

Important Changes to the Citi Rewards Programme

Effective 23 April 2017:

- The Citi Rewards Programme will be renamed to Citi ThankYou Rewards Programme.
- Details on the earning criteria of Points and Miles that were previously stated in the Citi Rewards Programme Terms and Conditions will be moved to the Terms and Conditions of the individual credit cards available on Citi's website.
- Fast-track Redemption will no longer be available.
- Redemption via our CitiPhone Self-Service Phone Banking (SSPB) will no longer be available.
- Points or Miles earned on multiple credit cards of the same account can no longer be combined for any redemption.
- The Citi Rewards Programme Terms and Conditions will be replaced by the Citi ThankYou Rewards Programme Terms and Conditions described below.

CITI THANKYOU REWARDS PROGRAMME TERMS AND CONDITIONS

Citi ThankYou Rewards Programme. Citi ThankYou Rewards Programme (or "Programme" as defined below) is offered at the sole discretion of Citibank Berhad (Co. No. 297089-M) for Citi Credit Cards issued in Malaysia. Certain Card-types may not be eligible. These terms and conditions ("**Terms and Conditions**") govern how you can redeem, and transfer your Points or Miles (as defined below) to enjoy benefits and privileges. Save as stated or indicated otherwise, these Terms and Conditions will supersede any prior terms and conditions applicable to Citi ThankYou Rewards Programme's predecessor programme. **Please read these Terms and Conditions carefully.** You agree that any redemption, transfer or use your Points or Miles herein will signify your acceptance of the Citi ThankYou Rewards Programme and any applicable terms and conditions.

Definitions. In these Terms and Conditions, the following definitions apply:

- "**We**", "**Us**" and "**Our**" means Citibank Berhad (297089-M), its successors-in-title or assigns.
- "**You**", "**Your**" and "**Yours**" means any cardholder or customer issued with the Card, including supplementary cardholders.
- "**Business Day**" means a day when commercial banks are open for business in Malaysia excluding Saturdays, Sundays and Public Holidays.
- "**Citi ThankYou Rewards Account**" or "**Rewards Account**" means the Programme account which maintains information relating to You, Your personal information or data, such as your name, delivery or billing address, contact numbers, email address and other information furnished by You), Your Card number(s), Your Rewards Points or Miles balances, earnings and redemptions.

- **Citibank Website** means www.citibank.com.my
- **"Card"** means all principal and supplementary credit cards issued by Us, save for certain Card-types specified by Us from time to time.
- **"Instant Rewards"** means a Programme which lets You pay for Products on-the-spot at our selected participating merchants' outlets by using your Points or Miles by presenting your Card or by any access to your Card.
- **"Local Catalogue"** means a catalogue containing Rewards offered by participating suppliers in Malaysia and can be found on Citibank Online at www.citibank.com.my or any other channels as We may specify from time to time.
- **"Miles"** or means miles You can earn through usage of Citi PremierMiles Card (as modified, varied or replaced by Us from time to time) as may specified in the terms and conditions governing such Card.
- **"Rewards"** means any goods, services, benefits, arrangements or other privileges offered by Us under Our catalogues. Rewards availability may be determined by Us at our sole discretion.
- **"Rewards Points"** or **"Points"** means points You can earn through usage of Your Card, in accordance with these terms and conditions.
- **"Rewards Programme"** or **"Programme"** means this Citi ThankYou Rewards Programme i.e. the Rewards Programme offered by Us to You as described in these Terms and Conditions.
- **"Rewards Website"** means the Rewards Programme website (www.citibank.com.my/thankyou) operated and managed by third parties.
- **"Participating Travel Loyalty Programme"** means any participating loyalty Programme operated by any airline or hotel which is eligible for you to complete a Points Transfer;
- **"Participating Travel Loyalty Programme Points"** means loyalty points on participating airlines or hotels which you can enroll in or apply for;
- **"Products"** means goods, vouchers, services, holiday packages and any other privileges which are available from selected merchants and at their participating outlets under Instant Rewards or other Programmes as may be determined by Us from time to time;
- **"Points Transfer"** means the redemption of Points or Miles in exchange for Participating Travel Loyalty Programme Points through Participating Travel Loyalty Programme as specified in these Terms and Conditions.

- **“Transactions”** means any transactions made using your Card, excluding transactions as specified by Us from time to time.

