

Revision to Citi Business Signature, Citi Travel Account and CitiBusiness Card, Samsung Pay and Citi ThankYou Rewards Terms and Conditions

As part of Citi's continuous effort to enhance and improve the delivery of services to our financial consumers, please take note that:

- 1) Effective **21 Feb 2020**, the below Terms and Conditions will be revised:
 - Citi Business Signature (Full Corporate Liability) Terms and Conditions
 - Citi Travel Account Terms and Conditions
 - Citi Business Signature and Citi Travel Account Cash Back Terms and Conditions
 - CitiBusiness Card (Business Underwriting) Terms and Conditions
 - Samsung Pay Terms and Conditions

- 2) Effective **5 March 2020**, the below Terms and Conditions will be revised:
 - Citi ThankYou Rewards Terms and Conditions

Please refer to the table below for the material changes:

No	Terms and Conditions	Summary	
		Clause	Changes
1	Citi Business Signature (Full Corporate Liability)	Evidence of Acceptance (Clause 3)	<ul style="list-style-type: none"> • Cardholder is deemed to accept and agree to the card terms and conditions upon card activation or through the usage of the card (including autobilling services).
		Card, Supplementary Account and Principal Account (Clause 4.6 and 4.8)	<ul style="list-style-type: none"> • Updated the responsibilities of cardholders which are as follow: <ol style="list-style-type: none"> a. abide to the terms and conditions; b. take reasonable steps to keep card and PIN secure, including at place of residence; c. notify the bank immediately if the card is lost, stolen, an unauthorised transaction has occurred, and/or PIN may have been compromised; d. notify the bank immediately upon receiving short message service (SMS) on transaction alert if the transaction was unauthorised; e. communicate to the bank immediately upon awareness or knowledge of any communication which is unauthorised, unclear, incomplete or given in error, forged or fraudulently; f. check that the goods or services intended to be purchased, its description and the transaction amount(s) is correct before proceeding to complete any transaction when using the card; g. notify the bank immediately of any change in contact information; h. use the card responsibly, including not using the card for unlawful activity; i. check the monthly statement or statement of accounts and report any discrepancy or inaccuracy without undue delay; j. make prompt payment of the current balance by the payment due date; k. ensure that the total amount charged to card account does not exceed credit limit and/or supplementary limit; l. notify all merchants and cancel any existing standing instructions prior to or upon termination of card;

No	Terms and Conditions	Summary	
		Clause	Changes
			<ul style="list-style-type: none"> m. notify the bank immediately upon termination of autobilling services with the merchant; n. notify any relevant merchant of any new replacement card or issuance of new card and update existing standing instructions; and o. provide the bank with written confirmation or a copy of the police report for loss or theft of card or disclosure of the PIN to any person within seven (7) days (or as soon as practicable) from the occurrence of such loss, theft, unauthorised use of the card and/or disclosure of the PIN (if required by the bank). <ul style="list-style-type: none"> • Reiterate the responsibility of the principal cardholder on the payment for all supplementary cards' fees and usage.
		Credit Line and Excess of Credit Limit (Clause 6.9)	<ul style="list-style-type: none"> • Highlighted the events whereby card could go overlimit without consent from cardholder: <ul style="list-style-type: none"> a. stand-in processing transaction; b. interest or fees imposed by us; c. auto-debit transaction (or recurring card instructions)
		Transactions with Merchant	<ul style="list-style-type: none"> • Removed clause on cardholder being required to pay the disputed amount during the dispute investigation period and that the cardholder cannot withhold payment during the investigation period.
		Cash Advance (Clause 14.4)	<ul style="list-style-type: none"> • Daily withdrawal limit for cash advance is RM5,000.
		Termination (Clause 23.11)	<ul style="list-style-type: none"> • Refund of credit balance in account will be processed within 30 days post termination of the card or account.
		Contact Us (Clause 57)	<ul style="list-style-type: none"> • Highlighted the means of communication with Citi for cardholders.
2	Citi Travel Account	Evidence of Acceptance (Clause 3)	<ul style="list-style-type: none"> • Cardholder is deemed to accept and agree to the card terms and conditions upon card activation or through the usage of the card (including autobilling services).
		Card, Supplementary Account and Principal Account (Clause 4.6 and 4.8)	<ul style="list-style-type: none"> • Updated the responsibilities of cardholders which are as follow: <ul style="list-style-type: none"> a. abide to the terms and conditions; b. take reasonable steps to keep card and PIN secure, including at place of residence; c. notify the bank immediately if the card is lost, stolen, an unauthorised transaction has occurred, and/or PIN may have been compromised; d. notify the bank immediately upon receiving short message service (SMS) on transaction alert if the transaction was unauthorised; e. communicate to the bank immediately upon awareness or knowledge of any communication which is unauthorised, unclear, incomplete or given in error, forged or fraudulently; f. check that the goods or services intended to be purchased, its description and the transaction amount(s) is correct before proceeding to complete any transaction when using the card; g. notify the bank immediately of any change in contact information; h. use the card responsibly, including not using the card for unlawful activity; i. check the monthly statement or statement of accounts and report any discrepancy or inaccuracy without undue delay; j. make prompt payment of the current balance by the payment due date;

