



Important Changes to the 'Pay with Points' Terms and Conditions

We wish to inform you that with effect from 12 October 2018, Pay with Points via SMS IS NOT eligible for purchases and transactions made on Samsung Pay.

Please refer to the revised Pay with Points Terms and Conditions below:-

PAY WITH POINTS TERMS AND CONDITIONS

GENERAL TERMS AND CONDITIONS

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

- a) "We", "Us" and "Our" means Citibank Berhad (297089-M), its successors-in-title or assigns.
- b) "You", "Your" and "Yours" means any cardholder or customer issued with the Card, including supplementary cardholders.
- c) "Card" means all principal and supplementary credit cards issued by Us, save for certain Card-types specified by Us from time to time.
- d) "Citi ThankYou Rewards Website" refers to www.citibank.com.my/thankyou_welcome
- e) "Points" or "Miles" refers to Citi Rewards points or PremierMiles that You earn through usage of Your Card in accordance with the terms and conditions governing such Card. For more information, please visit www.citibank.com.my.

These Terms and Conditions shall be read in conjunction with:-

- a. the Citi ThankYou Rewards Programme Terms and Conditions
- b. the Citibank Card Terms & Conditions or any other terms governing the use of, access to Your Card or Card Account;
- c. Citibank Online Terms and Conditions;
- d. Citi Third Party Digital Wallet Terms and Conditions;
- e. the terms and conditions governing the operation of any account(s) with Us, including but not limited to the Citibank Account Terms and Conditions;
- f. 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 purposes of Pay With Points or Pay With Points Online features. These and such mentioned terms and conditions are accessible via <https://www.citibank.com.my>.

1. Pay with Points



Pay with Points is a payment process ("Pay With Points") made available by Citibank Berhad (297089-M) ("Citibank") which allow Citibank customers or cardholders to pay or redeem for goods/services with a combination of Points or Miles which Cardmembers accumulate from travel related Cards and cash via merchants who accept Pay With Points as a payment method on their websites. The rules relating to the use of Pay With Points are set out below.

2. Acceptance of these Terms and Conditions

By accessing and/or signing up for Pay With Points or using Pay With Points to make transactions, You expressly indicate your acknowledgment and acceptance of the rules applicable to Pay With Points.

3. Relation between You and Pay With Points Merchants

Every time you make a purchase using Pay With Points, you directly enter into an agreement with the respective participating merchant. You agree and acknowledge that separate terms and conditions of the relevant merchant will apply to any purchases or transactions. Neither Citibank nor its affiliates becomes a party to the transaction between you and the merchant.

4. Use of Pay With Points

You may only use Pay With Points to make non-commercial, legitimate purchases or transactions and You cannot use Pay With Points for any other purposes, including making any illegal, speculative, false or fraudulent purchases or transactions. By accessing and/or using Pay With Points, you authorize Citibank to consider any person, including participating merchants using your information a legitimate user. Subject to applicable laws, neither Citibank nor its affiliates will be held responsible for any consequences of illegal use of your personal details. We reserve the right to terminate membership in cases they deem constitute misuse.

5. Restriction on Use

Due to applicable laws and regulations, Citibank reserves the right to exclude members from certain jurisdictions from making transactions using Pay With Points or exclude certain transactions using Pay With Points, where applicable. By making transactions via Pay With Points, you confirm that you are not breaching any laws in your country of residence regarding the legality of such use. Neither Citibank nor its affiliates will be held responsible (i) for the exclusion of members from certain jurisdictions or excluding certain transactions using Pay With Points, where applicable and/or (ii) if you use Pay With Points unlawfully.

ELIGIBILITY

1. You are eligible if You are a principal cardholder of any of the following Cards, as amended from time to time, with prior notice to You:-
 - a. Citi Prestige Credit Card.



- b. Citi PremierMiles Visa Card;
 - c. Citi PremierMiles American Express® Card;
 - d. Citi Rewards Visa and/or Mastercard Card;
 - e. Citi Rewards Platinum Visa and/or Mastercard Card;
 - f. Citi Gold Visa and/or Mastercard Card;
 - g. Citi Clear Visa and/or Mastercard Card;
 - h. Citi Choice Visa and/or Mastercard Card;
 - i. Citi Silver Visa and/or Mastercard Card; and
 - j. Citi CitiBusiness Visa Card (Personal underwriting)
2. Your Card Account(s) MUST 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.
 3. Your Card Account must not closed, cancelled or terminated whether by You or by Us.

PAY WITH POINTS via SMS

1. You can use Your Points or Miles to pay for the purchases or discounted price of goods or services at participating merchants.
2. To eligible to use Pay with Points via SMS, You must:-
 - have Your latest mobile number registered with Us; and
 - successfully charge Your purchase or transaction amount to Your eligible Card.
3. Pay with Points via SMS IS NOT eligible for purchases or transactions made on Samsung Pay.
4. After making a purchase, an SMS (short messaging system message) will be sent to Your mobile phone number registered with Us with an unique website link ("Link") for the purchase. You can click on the Link in the SMS within twenty four (24) hours of making a purchase. When You are routed to the Link, following information shall be available:-
 - Your purchase amount; and
 - Your available Points or Miles balance(s).Subject to availability of Your Points or Miles, You can select the number of Points or Miles to redeem. For the avoidance of any doubt, You cannot combine Your Points or Miles or both from multiple Citi Card(s) to offset Your purchases.
5. A submitted request for a Pay with Points transaction is a final and cannot be changed, cancelled or refunded. The Points or Miles in a submitted request may not be returned to You.



6. You have the option to make pay partial payment of Your purchase amount using Your Points or Miles ("Partial Redemption") for purchases or transactions made at selected participating merchants. For the avoidance of any doubt, Partial Redemption may not be available for all participating merchants. In this respect, You should always refer to the Citi ThankYou Rewards Website for the availability of Partial Redemption.
7. Upon successful redemption, the Points or Miles will be deducted from Your Card account on the same day of the redemption. On the next business day of the redemption, the equivalent redeemed amount will be credited into Your Card account and reflected in next billing cycle.
8. In the case of valid disputes, and in the event disputed transaction is reversed, the redeemed amount, and not the Points or Miles will be credited back to Your Card account in Ringgit Malaysia ("RM").

DISCLAIMERS

For the avoidance of doubt, any disputes, inquiries or any matter relating to warranty and exchange policies relating to any product or service provided by the participating merchant shall be resolved as between the You and the relevant merchant. We shall not be responsible for any loss, bodily harm (including death) or damages occasioned to You or any person for the purchases of any goods or services provided by the participating merchant. We give no warranties as to the suitability, fitness for any purpose or merchantable quality of any goods or services of any kind.

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 Points or Miles are void where prohibited by applicable laws, regulations or guidelines. To the full extent permitted by applicable laws, neither Citibank, its affiliates, processors nor licensors shall be liable with regard to the use of any points or miles that, after receipt may be lost, stolen or destroyed. All participating merchants are not partners, co-joint venturers or agents of Citibank, nor are they responsible for the administration of the Points or Miles. All or any products featured together with 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 Points or Miles to be redeemed or converted 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 Pay With Points 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 Pay With Points 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.