.citibank.com.my](http://www.citibank.com.my).

**"Cardholders"** means both, for purposes of Citi Gold Card, a Principal and Supplementary Cardholder. In the premise, the words **"Principal Cardholder"** mean the holder of the principal Citi Gold Card and the words **"Supplementary Cardholder"** mean the holder of the supplementary Citi Gold Card.

**"Citi Gold Card"** means the Gold Credit Card issued by Citibank, and includes a supplementary credit card, if applicable.



**“Citi Gold Card Account”** means the Citi Gold Card Account of the Principal Cardholder maintained with Citibank.

**“Citi Gold Card Features”** means the features offered under Citi Gold Card, which is subject to change from time to time with adequate prior written notice to you.

**“Citi Rewards Points”** means the rewards points earned through the use of the Citi Gold Card.

**“DuitNow QR”** means a service which facilitates industry wide ubiquitous payments or credit transfer by scanning the QR Code which complies with DuitNow QR standard.

**“Easy Pay Plan”** or **“EPP”** means an instalment plan available for Cardholders who make purchases of goods and/or services using the Citi Gold Card from selected and approved EPP merchants, to pay for such purchase, whether wholly or partly by such instalments.

**“QR Code”** means a two-dimensional barcode that can be read using the camera of a smartphone or mobile device that is equipped with QR reader.

**“Transaction”** means any retail transactions made using Citi Gold Card, excluding any transactions as specified in clause 12 in these terms and conditions.

**“We”, “Ours”, “Us”** or **“Citibank”** means Citibank Berhad (Registration No. 199401011410 (297089-M)), the issuer of your Citi Gold Card under your Citi Gold Card Account.

**“You”, “you”, “Your”, “your”, “Yours”** or **“yours”** means all persons responsible for complying with these terms and conditions, including an applicant of a Card and to open the Card Account, the Supplementary Cardholder and the person to whom we address the monthly statement or statement of accounts.



## Eligibility

4. Notwithstanding anything else stated in these terms and conditions, the following persons are NOT eligible for the Citi Gold Card Features:
  - a. Any Cardholder who has committed an event of default in or whose Citi Gold Card Account has been cancelled or terminated;
  - b. Any Cardholder who has committed an event of default in relation to any Card or Card Account or Other Bank Accounts (as defined in the Citi Credit Cards Terms and Conditions); or
  - c. Any Cardholder or person who has committed any fraudulent or wrongful act or transactions in relation to the use of the Card, Card Account or Other Bank Accounts.

## The Citi Gold Card Features

5. Annual Fee is payable to your Citi Gold Card account(s) regardless whether you use the Citi Gold Card.
6. Subject to Clause 12 below and provided that the transaction is not EPP, You are entitled to earn 3X Citi Rewards Points for every RM1.00 of Transactions settled in Ringgit Malaysia made on principal Card and any supplementary Card at selected departmental stores, supermarkets and hypermarkets.
7. The complete list of the selected department stores, supermarkets and hypermarkets eligible for 3X Citi Rewards Points earning is available at Citibank Online, accessible via [https://www.citibank.com.my/GOLDCard\\_MerchantList](https://www.citibank.com.my/GOLDCard_MerchantList). The list of stores is provided for Cardholders' information only and is not a representation that the stores listed are Citibank's merchants. Citibank has the right to amend the list from time to time as it deems fit with adequate prior written notice.
8. The 3X Citi Rewards Points earning is subject to earning cap as below:
  - a. For Transaction(s) made at the selected supermarkets and hypermarkets (as per Clause 7)), the 3X Citi Rewards Points is capped at a maximum Transaction amount of RM3,000 in each monthly billing cycle per Cardholder. Subsequently, for any amount above the maximum of RM3,000 in



any particular monthly billing cycle, You will earn one (1) Citi Rewards Points for every RM1.00 of Transaction.

9. For Transactions in other categories including EPP transaction(s) on local spend, You will earn one (1) Citi Rewards Point for every RM1.00.
10. Generally, You can earn Citi 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.
11. To avoid any doubt, We may reasonably specify from time to time and with adequate prior written notice to you, Card transactions, payments or items which will NOT earn Citi Rewards Points.
12. To avoid any doubt, we will NOT include the following items in the calculation of Citi Rewards Points:
  - a. transactions made on Citi PayLite, FlexiBill, Cash Advance, Quick Cash, EPP transaction(s) on overseas spend, DuitNow QR transactions, JOMPAY, Balance Transfer or Balance Transfer via Instalment Plan (as described in the terms and conditions for these products found on the Website);
  - 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 (defined in the terms and conditions for these products found on the Website) 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;

- 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;
  - n. any other purchases made at any petrol or gas stations; and
  - o. Card present and card non-present (e-commerce) transactions made at any merchant with physical premises, address of the fixed place of business or business license in any country participating in the European Economic Area (EEA) or joining after the above effective date, for example: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the UK, Iceland, Liechtenstein and Norway.
13. The assignment of Merchant Category Code/Merchant Description (as defined below) for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category Code/Merchant Description. In the event that Citi Rewards Points are not credited to Your Citi Gold Card Account due to the incorrect assignment of Merchant Category Code/Merchant Description by the acquiring bank:
- a. You may contact CitiPhone Banking at **03-2383 0000** to request for an investigation and rectification.
  - b. You agree that Citibank shall not be held responsible for such discrepancies which are ordinarily beyond the reasonable control of Citibank.
- "Merchant Category Code"** is the code assigned to a merchant by Mastercard® or Visa or other card associations when the merchant accepts a card from them as form of payment. The code classifies type of goods or services provided by the merchant.
- "Merchant Description"** is a name or description assigned by the respective acquiring bank to differentiate merchants.
14. Transactions by Supplementary Cardholders will earn Citi Rewards Points in the same manner as the Principal Cardholders but the Citi Rewards Points earned will be credited into the Principal Cardholders' Citi Gold Card Account.
15. The total Citi Rewards Points earned by Cardholders and the number of Citi Rewards Points redeemed will be stated in the Principal Cardholders' statement of account.