- These Terms and Conditions shall be read in conjunction with:-
 - the Citibank Card Terms & Conditions or any other terms governing the use of, access to your Card or Card Account;
 - Citibank Online terms and conditions;
 - the terms and conditions stipulated by participating merchants, loyalty partners and authorized third parties;
 - the terms and conditions governing and pertaining to the specific features, rewards or redemption Programme of your own Card(s) issued by us; the terms and conditions governing the operation of any account(s) with Us, including but not limited to the Citibank Account Terms and Conditions; and
 - Our rules and regulations.
 - and if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purpose of the Programme.

- All expressions stated here will have the same meaning as those stated in the agreements or terms and conditions set out above unless expressly stated otherwise of where the context indicates to the contrary.

- **DISCLAIMER.** CITIBANK IS A PROVIDER OF BANKING SERVICES AND AN ISSUER OF CREDIT CARDS. CITIBANK, CITIGROUP INC., NOR OUR/ ITS AFFILIATES, OUR PROCESSORS OR LICENSORS MAKE ANY GUARANTEES, WARRANTIES OR REPRESENTATIONS OF ANY KIND CONCERNING REWARDS. ALL REWARDS ARE VOID WHERE PROHIBITED BY APPLICABLE LAWS, REGULATIONS OR GUIDELINES. TO THE FULL EXTENT PERMITTED BY APPLICABLE LAWS, NEITHER CITIBANK, ITS AFFILIATES, PROCESSORS OR LICENSORS SHALL BE LIABLE WITH REGARD TO THE USE OF ANY REWARDS THAT, AFTER RECEIPT MAY BE LOST, STOLEN OR DESTROYED. ALL PARTICIPATING **REWARDS PROGRAMME** MERCHANTS ARE NOT PARTNERS, CO-JOINT VENTURERS OR AGENTS OF CITI, NOT ARE THEY RESPONSIBLE FOR THE ADMINISTRATION OF THE **REWARDS PROGRAMME** OR THE REWARDS. ALL OR ANY PRODUCTS FEATURED TOGETHER WITH THE REWARDS OR PRODUCTS IN THE PHOTOGRAPHS PRINTED ON OR CONTAINED IN ALL OUR PRINTED MATERIALS, INCLUDING OUR WEBSITES ARE FOR ILLUSTRATION PURPOSES ONLY AND DO NECESSARILY NOT FORM PART OF THE REWARDS OR PRODUCTS TO BE REDEEMED BY YOU.

- **PRIVACY.** Your personal data or information, including Your name, Your Card number, Your delivery or billing address, contact numbers, email address and other information furnished by You will be processed, including collecting, recording, holding or storing or

carrying out any actions such as disclosing your personal data to Our third (3rd) party vendor(s) or service provider(s) or merchants or suppliers (including internet-based retailers) in connection with the administration of Rewards Programme and other associated services for and to you. If your personal data or information cannot be used, We may not be able to provide You with any product, service or any other associated benefits under the Rewards Programme. All of Your personal data or information will be processed, including used, disclosed in accordance with Our Privacy Policy and Our Internet Privacy Policy, accessible at www.citibank.com.my. Please refer to our [Notice and Choice Principle Statement](#) which outlines how we intend to deliver all the rights and protection you are entitled to in respect of your personal data.

- **YOUR CHOICES AT CITIBANK.** At Citibank, We endeavour to keep you informed of the latest marketing and promotional offers we feel would be useful and beneficial to You. These include Programmes you may find valuable in helping you manage Your account such as product or service upgrades, credit line increases and other benefits. However, You can choose not to receive these materials should You so desire, by calling CitiPhone Banking or writing in to Citibank Berhad, (Ref: Privacy), P.O. Box 11725, 50754 Kuala Lumpur or logging in to Citibank Online at www.citibank.com.my to email Us. Please allow 4 to 5 weeks for Your request to take effect. If You would like to be reinstated, simply call Our CitiPhone Banking Officers and We will gladly assist You with Your request.
- **Trademarks.** Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Eligibility & Participation

