



## Citi Rewards Platinum Card Terms and Conditions (effective 22 AUGUST 2021)

1. The following terms and conditions govern the use of Citi Rewards Platinum Card issued by Citibank Berhad (Registration No. 199401011410 (297089-M)) ("Citibank") to Cardholders. These terms and conditions are not applicable to Citi Rewards Platinum 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 Rewards Platinum 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you.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 Rewards Platinum 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 Rewards Platinum 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 the Principal Cardholder and Supplementary Cardholder. In the premise, the words **"Principal Cardholder"** mean the holder of the principal Citi Rewards Platinum Card and the words **"Supplementary Cardholder"** mean the holder of the supplementary Citi Rewards Platinum Card.

**"Card Anniversary"** means the anniversary of the date the first statement of account is issued to you for your Citi Rewards Platinum Card.



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

“**Rewards Categories**” means either one or more rewards categories offered under the Citi Rewards Platinum Features, which includes Shopping, Driving, Home, Travel or Entertainment, which may be subject to changes from time to time.

“**Citi Rewards Platinum Card**” means the Citi Rewards Platinum Card issued by Citibank, and includes a supplementary credit card, if applicable.

“**Citi Rewards Platinum Card Account**” means the Citi Rewards Platinum Card account of the Principal Cardholders maintained with Citibank.

“**Citi Rewards Platinum Features**” means the features offered under the Citi Rewards Platinum Card, which is subject to change from time to time with adequate prior written notice to you; where you are entitled to choose the Rewards Categories according to your lifestyle and spending.

“**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 Rewards Platinum 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 Rewards Platinum Card, excluding any transactions as specified in clause 21 in these terms and conditions.

“**We**”, “**Ours**”, “**Us**” or “**Citibank**” means Citibank Berhad (RegistrationNo. 199401011410 (297089-M)), the issuer of your Citi Rewards Platinum Card under your Citi Rewards Platinum 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 Cardholders 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 Rewards Platinum Card Features:
  - a. Any Cardholder who has committed an event of default in or whose Citi Rewards Platinum 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 Rewards Platinum Card Features**

### **Rewards Categories:**

5. Annual fee is payable to your Citi Rewards Platinum Card account(s) regardless whether you use the Citi Rewards Platinum Card.
6. Under the Citi Rewards Platinum Card Features, You are entitled to choose one or more Rewards Categories according to Your lifestyle and spending in order to enjoy the privileges offered under each Rewards Category.
7. The list of merchants for all the Rewards Categories are available on Citibank Online, accessible via [www.citibank.com.my/RWSPlat\\_MerchantList](http://www.citibank.com.my/RWSPlat_MerchantList).
8. Unless Citibank determines and communicates to You otherwise, You must subscribe to at least two (2) Rewards Categories upon Your application of the Citi Rewards Platinum Card. In the subsequent years, You have the choice to subscribe to any Rewards Categories as You wish, subject to the maximum Rewards Categories made available by Citibank.

9. You may subscribe for none or any number of Rewards Categories in the subsequent years of Your Citi Rewards Platinum Card approval. In this respect, You are entitled to change Your subscription of Rewards Categories by-
  - a. cancelling the existing Rewards Categories that You have subscribed to; or
  - b. subscribing to additional Rewards Categories,by either-
  - i. logging-on to Citibank Online, accessible via [www.citibank.com.my](http://www.citibank.com.my);  
or
  - ii. contacting CitiPhone Banking service at **03-2383 0000**.
  
10. Any request for such changes will take effect within three (3) business days the request is made provided that –
  - a. there will not be more than one (1) change per day; and
  - b. You must allow up to seven (7) business days before You make another request for change.
  
11. The subscription period for Rewards Categories will start from the date You add the category and will end on Your Card Anniversary date. The subscribed Reward Category will be renewed automatically unless You unsubscribed the same.

**Fees:**

12. Your subscription to each Rewards Category is subject to an annual fee which will be charged to Your Citi Rewards Platinum Card Account in the following manner:
  - a. As and when You subscribe to a new Rewards Category, a pro-rated annual fee for the Rewards Category which is calculated from Your last statement date to Your next Card Anniversary will be charged to Your Citi Rewards Platinum Card Account.
  - b. The annual fees for the following year will be charged to Your Citi Rewards Platinum Card Account and will depend on the number of existing Rewards Categories that You have subscribed for as at Your Card Anniversary.
  
13. The information on annual fees, relevant fees and charges is available at Citibank Online, accessible via [www.citibank.com.my](http://www.citibank.com.my).

14. The pro-rated annual fees or the annual fees paid for each subscribed Rewards Category is non-refundable on cancellation of the existing Rewards Categories.

