



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

1. The following terms and conditions govern the use of Citi Clear Card issued by Citibank Berhad (Registration No. 199401011410 (297089-M)) ("Citibank") to Cardholders. These terms and conditions are not applicable to Citi Clear 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 Clear 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you.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 Clear 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 Clear Card in accordance with the credit cards fees and charges table available at 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 Clear Card and the words "Supplementary Cardholder" means the holder of the supplementary Citi Clear Card.

"Citi Rewards Points" means the rewards points earned through the use of the Citi Clear Card.

"Citi Clear Card" means the Citi Clear Credit Card issued by Citibank, and includes a supplementary Citi Clear Credit Card, if applicable.



"Citi Clear Card Account" means the Citi Clear Card Account opened by the Principal Cardholder and maintained with Citibank.

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

"We", "Ours", "Us" or "Citibank" means Citibank Berhad (Registration No. 199401011410 (297089-M)), the issuer of your Citi Clear Card under your Citi Clear 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 Clear Card Feature:
 - 4.1. Any Cardholder who has committed an event of default in or whose Citi Clear Card Account has been cancelled or terminated;
 - 4.2. 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
 - 4.3. 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 Clear Card Features

Citi Rewards Points:

5. Annual Fee is payable to your Citi Clear Card account(s) regardless whether you use the Citi Clear Card.
6. Subject to Clause 10 below, 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 retail outlets.

7. The complete list of the selected retail outlets eligible for 3X Citi Rewards Points earning is available at Citibank Online, accessible via www.citibank.com.my. 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. For transactions in other categories, you will earn one (1) Citi Rewards Point for every RM1.00.
9. 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.
10. To avoid any doubt, we will NOT include the following transactions in the calculation of Citi Rewards Points:
 - 10.1. transactions made on Citi PayLite, FlexiBill, Cash Advance, Quick Cash, Easy Pay (EPP), JOMPAY, Balance Transfer or Balance Transfer via Instalment Plan (as described in the terms and conditions for these products found on the Website);
 - 10.2. payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;
 - 10.3. refunded, disputed, unauthorized or fraudulent transactions;
 - 10.4. government service tax and other taxes imposed by law;
 - 10.5. any form of service of miscellaneous fees;
 - 10.6. 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;
 - 10.7. payment of rates, charges, fines to Governmental, statutory and judicial bodies;
 - 10.8. catering and out-call food and beverage services;
 - 10.9. donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
 - 10.10. fees or charges to any education establishments or institutions (including professional and vocational training centers);
 - 10.11. child care services;
 - 10.12. special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists);
 - 10.13. purchase of fuels at any petrol or gas stations;
 - 10.14. any other purchases made at any petrol or gas stations; and
 - 10.15. 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.

11. 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 Clear 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.

12. 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 Cardholder's Citi Clear Card Account.
13. The aggregate total Citi Rewards Points earned by Cardholders and the number of Citi Rewards Points redeemed will be stated in the Principal Cardholder's monthly statement of account.
14. For the avoidance 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.

15. 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.
16. Whilst Citibank will endeavour to credit the Citi Rewards Points into your Citi Clear Card Account as soon as possible, there may be a lapse of time between a Transaction made or usage of the Citi Clear Card and the crediting of Citi Rewards Points into your Citi Clear 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.
17. 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 Clear Card Account. You also cannot transfer the Citi Rewards Points earned in your Citi Clear Card Account to another Card Account.
18. 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.
19. Citibank may rectify any errors in the calculation of Citi Rewards Points or otherwise adjust such calculation with notice to you.

Citi Clear Card Current Offers

1-For-1 Drinks at The Coffee Bean & Tea Leaf:

20. Subject to these terms and conditions, Cardholders who purchase any beverage served in a cup, glass or bottle with a "Coffee Bean & Tea Leaf" logo from any "The Coffee Bean & Tea Leaf" stores in Peninsular Malaysia, except for the stores at HSBC Lebu Ampang and KLIA Arrival Hall (MTB) ("CBTL Drink") using a Citi Clear Card will receive 1 (one) complimentary CBTL Drink of Cardholder's choice of an equivalent value or less. Each Cardholder is entitled to a maximum of 1 (one) complimentary CBTL Drink per transaction per day from Monday to Friday only.
21. Any refunds sought for any reason, must be sought from The Coffee Bean & Tea Leaf (M) Sdn Bhd or in accordance with the terms and conditions stipulated by The Coffee Bean & Tea Leaf (M) Sdn. Bhd.