- You are only eligible to participate in the Rewards Programme if Your Card is one of the eligible Cards as specified by Us. If You have an eligible Card but if your Rewards Account is terminated or closed for any reason, you will lose the Points or Miles accumulated.
- You are eligible to participate in the Rewards Programme if You are a principal cardholder of any of the following Cards, as amended from time to time, with prior notice to You:-
 - Citi Rewards Visa and/or Mastercard Card;
 - Citi Gold Visa and/or Mastercard Card;
 - Citi Silver Visa and/or Mastercard Card;
 - Citi Choice Visa and/or Mastercard Card;
 - Citi Clear Visa and/or Mastercard Card;
 - Citi CitiBusiness Visa Card (Personal or Business underwriting);
 - Citi PremierMiles Visa Card;
 - Citi PremierMiles American Express® Card;
 - AirAsia-Citi Co-Brand Credit Card;
 - Citi Rewards Platinum Visa and/or Mastercard Card; and
 - Citi Prestige Credit Card

- You are NOT eligible to participate in the Rewards Programme if you are a cardholder of the following Cards, as amended from time to time, with prior notice to You:-
 - Shell Citi Co-Brand Card;
 - Citi Cash Back Platinum Visa and/or Mastercard Card;
 - Citi Cash Back Visa and/or Mastercard Card;
 - Citi Business Platinum Credit Card;
 - Citi Business Signature Card;
 - Citi Travel Account;
 - Citi Simplicity+;
 - Citibank Debit or ATM Card;
 - Citibank Ready Credit Visa Debit & ATM Card.

- You can and are eligible to redeem Points or Miles if:
 - You are the PRINCIPAL CARDHOLDER.
 - Your Card Account(s) are be valid and in good standing, meaning to say that You must not be overdue in payment and have not exceeded Your Card's or Cards' credit limit or be in breach of any terms governing the use of Your Card or redemption for Points or Miles; and
 - Your Card is not closed, cancelled or terminated whether by You or by Us.

- To avoid any doubt, We, at our sole discretion may:
 - determine Your eligibility to redeem Points or Miles, and
 - terminate, suspend or forfeit all or any of Your Points or Miles earned or accrued in your Rewards Account if:
 - any of Your Card Account or other Citi account(s) are not in good standing or has been closed, cancelled or terminated whether by You or by Us,
 - we discover any Transactions are or effected for purposes which are illegal or unlawful, and/or
 - You have committed a breach of these Terms and Conditions, terms and conditions governing Your Card Account, Your Rewards Accounts or any other account, product, facility, service or accommodation granted by Us to You.

- You may check your number of Points or Miles accumulated via
 - Your monthly statement or;
 - the Rewards website;
 and only Points or Miles shown there can be used for redemptions or transfers.

- If You have more than one (1) Card and you decide to close or cancel the other facility during the Rewards Programme, You must redeem the existing Points or Miles acquired on that Card prior to the date of such closure, cancellation or termination, if not, all Points or Miles remaining unredeemed will be suspended, terminated or forfeited.

- Points or Miles earned on multiple Cards of the same Card Account (example, two credit cards of the same account, inclusive of supplementary cards) **CANNOT be combined for any redemption under this Rewards Programme.**
- Unless We say otherwise, Points or Miles are non-transferable to any other person/third party or entity.

Other Terms and Conditions

- **AMENDMENTS.** We reserve the right to vary or change these Terms and Conditions with prior notice to You by way of posting on Citibank website or in any other manner we deem fit. In this respect, You agree to log-on to Citibank website or our Rewards Website from time to time to view and understand these terms and conditions and to ensure You kept up-to-date with any variation or changes which we may effect from time to time. We reserve the right to withdraw, suspend, cancel or replace the Rewards Programme totally or partially and when we decide to do so, we will give You prior notice by posting on our website or in any other manner we deem fit. Any such cancellation, revision, termination or suspension of the Rewards Programme will not entitle You to any claim or compensation against Us for any loss or damage suffered or incurred as a direct or indirect result of the act of cancellation, revision, termination or suspension.
- **LIMITATION OF LIABILITY.** TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL WE, CITIGROUP INC. AND/OUR ITS/OUR AFFILIATES, OUR PROCESSORS, SUPPLIERS, OR LICENSORS (OR THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES) BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES, THAT RESULT FROM THE USE OF, INABILITY TO USE, OR UNAVAILABILITY OF ANY SERVICE, INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH REWARDS PROGRAMME.
- TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WE, OUR PROCESSORS, SUPPLIERS, AND LICENSORS (AND THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS, AND EMPLOYEES) ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY (I) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT, (II) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO OR USE OF ANY SERVICE, INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH REWARDS PROGRAMME, (III) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM CITI WEBSITE, (IV) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE THAT MAY BE TRANSMITTED TO OR THROUGH CITI WEBSITE BY ANY THIRD PARTY, (V) ANY ERRORS OR OMISSIONS IN ANY CONTENT OR FOR ANY LOSS OR DAMAGE INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, EMAILED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE THROUGH CITI WEBSITE,

AND/OR (VI) USER CONTENT OR THE DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF ANY THIRD PARTY.