16. For the avoidance of doubt, Citibank reserves the right to reverse the Citi Rewards Points at any time where there is valid reason to do so. Circumstances where reversal of Citi Rewards Points may occur includes cancellation of transaction due to return of goods, refund, fraud, error and unauthorized transactions.
17. Citi Rewards Points reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction. The accelerated Citi Rewards Points will be awarded to the Cardholder only if the cumulative value of new purchase transactions in the respective spend category (see Clause 8) is higher than the value of transactions reversed.
18. Whilst Citibank will endeavour to credit the Citi Rewards Points into Your Citi Gold Card Account as soon as possible, there may be a lapse of time between a Transaction made or usage of the Citi Gold Card and the crediting of Citi Rewards Points into Your Citi Gold Card Account. You agree that in such circumstances, Citibank will not be liable for such delay save where the lapse of time is caused by any breach or negligence by us. We do not represent that any Citi Rewards Points earned prior to redemption will be immediately made available for You or Your use or redemption for any benefits.
19. Citi Rewards Points have no cash or monetary value and accrued Points are not convertible to, nor can it be exchanged for any cash. Citi Rewards Points from an expired or closed Card Account cannot be transferred to an existing Citi Gold Card Account. You also cannot transfer the Citi Rewards Points earned in Your Citi Gold Card Account to another Card Account.
20. Citibank may reasonably at its discretion take into account any other transactions in the calculation of Citi Rewards Points or to otherwise vary the basis of calculation of Citi Rewards Points with adequate prior written notice.
21. Citibank may rectify any errors in the calculation of Citi Rewards Points or otherwise adjust such calculation with notice to You.



## **Redemption of Citi Rewards Points**

22. Unless amended and supplemented in these terms and conditions, the clauses in the Citi ThankYou<sup>SM</sup> Rewards Program Terms and Conditions will govern the redemption of Citi Rewards Points. The Citi ThankYou<sup>SM</sup> Rewards Program Terms and Conditions are available at [www.citibank.com.my](http://www.citibank.com.my).
23. The Citi Rewards Points can only be redeemed and used by the Principal Cardholders.
24. Principal Cardholders may visit our Citi ThankYou<sup>SM</sup> Rewards website, accessible via [www.citibank.com.my](http://www.citibank.com.my) to find out the eligible redemption channels.
25. Cancellations are not allowed once You have made a request for redemption.
26. Citi Rewards Points earned are not transferable. Cardholders are not allowed to sell their Citi Rewards Points to any other person. If the Citi Rewards Points are awarded to and received by persons who are not Eligible Cardholders, Citibank has the right to disqualify such persons from enjoying the Citi Rewards Points and/or from redeeming or using the Citi Rewards Points.
27. The Citi Rewards Points redeemed will be deducted from Your total Citi Rewards Points balance.

## **Miscellaneous**

28. Citibank is not liable for any default in respect of the Citi Gold Card due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or systems failure or any event not caused by any breach, or negligence by Citibank.
29. Citibank is an issuer of credit cards and therefore is not responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using Citi Gold Card.
30. Citibank's decisions on all matters relating to the use of Citi Gold Card and/or its features are conclusive and binding on the Cardholders save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).

31. To the fullest extent permitted by law, Citibank reserves the right to cancel, revise, terminate or suspend the Citi Gold Card Features or to revise any of the clauses in these terms and conditions (for example, due to changes in law, technology or economic factors) and with adequate prior written notice to the Cardholders by way of posting on Citibank Online, accessible via [www.citibank.com.my](http://www.citibank.com.my) or in any other manner reasonably deemed suitable by Citibank to reach you. The Cardholders agree to log-on to Citibank online accessible via [www.citibank.com.my](http://www.citibank.com.my) from time to time to view and understand these terms and conditions and to ensure that the Cardholders are kept up-to-date with any changes made. If, after notice of such changes, you decide you no longer wish to participate in the Citi Gold Card Features, you must notify us by contacting CitiPhone Banking or giving prior written notice to us, before the effective date of such proposed change. Cardholders agree that their continued usage of the Citi Gold Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).
32. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Citi Gold Card Features by Citibank will not entitle any Cardholder to any claim or compensation against Citibank for any loss or damage suffered or incurred by the Cardholder as a direct or indirect result of the act of cancellation, revision, termination or suspension.
33. To the fullest extent permitted by law, neither Citibank nor any of its officers, servants, employees, representatives or agents (including but not limited to any third party service providers that Citibank may engage for purposes of carrying out services in relation to the Citi Gold Card Features) will be liable for any losses, damages, costs or expenses which arises in connection with the Citi Gold Card Features, except where it is due to Citibank's breach or negligence.
34. To the fullest extent permitted by law, if any clause of these terms and conditions is invalid or unenforceable in any jurisdiction, it is to be read down or severed in that jurisdiction to the extent of the invalidity or unenforceability, and that fact does not affect the validity or enforceability of that clause in another jurisdiction or the enforceability of the remaining clauses.
35. These terms and conditions will be governed by and construed in accordance with the laws of Malaysia.