

CITI BUSINESS SIGNATURE (FULL CORPORATE LIABILITY) AND CITI TRAVEL ACCOUNT – CASH BACK TERMS AND CONDITIONS
(effective 27th May 2019)

- 1) The following terms and conditions governs all cash back given under the Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account issued by Citibank Berhad (297089-M) ("Citibank") to Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account Cardmembers ("Cardmembers"), subject to Citibank's discretion as it deems fit to determine the mechanics applicable to the cash back, including the cash back value and cash back categories:
 - (a) Citi Business Signature (excluding those defined transactions specified in Clause 4 a) below):
 - (i) 0.20% cash back on utilities spend;
 - (ii) 0.75% cash back on other spend;
 - (b) Citi Travel Account: 0.75% cash back on any spend, excluding those defined transactions specified in Clause 4 a) below.
- 2) Subject to periodic review and change at Citibank's discretion as it deems fit by giving prior adequate notice to Cardmembers, for both Citi Business Signature and Citi Travel Account:
 - (a) Cash back earned or accumulated will be reflected in the Principal Account's statement of account, upon which, the Cardmembers can either choose to accumulate the cash back or redeem the cash back. Cash back will not be automatically credited to the Principal Account;
 - (b) Cash back must be accumulated to at least RM200 to be eligible for redemption of the cash back earned. The minimum cash back redemption allowed is RM200. Unredeemed cash back amounts will be carried forward to the following month until the minimum redemption amount is met;
 - (c) When cash back is redeemed (whether in full or partially), the value of the cash back will be credited into the Principal Account. The redemption may only be performed by the authorized representative or Authorised Signatory of the Business, as the case may be;
 - (d) To redeem the cash back, the authorized representative or Authorized Signatory of the Business must call CitiPhone at 03-2383 3388 (Kuala Lumpur), 04-370 3388 (Penang), 07-277 3838 (Johor Bahru) or 1800 82 1010 (Sabah & Sarawak).
- 3)
 - (a) Any collected cash back, including cash back which have yet to be credited into the Principal Account, as the case may be, will become invalid upon the occurrence of any one of the following:
 - i) any cancellation, termination or suspension of the Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account for any reason whatsoever; or
 - ii) where an Event of Default has been committed by you, including being overdue in payment of any sums due and payable to us.
 - (b) for avoidance of doubt, no refund, extension or compensation will be given.
- 4)
 - (a) The cash back can only be earned through purchases made with Citi Business Signature Card (Full Corporate Liability) or Citi Travel Account only. The following transactions are not eligible for cash back (whichever is applicable):-
 - i) Balance Transfer (BT), Balance Transfer via Instalment Plan (BTI), Flexi Payment Plan (FPP), Citibank Easy Pay (EPP), Balance Conversion (BC), Quick Cash, Credit Shield or any other credit insurance, if available to Cardmembers;
 - ii) purchase of fuels at any petrol or gas stations;
 - iii) refunded, disputed, unauthorized or fraudulent retail transactions;

- iv) cash withdrawals or cash advance;
- v) transactions made on JomPAY;
- vi) payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, government service tax and any other form of service/miscellaneous fees;
- vii) payment of rates, charges, fines to Governmental, statutory and judicial bodies;
- viii) catering and out-call food and beverage services;
- ix) donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
- x) fees or charges to any education establishments or institutions (including professional and vocational training centers);
- xi) child care services; and
- xii) special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists).

(b) Unless expressly stated in these terms and conditions or otherwise informed by Citibank, Cardmembers are not entitled to earn cash back from any other categories of transactions.

- 5) Subject to these terms and conditions, the total cash back earned each month will be reflected in the monthly statement of account.
- 6) Citibank has the right to cancel, terminate or suspend any cash back features by giving prior adequate notice to you. For avoidance of doubt, any such cancellation, termination or suspension by Citibank of the cash back or any features will not entitle the Cardmember to any compensation from Citibank for any loss or damage suffered by the Cardmember, whether directly or indirectly, as a result of such cancellation, termination or suspension.
- 7) A Cardmember's card account must be in good standing in order to be entitled to earn the cash back. This includes not being overdue in payment and not exceeding the credit limit.
- 8) The Cardmember acknowledges that there is a lapse between a transaction made using the Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account, and the earning of the cash back into the Cardmember's card account. Citibank does not represent or warrant that the cash back will be immediately reflected in the Cardmember's statement of account.
- 9) If the cash back is awarded to persons who have committed or are suspected of committing any fraudulent or wrongful acts in the use of their Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account and/or any other Citibank facilities or services, including Citibank Online, Citibank has the right to disqualify such persons from earning, using or making any redemption with the cash back earn and the total cash back earned will be cancelled subsequently.
- 10) The terms and conditions of the Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account apply here with necessary changes having been made, having substituted new terms and with respective differences taken into consideration and if there is any conflict or discrepancy between the two governing cash back and matters pertaining to cash back, these terms and conditions will prevail.

Miscellaneous

- 11) Citibank will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of Citibank.
- 12) Citibank's decisions on all matters regarding the cash back, including determining the cash back and categories of cash back, will be final and binding.
- 13) Citibank reserves the right as it deems fit to change or vary the mechanics applicable to cash back for the Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account in these terms and conditions by giving notice. Such changes or variations will be effective on a date determined by Citibank.
- 14) (a) Citibank has the right to change or vary these terms and conditions by way of posting on Citibank's website – <http://www.citibank.com.my> (the "Website"), or in any other manner deemed suitable by Citibank.
(b) Cardmembers agree to access the Website regularly to view these terms and conditions, and to ensure that they are kept up-to-date with any changes to these terms and conditions.
(c) Cardmembers agree that their continued usage of the Citi Business Signature Card (Full Corporate Liability) and Citi Travel Account constitutes their acceptance of these terms and conditions (as changed or varied).
- 15) To the fullest extent permitted by law, Citibank (including its officers, servants, employees, representatives and/or agents, including any third parties) is not liable for any loss or damages which may arise in connection with the cash back.
- 16) Any terms and conditions applicable to these terms and conditions which are illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
- 17) These terms and conditions are governed by and construed under the laws of Malaysia.

2018/2019 CASH BACK CAMPAIGN ON OTHER SPEND FOR CITI BUSINESS SIGNATURE

- 1) From **14 September 2018** to **14 September 2019** (both dates inclusive), Cardmembers will enjoy an additional 0.25% cash back on other spend, excluding those defined transactions specified in Clause 4 (a) above.
- 2) Applicable only to **Citi Business Signature Card (Full Corporate Liability) Cardmembers**.
- 3) Subject to periodic review and change at Citibank's discretion as it deems fit by giving prior adequate notice to Cardmembers.
- 4) These campaign terms and conditions are read in conjunction with the Citi Business Signature Card (Full Corporate Liability) and this Cash Back Terms and Conditions.

2019 CASH BACK CAMPAIGN FOR CITI TRAVEL ACCOUNT

- 1) From **27 May 2019** to **14 September 2019** (both dates inclusive), Cardmembers will enjoy an additional 0.25% cash back, excluding those defined transactions specified in Clause 4 (a) above.
- 2) Applicable only to **Citi Travel Account Cardmembers**.
- 3) Subject to periodic review and change at Citibank's discretion as it deems fit by giving prior adequate notice to Cardmembers.
- 4) These campaign terms and conditions are read in conjunction with the Citi Travel Account Terms and Conditions and this Cash Back Terms and Conditions.