

**Revision to Citi Credit Card Terms and Conditions (effective 11 May 2020)**

Please be informed that the Citi Credit Card Terms and Conditions will be revised effective 11 May 2020.

Summary of revision:

Clause	Current	Revised
<p><b>Page 69, Paragraph 20.1</b></p>	<p>You may obtain Cash Advances of an amount that we may decide up to the maximum daily withdrawal limit of RM5,000 and up to the Total Cash Limit (see Section 3.19 above on the Total Cash Limit applicable for Cash Advance), by the following means:</p> <p>(a) presenting your Card at any of our branches or of any member institution of VISA, MasterCard, American Express, and/or other card associations together with evidence of your identification, and signing the necessary transaction record; or</p> <p>(b) using your Card at any of our ATMs or the ATM of any other bank or financial institution with whom we have an arrangement(s) for the use of the ATMs of the said bank or financial institution (in which case the amount of each advance will be further subject to the applicable daily withdrawal limit imposed by such other bank or financial institution).</p>	<p>You may obtain Cash Advances of an amount that we may decide up to the maximum daily withdrawal limit of RM5,000 or any such other limit as Citibank may reasonably inform you from time to time by giving prior written notice (please visit <a href="http://www.citibank.com.my">www.citibank.com.my</a> to view the applicable daily cash advance limit), and up to the Total Cash Limit (see Section 3.19 above on the Total Cash Limit applicable for Cash Advance), by the following means:-</p> <p>(a) presenting your Card at any of our branches or of any member institution of VISA, MasterCard, American Express, and/or other card associations together with evidence of your identification, and signing the necessary transaction record; or</p> <p>(b) using your Card at any of our ATMs or the ATM of any other bank or financial institution with whom we have an arrangement(s) for the use of the ATMs of the said bank or financial institution (in which case the amount of each advance will be further subject to the applicable daily withdrawal limit imposed by such other bank or financial institution).</p>

<p><b>Page 69, Paragraph 20.2</b></p>	<p>Subject to Citibank’s discretion, the maximum daily withdrawal limit is up to RM10,000 or any such other limit as Citibank may reasonably inform you from time to time by giving you prior written notice. For all inter-country transactions via ATM and/or any member institution of VISA, MasterCard, American Express, and/or other card associations, the exchange rates (if applicable) are the prevailing exchange rates determined by us, as we reasonably deem fit. All such transactions must not violate the laws existing in the country where such transactions are effected.</p>	<p>Subject to Citibank’s discretion, the maximum daily withdrawal limit is up to RM5,000 or any such other limit as Citibank may reasonably inform you from time to time by giving you prior written notice (please visit <a href="http://www.citibank.com.my">www.citibank.com.my</a> to view the applicable daily cash advance limit).For all inter-country transactions via ATM and/or any member institution of VISA, MasterCard, American Express, and/or other card associations, the exchange rates (if applicable) are the prevailing exchange rates determined by us, as we reasonably deem fit. All such transactions must not violate the laws existing in the country where such transactions are effected.</p>
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Please click [here](#) for the revised Citi Credit Card Terms and Conditions.