- **INTELLECTUAL PROPERTY.** All intellectual property rights including all patents, trade secrets, copyrights, trademarks and moral rights (Intellectual Property Rights) in Rewards Website (including text, graphics, software, photographs and other images, videos, sound, trademarks and logos) are owned by Us, our licensors or third parties. Nothing in these Terms and Conditions gives you any rights in respect of any intellectual property owned by Us, our licensors or third parties and you acknowledge that you do not acquire any ownership rights by adding your Card or Card Account to, or using your Card in connection with, Rewards Programme.
- **RESTRICTIONS.** You may not: (i) remove any copyright, trademark or other proprietary notices from any portion of Rewards Programme; (ii) reproduce, modify, prepare derivative works based upon, distribute, license, lease, sell, resell, transfer, publicly display, publicly perform, transmit, stream, broadcast or otherwise exploit the Rewards Website or third party website except as expressly permitted; (iii) decompile, reverse engineer or disassemble the Rewards Website or third party website except as may be permitted by applicable law; (iv) cause or launch any Programmes or scripts for the purpose of scraping, indexing, surveying, or otherwise data mining any portion of the Rewards Website or third party website or unduly burdening or hindering the operation and/or functionality of any aspect of the Rewards Website or third party website; or (v) attempt to gain unauthorized access to or impair any aspect of the Rewards Website or third party website or its/their related systems or networks.
- **THIRD-PARTY SERVICE AND CONTENT.** Rewards Programme may be made available or accessed in connection with third-party services and content (including advertising). You acknowledge that different terms of use and privacy policies may apply to your use of such third-party services and content. Neither Our third parties, nor We shall be responsible or liable for any injury (including death), loss or damages incurred from your purchase, use or consumption of any products or services of such third party providers.
- **INDEMNITY.** You will indemnify, defend, and hold Us harmless (and our employees, directors, agents, affiliates and representatives) from and against any and all claims, costs, losses, damages, judgments, tax assessments, penalties, interest, and expenses (including reasonable attorneys' fees) arising out of any claim, action, audit, investigation, inquiry, or other proceeding instituted by a person or entity that arises out of or relates to (a) any actual or alleged breach of your representations, warranties, or obligations set forth in these Terms and Conditions, including any violation of Our policies, (b) Your wrongful or improper use of Citibank Online, Rewards Website or third party website(s), including willful misconduct or fraud, (c) Your violation of any third-party right, including without limitation any right of privacy, publicity rights or Intellectual Property Rights and (d) Your violation of any law, rule or regulation of Malaysia or any other country.

- **ASSIGNMENT.** You may not assign these Terms and Conditions without Our prior written approval. We may assign these Terms and Conditions without your consent to: (i) a subsidiary or affiliate; (ii) an acquirer of Our equity, business or assets; or (iii) a successor by merger. Any purported assignment in violation of this section shall be void.
- **SEVERABILITY.** If any provision(s) in these Terms and Conditions is(are) invalid or unenforceable in a 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 remaining clauses.
- **GOVERNING LAW.** Save as expressly set out otherwise, these Terms and Conditions is governed by and construed in accordance with the **laws of Malaysia** and You hereby submit irrevocably to the non-exclusive jurisdiction of the **courts in Malaysia**.

