



Citi Simplicity⁺ Credit Card Terms and Conditions (effective 6 NOVEMBER 2020)

1. The following terms and conditions govern the use of Citi Simplicity⁺ Card issued by Citibank Berhad (Registration No. 199401011410 (297089-M)) ("Citibank") to Cardholders. These terms and conditions are not applicable to Citi Simplicity⁺ Card not issued in Malaysia.
2. These terms and conditions are to be read in conjunction with the Citibank Credit Card Terms and Conditions (accessible via www.citibank.com.my (the "Website")) and if there is any conflict or discrepancy between the two in respect of the Citi Simplicity⁺ 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 Citibank Credit Card 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you.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 Simplicity⁺ 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:

"Cardholders" means both the Principal Cardholder and Supplementary Cardholder. In the premise, the words **"Principal Cardholder"** mean the holder of the principal Citi Simplicity⁺ Card and the words **"Supplementary Cardholder"** mean the holder of the supplementary Citi Simplicity⁺ Card.

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

"Citi Simplicity⁺ Card Account" means the Citi Simplicity⁺ Card Account of the Principal Cardholder maintained with Citibank.



"Citi Simplicity⁺ Card Features" means the features offered under the Citi Simplicity⁺ Card, which is subject to change from time to time with adequate prior written notice to you.

"Eligible Finance Charges" means finance charges added on the Cardholders' purchases or cash advances as of the billing period in the previous balance and then subtracting any finance charge adjustment in the current monthly statement (if applicable).

"We", "Ours", "Us" or "Citibank" means Citibank Berhad (Registration No. 199401011410 (297089-M)), the issuer of your Citi Simplicity⁺ Card under your Citi Simplicity⁺ 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 Simplicity⁺ Card Features:
 - a. Any Cardholder who has committed an event of default in or whose Citi Simplicity⁺ 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 Simplicity⁺ Card Features

5. Cardholders are entitled to earn 10% rebates (or the rate prescribed by Citibank from time to time) on finance charges on purchases and cash advance (or any other transactions prescribed by Citibank from time to time), from previous billing statement ("Rebates"). To earn Rebates:-
 - a. Cardholders must settle the Minimum Monthly Payment in full no later than the Payment Due Date on the Cardholders' previous monthly statement; and



- b. Cardholders' previous monthly statement must reflect finance charges, or referred to as "Eligible Finance Charges".
6. Subject to these terms and conditions, Rebates earn will be credited into Principal Cardholders' Card Account before the next monthly statement cycle date if there are Eligible Finance Charges in the Cardholders' current balances reflected on the Cardholders' current monthly statement.
 7. For the avoidance of any doubt, a Cardholder is not eligible for Rebates:-
 - a. if the Cardholder's net payment amount is less than the Minimum Monthly Payment for any reason whatsoever, including payment reversals or stop payment instruction;
 - b. if the Cardholder's Citi Simplicity+ Card is cancelled, terminated or suspended for any reason whatsoever;
 - c. if the Cardholder's Citi Simplicity+ Card is converted to any other Citibank Card;
 - d. if crediting the Rebate will result in a credit balance in the Cardholder's Card Account; or
 - e. If the Cardholder commits an Event of Default.

For avoidance of doubt, if any one of the above situations occurs, no refund, extension or compensation will be given by Citibank.

Miscellaneous

8. Citibank is not liable for any default in respect of the Citi Simplicity+ Card due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or systems failure or any event not caused by any breach or negligence by Citibank.
9. 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 Simplicity+ Card.
10. Citibank's decisions on all matters regarding the use of the Citi Simplicity+ Card and/or its features, such as Rebates, including determining the rate and eligibility of interest rebates, are conclusive and binding on the Cardholders, save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).

11. To the fullest extent permitted by law, Citibank reserves the right to cancel, revise, terminate or suspend the Citi Simplicity+ Card Feature 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 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 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 Simplicity+ 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 Simplicity+ Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).
12. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Citi Simplicity+ 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 any Cardholder as a direct or indirect result of the act of cancellation, revision, termination or suspension.
13. 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 parties service providers that Citibank may engage for the purposes of carrying out services in relation to the Citi Simplicity+ Card Features) will be liable for any losses, damages, costs or expenses which arises in connection with the use of the Citi Simplicity+ Card Features, except where it is due to Citibank's breach or negligence.
14. 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.
15. These terms and conditions will be governed by and construed in accordance with the laws of Malaysia.