No	Terms and Conditions	Summary	
		Clause	Changes
			<p>k. ensure that the total amount charged to card account does not exceed credit limit and/or supplementary limit;</p> <p>l. notify all merchants and cancel any existing standing instructions prior to or upon termination of card;</p> <p>m. notify the bank immediately upon termination of autobilling services with the merchant;</p> <p>n. notify any relevant merchant of any new replacement card or issuance of new card and update existing standing instructions; and</p> <p>o. provide the bank with written confirmation or a copy of the police report for loss or theft of card or disclosure of the PIN to any person within seven (7) days (or as soon as practicable) from the occurrence of such loss, theft, unauthorised use of the card and/or disclosure of the PIN (if required by the bank).</p> <ul style="list-style-type: none"> • Reiterate the responsibility of the principal cardholder on the payment for all supplementary cards' fees and usage.
		Credit Line and Excess of Credit Limit (Clause 6.9)	<ul style="list-style-type: none"> • Highlighted the events whereby the card could go overlimit without consent from cardholder: <ul style="list-style-type: none"> a. stand-in processing transaction; b. interest or fees imposed by us; and c. auto-debit transaction (or recurring card instructions)
		Transactions with Merchant	<ul style="list-style-type: none"> • Removed clause on cardholder being required to pay the disputed amount during the dispute investigation period and that the cardholder cannot withhold payment during the investigation period.
		Termination (Clause 21.11)	<ul style="list-style-type: none"> • Refund of credit balance in account will be processed within 30 days post termination of the card or account.
		Contact Us	<ul style="list-style-type: none"> • Highlighted the means of communication with Citi for cardholders.
3	Citi Business Signature (Full Corporate Liability) and Citi Travel Account - Cash Back	N/A	<ul style="list-style-type: none"> • The terms and conditions have been standardised and streamlined for consistency across all Citi cards product.
4	CitiBusiness Card (Business Underwriting)	Disclosure of PIN, or Loss, Theft or Unauthorised Use of Card (Clause 12.7)	<ul style="list-style-type: none"> • Added scenarios whereby cardholders will remain liable to the bank in respect of loss, theft or unauthorised use of the card.
		Prevention of Unauthorised Usage of Replacement of Damaged Card, Renewal of Expiring Card and Upgrading of Existing Card (Clause 13.2)	<ul style="list-style-type: none"> • Cardholder is responsible to pay all the outstanding balances even if the card is not activated. Non-activation of replacement card will not revoke any standing instructions or any transactions (performed but not posted) unless the card has been terminated. • Cardholder will still be liable for any transactions on the card due to previous use or standing instructions. • Cardholder is also responsible to ensure that there are no further transactions made on the terminated card.
		Cash Advance Facility (Clause 14.1)	<ul style="list-style-type: none"> • Daily withdrawal limit for cash advance is RM5,000.