MERCHANDISE, VOUCHERS AND CASH

- You should be aware that **NOT all** Cards are eligible for Local Catalogue redemption. You are NOT eligible to redeem from the Local Catalogue if you are a cardholder of the following Cards, as amended from time to time, with prior notice to You:
 - Citi PremierMiles Visa Card;
 - Citi PremierMiles American Express® Card;
 - AirAsia-Citi Co-Brand Credit Card
- Once You have placed a redemption order and are accepted by Us, Your order CANNOT be revoked, cancelled or be exchanged. Once you have redeemed your Points or Miles, they will be considered extinguished and **STRICTLY CANNOT** be reinstated.
- Redemption of Reward(s) with insufficient Points or Miles will be rejected unless You are allowed to complete the redemption via a “fast track” option, where available.
- We reserve the right to appoint a third (3rd) party vendor(s) or service provider to handle the fulfillment or making available the Reward(s) and delivery of the Rewards to You for purposes of Rewards redemption. By accessing the Programme and placing any order to redeem your Points or Miles for Rewards, You agree that We can use and/ or disclose to such third (3rd) party(ies), information pertaining to You, namely, Your name or the recipient’s name, delivery or billing address, contact numbers, email address and other information furnished by You to Us for purposes of Rewards redemption.
- We will not be liable for Rewards supplied or for any merchant or supplier's refusal to accept certificates/vouchers issued. If any dispute(s) arises from this, You understand that it is solely between You and the suppliers.

- To the full extent permitted by law, we will not be liable for any death, injury, consequential loss or damage of any nature You have suffered and if applicable, Your accompanying persons arising from or out of the redemption of the Rewards, including any injury or loss suffered as a result of holiday packages, cancellation of holiday packages, extra charge, delay and resulting from any advice, pointers, tips and directions contained in the Programme materials and/or website or from the loss, theft, destruction of the Rewards.
- We give no representation or warranty on the quality of the Rewards or their suitability for any purpose. If Rewards have a warranty they will carry their manufacturer's warranty and We are not responsible for the fulfilment of warranties. Any dispute in relation to the Rewards must be settled between You and the supplier or manufacturer. We are not responsible for resolving such disputes and You are to liaise directly with the supplier or manufacturer for warranty information pertaining to the Rewards. We will not respond to obligations of manufacturers or providers of goods and services and any claims in respect of those Rewards should be made with those suppliers or manufacturers
- Rewards in the form of certificates/vouchers issued by suppliers cannot be exchanged for cash and are valid for use until the date specified on them and is subject to the relevant terms and conditions applicable to using them. If they remain unused or unredeemed after any specified date, these certificates/vouchers will lapse and will not be replaced.
- You understand that the terms and conditions specified in the certificates/ vouchers, if any, are beyond Our control and are determined by the suppliers. Any dispute(s) arising out of the terms and conditions applicable to those certificates/vouchers must be settled directly by You and the suppliers. We are not responsible for investigating or resolving Your dispute with the suppliers and neither are We responsible for replacing or canceling any redemption as a result of such dispute(s).
- To avoid any doubt, if the certificates/vouchers are used for a value less than the amount stated on them, the difference will not be refunded to You. If the value of the certificates/vouchers is less than the value of the item(s) purchased, You must pay the difference.
- To avoid further doubt, dining, travel, hotel accommodation and other service certificates/vouchers issued does not constitute a reservation. You have to make your own reservations based on the terms and conditions applicable to using them.
- If your choice of Rewards is/are unavailable, We reserve the right to replace it with a substitute of similar value. All Reward(s) are available while stock lasts and We reserve the right, to discontinue and/or replace the Rewards featured in any material (including any catalogue or the Rewards website) with different products, colours, models or services. All Rewards are subject to availability from the merchants or suppliers. Should suppliers be unable to supply any of the Rewards due to reasons which include (but not limited to) a

manufacturer recall of that specific model or damage/loss/theft of the model during storage or delivery, We will discontinue and/or replace the Rewards.

- We reserve the right to change the conversion rate of the Points and Miles of any item within the Catalogue, with prior notice to You on our Citibank website or in any other manner we deem fit.
- Redemptions via Citiphone may require an additional number of Points or Miles as compared to redemption via the Rewards website. In both situations, the amount of Points or Miles required for redemption will be communicated to You prior to your redemption submission.

