



Important notice - Changes to Citi Card, Citibusiness Card, Citi Business Signature Card (Joint & Several Liability) Terms and Conditions on Minimum Monthly Payment & Disclosure of your information wef 22 January 2018

Please note that effective 22 January 2018:

1. Your Citi Credit Card Minimum Monthly Payment will be revised to the below:

5% of Current Balance* + 100% Goods & Services Tax (if any) + 100% Monthly Instalment (if any) + 100% Past Due amount (if any); OR
RM 50; whichever is higher

*Current Balance = Retail transactions (if any)+ Balance Transfer amount (if any) + Cash Advance amount (if any) + Finance charges and Fees (if any)

2. Disclosure of Information has been revised to be read as:

You expressly authorize us at any time and from time to time to process including but not limited to access, obtain, verify and/or use any Data or information from any source (including credit reference agencies, credit reporting agencies, BNM, any credit bureau, and/or CCRIS and such relevant authorities) for purposes of evaluating your (including all the guarantors' and security providers', as may be applicable) credit standing in connection to any facility, service or accommodation requested or authorized by you which you have or may have (whether or not with us) or otherwise in relation to any proposed facility, service or accommodation which we may from time to time offer as we may at our discretion deem fit. You understand that the opening, operation and conduct of your Account(s) and any future facility, service or accommodation applied for by you or granted by us (whether in my sole name or jointly or severally with another or others, presently or subsequently opened) may be reported to DCHEQS maintained by BNM, CCRIS and such relevant authorities (as the case may be) as we may at our discretion deem fit.

This revision is applicable to all Citi Credit Cards.