No	Terms and Conditions	Summary																						
		Clause	Changes																					
		Finance Charge (Clause 19.3)	<ul style="list-style-type: none"> Finance charges are at the rates prescribed by Bank Negara Malaysia under its guidelines (or such other rate that may be lower as determined by us at our discretion and as we deem fit): <table border="1"> <thead> <tr> <th>Transaction</th> <th>Description</th> <th>Annual rate (per annum)</th> </tr> </thead> <tbody> <tr> <td></td> <td>Cardholders who promptly settle their Minimum Monthly Payment due for twelve (12) consecutive months.</td> <td>15% p.a.</td> </tr> <tr> <td>Finance charges on retail transactions/purchases</td> <td>Cardholders who promptly settle their Minimum Monthly Payment due for ten (10) / eleven (11) months in the last twelve (12) consecutive months.</td> <td>17% p.a.</td> </tr> <tr> <td></td> <td>Cardholders who make nine (9) months or less prompt payments of their Minimum Monthly Payment in the last twelve (12) consecutive months.</td> <td>18% p.a.</td> </tr> <tr> <td>Finance charges on Monthly Instalments</td> <td>Finance charges applicable to Monthly Instalments are at the prevailing rate for finance charges for retail transactions / purchases.</td> <td>Up to 18% p.a.</td> </tr> <tr> <td>Finance charges on Cash Advance</td> <td>Daily interest will be charged on Cash Advance fee and the total Cash Advance amount from the date of transaction until full repayment.</td> <td>18% p.a.</td> </tr> <tr> <td>Finance charges on Balance Transfer</td> <td>Up to 8.99%* per annum daily interest on the total Balance Transfer amount. *This may be offered at lower promotional rates for a stated period.</td> <td>up to 8.99%</td> </tr> </tbody> </table> Subject to any restrictions imposed by Bank Negara Malaysia (including its credit card guidelines, as amended from time to time), the finance charges may be imposed on the portion of balances that relate to finance charges and other fees or charges (excluding late payment charge) that we carried forward from balances posted in previous statements. 	Transaction	Description	Annual rate (per annum)		Cardholders who promptly settle their Minimum Monthly Payment due for twelve (12) consecutive months.	15% p.a.	Finance charges on retail transactions/purchases	Cardholders who promptly settle their Minimum Monthly Payment due for ten (10) / eleven (11) months in the last twelve (12) consecutive months.	17% p.a.		Cardholders who make nine (9) months or less prompt payments of their Minimum Monthly Payment in the last twelve (12) consecutive months.	18% p.a.	Finance charges on Monthly Instalments	Finance charges applicable to Monthly Instalments are at the prevailing rate for finance charges for retail transactions / purchases.	Up to 18% p.a.	Finance charges on Cash Advance	Daily interest will be charged on Cash Advance fee and the total Cash Advance amount from the date of transaction until full repayment.	18% p.a.	Finance charges on Balance Transfer	Up to 8.99%* per annum daily interest on the total Balance Transfer amount. *This may be offered at lower promotional rates for a stated period.	up to 8.99%
Transaction	Description	Annual rate (per annum)																						
	Cardholders who promptly settle their Minimum Monthly Payment due for twelve (12) consecutive months.	15% p.a.																						
Finance charges on retail transactions/purchases	Cardholders who promptly settle their Minimum Monthly Payment due for ten (10) / eleven (11) months in the last twelve (12) consecutive months.	17% p.a.																						
	Cardholders who make nine (9) months or less prompt payments of their Minimum Monthly Payment in the last twelve (12) consecutive months.	18% p.a.																						
Finance charges on Monthly Instalments	Finance charges applicable to Monthly Instalments are at the prevailing rate for finance charges for retail transactions / purchases.	Up to 18% p.a.																						
Finance charges on Cash Advance	Daily interest will be charged on Cash Advance fee and the total Cash Advance amount from the date of transaction until full repayment.	18% p.a.																						
Finance charges on Balance Transfer	Up to 8.99%* per annum daily interest on the total Balance Transfer amount. *This may be offered at lower promotional rates for a stated period.	up to 8.99%																						
		Payments to and from Citibank (Clause 23.13)	<ul style="list-style-type: none"> Refund of credit balance in account will be processed within 30 days post termination of the card or account. 																					
		CitiBusiness 1.5X Rewards Points Terms and Conditions	<ul style="list-style-type: none"> The terms and conditions have been standardised and streamlined for consistency across all Citi cards product. 																					
5	Samsung Pay	Security and Your Liability (Clause 8.2)	<ul style="list-style-type: none"> Updated the responsibilities of users which are as follow: <ol style="list-style-type: none"> abide by these terms and conditions and the Card Terms and Conditions; the service or Samsung Pay wallet is not shared with anyone and is used only by you; take reasonable steps to keep your PIN, token, device account number or passcode in the eligible mobile device in the same way as securing a banking password or PIN at all times, including by not: 																					