Delivery of Rewards

- For delivery of Rewards, You must provide a valid address in Malaysia to Us so that We can arrange for delivery of the Rewards to You or Your authorized representative or recipient. You must ensure that You or Your authorised representative or recipient is at the delivery address furnished by You, if not, You will also be responsible to bear any taxes or any other charges, fees or costs imposed by any government agency, if any.
- Once we have processed Your redemption order, You cannot change your delivery address and you will be subject to a redirection fee of RM10 (or any other amount or fee, which We will notify you, or publish on our website, from time to time) which will be debited from Your Card or Card Account.
- Delivery to any valid address situated in West Malaysia is free-of-charge, unless We inform You otherwise. Normally, delivery of any Reward(s) will be carried out by our third (3rd) party service provider or appointed courier service company unless We inform You otherwise.
- If You provide Us with a valid address in East Malaysia, the delivery or courier charges will be borne by You and will be debited from the Card or Card Account. In any case, You must be aware that delivery and courier charges may be revised by Our third (3rd) party service provider(s) from time to time.
- To avoid any doubt, We will not arrange for delivery of any Reward(s) to a Post Office (P.O.) Box address or any address or location outside Malaysia, even if You agree to pay for the delivery or courier charges.
- If you are not available to receive at the delivery address, You will have to liaise directly with the courier service company at the specified time frame and location as stated in the "attempt card" (dropped or left by the courier service company at the delivery address or Your post box) or call Citiphone at 603-238 3000 to arrange a redelivery within three (3) Business Days from the date of attempted delivery of the Rewards.

- To accept the Reward(s), You or Your authorized representative or recipient are required present identification, i.e. NRIC or Passport to the delivery personnel, failing which, the delivery personnel have the right to refuse delivery and will return the Reward(s) back to Us as “unclaimed”.
- If any of the Reward(s) are returned to Us or Our service provider(s) “unclaimed”, you may then request Us to redeliver the unclaimed Reward(s) to You, but You will be responsible to bear all costs of redelivery of the unclaimed Reward.
- Proof of delivery of Rewards must be in the form written acknowledgement of receipt of the Rewards by You, your authorized representative or recipient. If Your delivery address is an office address, an acknowledgment by any office staff will be treated as good acknowledgement of Your receipt of the Rewards.
- If you do not receive the Rewards upon expiry of 14 Business Days from the date of the redemption order (“**Rewards Receipt Expiry**”), it will be Your responsibility to inform Citibank no later than seven (7) Business Days from the Rewards Receipt Expiry and We will arrange for the delivery of the Reward(s) to You upon receipt of proof of non-delivery from Our agent or courier service company. You will not have any recourse against Us if you allow the expiry of the said seven (7) Business Days and You will be considered to have had received and accepted the Rewards in good order.
- When You are in receipt of the Rewards, You or Your authorized representative or recipient should examine the Reward(s). If the Rewards arrive(s) damaged or faulty, You must contact Citiphone at 603-2383 0000 within twenty (24) hours upon receipt and provided the damaged or faulty Reward(s) is returned by You to Our agent(s) or vendor(s) in its original state and packaging at Your own cost and expenses within three (3) Business Days (as or any other period stipulated by us from time to time) from receipt date. A replacement Reward(s) will be delivered within fourteen (4) Business Days of the return of the damaged or faulty Reward(s) and the delivery charges incurred for the replacement Reward(s) will be borne by You. If You fail to return the Reward(s) within that three (3) Business Days, Your may not be given a replacement of Reward(s).
- To avoid any doubt, there is NO "TRIAL PERIOD" for any Reward(s).
- You authorize Us to debit your Card Account for the delivery charges of replacement. We will not accept any other mode of payment for the delivery replacement.

Annual Fee Credit Redemption

- You may redeem Points or Miles towards payment of the annual fee for your Card account(s) in which case, the equivalent amount of such redeemed Points or Miles will be credited to Your Card Account.

- We reserve the right to change the Points or Miles required for Annual Fee Credit redemption with prior notice to You on our Citibank website or in any other manner we deem fit. In this respect, you agree to log-on to Citibank website or Rewards Website our website from time to time to ensure You kept up-to-date with any variation or changes which we may effect from time to time.