22. Citibank is an issuer of credit cards in Malaysia. CBTL is not a subsidiary or related corporation to Citibank. Citibank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using Citi Clear Card from CBTL. Cardholders shall address any product or service dispute with the relevant CBTL branch or head office.
23. For avoidance of doubt, the complimentary CBTL Drink may not be exchanged for cash, credit or kind.

1-For-1 Movie at Golden Screen Cinemas:

24. Subject to these terms and conditions, with effect from 15 December 2017 and until further notice, Cardholders who purchase cinema tickets on Fridays at any Golden Screen Cinemas outlets (except Golden Screen Cinemas Signature and Golden Screen Cinemas Maxx outlets) ("GSC") situated within Malaysia using a Citi Clear Card will receive 1 (one) complimentary cinema ticket. Each Cardholder is entitled to a maximum of 1 (one) complimentary cinema ticket per transaction per day at GSC subject to the following conditions:
- 24.1. The offer applies only to online ticket purchases through GSC website and GSC mobile application;
- 24.2. The offer is not applicable to 'Children ticket';
- 24.3. This offer applies only to purchases of tickets for normal seats in a common cinema hall, i.e. not to special seats howsoever named, such as but not limited to, "twin seats", "couple seats", "Premiere Class seats", "Gold Class seats", "Aurum seats", "seats in Film Festival titles" nor tickets for screenings of premiere movies or digital 2D/3D movies;
- 24.4. The complimentary ticket will be given only for the same screening of the movie for which the ticket paid for with the Citi Clear card was purchased;
- 24.5. Unless communicated to Cardholders, the offer is not applicable in conjunction with any Cinema offers and/or promotions;



- 24.6. This offer is not applicable for advance purchase and only applies for ticket(s) purchase on Friday for the same day/ Friday movie screening(s);
- 24.7. Any refunds sought for any reason, must be sought from Golden Screen Cinemas Sdn. Bhd.;
- 24.8. Citibank is not responsible for assisting any Cardholders if any claim is made by any Cardholders in connection with the purchase of cinema tickets; and
- 24.9. Citibank is not responsible for resolving any dispute and Cardholders are not to liaise with Citibank with regard to all such matters.
25. For avoidance of doubt, the complimentary cinema ticket may not be exchanged for cash, credit or kind.

Redemption of Citi Rewards Points

26. Unless amended and supplemented in these terms and conditions, the clauses in the Citi ThankYouSM Rewards Program Terms and Conditions will govern the redemption of Citi Rewards Points. The Citi ThankYouSM Rewards Program Terms and Conditions are available at www.citibank.com.my.
27. The Citi Rewards Points can only be redeemed and used by the Principal Cardholders.
28. Principal Cardholders may visit our Citi ThankYouSM Rewards website, accessible via www.citibank.com.my to find out the eligible redemption channels.
29. Cancellations are not allowed once you have made a request for redemption.
30. 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.
31. The Citi Rewards Points redeemed will be deducted from your total Citi Rewards Points balance.

Miscellaneous

32. Citibank is not liable for any default in respect of the Citi Clear 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.
33. Citibank is an issuer of credit cards and therefore is not and disclaims responsibility for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using Citi Clear Card.
34. Citibank's decisions on all matters relating to the use of Citi Clear 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).
35. To the fullest extent permitted by law, Citibank reserves the right to cancel, revise, terminate or suspend the Citi Clear 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 or in any other manner reasonably deemed suitable by Citibank to reach you. 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 Clear 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 Clear Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).
36. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Citi Clear 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.
37. To the fullest extent permitted by law, neither Citibank nor any of its officers, servants, employees, representatives or agents (including any third party service providers that Citibank may engage for the purposes of the Citi Clear Card Features) will be liable for any losses, damages, costs or expenses



which arises in connection with the Citi Clear Card Features, except where it is due to Citibank's breach or negligence.

38. 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.

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