The table below illustrates the pro-rated annual fees payable for a Cardholder who has his Card Anniversary on the 1st of January every year:

Rewards Category subscription period		Months remaining in year	Annual Fee (RM)
1-Jan-13	31-Jan-13	12	100
1-Feb-13	28-Feb-13	11	92
1-Mar-13	31-Mar-13	10	83
1-Apr-13	30-Apr-13	9	75
1-May-13	31-May-13	8	67
1-Jun-13	30-Jun-13	7	58
1-Jul-13	31-Jul-13	6	50
1-Aug-13	31-Aug-13	5	42
1-Sep-13	30-Sep-13	4	33
1-Oct-13	31-Oct-13	3	25
1-Nov-13	30-Nov-13	2	17
1-Dec-13	31-Dec-13	1	8
1-Jan-14	31-Jan-14	12	100

15. You will also be entitled to complimentary Reward Category depending on the aggregate value of Transactions as at Your Card Anniversary on Your Citi Rewards Platinum Card Account, as Citibank deems fit. The details on how You can enjoy the complimentary Rewards Categories are available at Citibank Online, accessible via [www.citibank.com.my](http://www.citibank.com.my) and are subject to changes and variations from time to time.

**Citi Rewards Points:**

16. For the subscribed Reward Categories and provided that the transaction is not EPP, You will be entitled to earn 5X Citi Rewards Points for the Transactions that You made at selected stores, retail outlets and merchants using Your Citi Rewards Platinum Card, i.e. You will earn five (5) Citi Rewards Points for every RM1.00 of Transaction made provided that the transaction is not EPP for the Rewards Categories that You subscribed to using the Citi Rewards Platinum Card.

17. Subject to Clause 21 below, for the Rewards Categories that You have not subscribed to, You will earn one (1) Citi Rewards Point for every RM1.00 of retail transactions including EPP transaction(s) on local spend made using the Citi Rewards Platinum Card.
18. This 5X Citi Rewards Points earning is subject to an earning cap to be determined by Citibank from time to time and the applicable earning cap under each Rewards Category is available at Citibank Online, accessible via [www.citibank.com.my/RWSPlat\\_MerchantList](http://www.citibank.com.my/RWSPlat_MerchantList).
19. The complete list of the selected stores, retail outlets and merchants under each Rewards Category is available at Citibank Online, accessible via [www.citibank.com.my](http://www.citibank.com.my). The list of stores provided is 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.
20. 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.
21. 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 (definition for these products can be found in Credit Shield Product Disclosure Sheet 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 (unless You choose "Driving" as one of the Rewards Categories);
- 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.

22. 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 Rewards Platinum Card Account due to the incorrect assignment of Merchant Category Code /Merchant Description by the acquiring bank:

- a. You may call 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.

23. 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 Rewards Platinum Card Account.
24. 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.
25. 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.
26. 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 18) is higher than the value of transactions reversed.
27. Whilst Citibank will endeavour to credit the Citi Rewards Points into Your Citi Rewards Platinum Card Account as soon as possible, there may be a lapse of time between a Transaction made or usage of the Citi Rewards Platinum Card and the crediting of Citi Rewards Points into Your Citi Rewards Platinum 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.
28. 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 Rewards Platinum Card Account. You also cannot transfer the Citi Rewards Points earned in Your Citi Rewards Platinum Card Account to another Card Account.
29. 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.



30. 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**

31. Unless amended and supplemented in these terms and conditions, the clauses in 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).

32. The Citi Rewards Points can only be redeemed and used by the Principal Cardholders.

33. 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.

34. Cancellations are not allowed once You have made a request for redemption.

35. 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.

36. The Citi Rewards Points redeemed will be deducted from Your total Citi Rewards Points Balance.

### **Miscellaneous**

37. Citibank is not liable for any default in respect of the Citi Rewards Platinum 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.

38. 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 Rewards Platinum Card.
39. Citibank's decisions on all matters relating to the use of Citi Rewards Platinum Card 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).
40. To the fullest extent permitted by law, Citibank reserves the right to cancel, revise, terminate or suspend the Citi Rewards Platinum 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 Rewards Platinum 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 Rewards Platinum Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).
41. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Citi Rewards Platinum 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.
42. 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 the purposes of carrying out services in relation to the Citi Rewards Platinum Features) will be liable for any losses, damages, costs or expenses which arises in connection with the Citi Rewards Platinum Features, except where it is due to Citibank's breach or negligence.

43. 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.
  
44. These terms and conditions will be governed by and construed in accordance with the laws of Malaysia.