TRAVEL

Points Transfer

- If You are a holder of any other Card which earns you Points or Miles, You may also exchange them for Participating Travel Loyalty Programme Points or Miles subject to the respective terms and conditions governing those Citi credit cards, the Participating Travel Loyalty Programme terms and conditions, and these Terms and Conditions. We reserve the right to determine which Card(s) (if any) is/are eligible for Points Transfer.
- In order to exchange your Points or Miles for Participating Travel Loyalty Programme's Points:
 - You must have a valid membership account in the Participating Travel Loyalty Programme;
 - Your first and last names on both Rewards Account and the Participating Travel Loyalty Programme membership account must match;
 - You must exchange at least the minimum amount of Points or Miles specified by the Participating Travel Loyalty Programme administrator, which may differ, depending on the Participating Travel Loyalty Programme.
- You may refer to our Rewards Website for the list of Participating Travel Loyalty Programmes available. We are not be obligated to effect a manual transfer nor be liable for any delay in processing and crediting of PT Points into Your primary Participating Travel Loyalty Programme membership account which is beyond Our reasonable control.
- Upon completion of a Points Transfer, the transferred Points or Miles will immediately be deducted from Your Points or Miles balance in your Rewards Account
- Points or Miles redeemed in Points Transfer redemption will be credited to your Participating Travel Loyalty Programme's membership account within such period which is stated in the Rewards Website, or such other period we may notify you upon completion of the Points Transfer.
- A Points Transfer is final and cannot be changed or cancelled or returned.
- We reserve the right to vary or change the Participating Travel Loyalty Programmes without any prior notice. In this respect, you agree to log-on to our Rewards Website for the updated Participating Travel Loyalty Programme listing. We also reserve the right to change the exchange conversion rate with prior notice to You on Citibank Online or in any other manner

we deem fit. In this respect, You agree to log-on to Citibank website or our Rewards Website from time to time to ensure You kept up-to-date with any variation or changes which we may effect from time to time.

SHOP AT PARTNERS

Instant Rewards

- We may, from time to time enter into agreements with merchants at whose outlets You may use Your Points or Miles to pay for the full or a portion of the retail or discounted price of goods or services from such participating merchants and You agree that the redemption of your Points or Miles may be subject to the participating merchant's terms and conditions, if any.
- You should be aware that **NOT all** Cards are eligible for Instant Rewards. You are NOT eligible to participate in our Instant Rewards Programme, regardless whether you are principal or supplementary cardholder or account holder or joint account holders) of a:-
 - Citi CitiBusiness Visa Card (Business underwriting);
 - Citi PremierMiles American Express® Card
 - AirAsia-Citi Co-Brand Credit Card;
- If the redemption of Products is partially via redemption of Points or Miles, the balance value of the products are automatically charged to your Card Account.
- At all times, Our participating merchants reserve the right to accept redemption of a Product by way of full redemption, Points or Miles solely, or partial redemption with the use of Points or Miles and payment of the balance value.
- There will be no perpetual earning of Points or Miles for redemption of Products, meaning to say, if You make redemption for Products with Your Points or Miles, you will not earn Points or Miles on that redemption.
- To the full extent permitted by law, We will not be liable for any death, injury, consequential loss or damage of any nature You have suffered and if applicable, your accompanying persons arising from or out of the redemption of the Product(s) including any injury or loss suffered as a result of holiday packages, cancellation of holiday packages, extra charge, delay and resulting from any advice, pointers, tips and directions contained in our printed Programme materials and/or Rewards website or from the loss, theft, destruction of the Product(s).
- Citibank, nor its affiliates, its and their officer(s), employee(s) or agent(s) gives any guarantees, representations or warranties on the quality of the Product(s) or their suitability for any purpose. Any dispute in relation to the Product(s) must be settled between You and

the merchant, supplier or manufacturer. We are not responsible for resolving such disputes and You are to liaise directly with the merchant, supplier or manufacturer for warranty information pertaining to the Product(s).

- To avoid any doubt, for Product(s) which are in the form of certificates/vouchers understand that the terms and conditions specified in the certificates/ vouchers are beyond Our control and are determined by the merchants or suppliers. Any dispute(s) arising out of the terms and conditions applicable to those certificates/vouchers must be settled directly by You and the merchants or suppliers. We are not responsible for investigating or resolving Your dispute with the merchants or suppliers and neither are We responsible for replacing or canceling any redemption as a result of such dispute(s).
- However, disputes arising from redemption of Points or Miles will be treated as a normal Transaction dispute. Any refund of Points or Miles (if any) will be credited into your Card Account.
- We reserve the right to change the redemption conversion rate with prior notice to You on our Citibank website or in any other manner we deem fit. In this respect, you agree to log-on to Citibank website or Rewards Website our website from time to time to ensure You kept up-to-date with any variation or changes which we may effect from time to time.