No	Terms and Conditions	Summary	
		Clause	Changes
			<ul style="list-style-type: none"> i. sharing it with anyone; ii. carrying a record of PIN, token, device account number or passcode, with (or in close proximity to) an eligible mobile device or anything liable to be lost or stolen together with an eligible mobile device; iii. choosing a PIN, token or passcode that can be guessed, such as date of birth, identity card number, passport number, driving license, contact numbers or a recognisable part of a name, and/or iv. acting with extreme carelessness in failing to protect the security of the passcode; <p>d. keep the eligible mobile device safe and secure, and exercise due care in safeguarding eligible mobile device, even at place of residence (including by locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it); and/or</p> <p>e. must notify Citi:</p> <ul style="list-style-type: none"> i. as soon as reasonably practicable after having discovered that eligible mobile device is lost, stolen, an unauthorised transaction has occurred or that PIN, token or passcode may have been compromised; ii. immediately upon receiving any SMS transaction alert or any other alert if transaction was unauthorised; iii. immediately of any change in your contact number; <p>f. remove any cards from the eligible mobile device before disposing of the eligible mobile device;</p> <p>g. use card, the service and/or the Samsung Pay wallet responsibly, including not using the credit card for unlawful activity; and</p> <p>h. check account statement and report any discrepancy without undue delay.</p>
6	Citi ThankYou Rewards	Eligibility & Participation	<ul style="list-style-type: none"> • Removed Airasia Co Brand Credit Card from the list of cards eligible for participation in the Rewards Programme. • Included Lazada Citi Platinum Card into the list of cards NOT eligible for participation in the Rewards Programme.
		Merchandise, Vouchers and Cash	<p>Revised the following under Merchandise, Vouchers and Cash:</p> <ul style="list-style-type: none"> • If customer's choice of reward(s) is / are unavailable, Citi may, by giving you adequate prior notice, offer to replace it with a substitute of similar value or refund the points or miles to you. If customer notifies us that he / she does not wish to accept the substitute reward or if Citi does not hear from the customer, Citi will cancel the redemption and refund the points or miles to customers. <p>Revised the following under "Delivery of Rewards":</p> <ul style="list-style-type: none"> • Any change of redirection fee, Citi will notify with adequate prior written notice on our website or in any other manner we reasonably deem fit. • For customers who provide Citi with a valid address in East Malaysia, reasonable delivery or courier charges will be borne by customers and will be debited from the card or card account. • Removed clause where customers will bear the cost / expense for returned products in cases of reward(s) arriving damaged or faulty, if customers contact Citiphone at 03-2383 0000 within 24 hours of receipt and provided the damaged or faulty reward(s) is / are returned to Citi's agent(s) or vendor(s) in its original state and packaging within three (3) business days. If customer fail to return or post / courier the reward(s) to our agent(s) or vendor(s) within three (3) business

No	Terms and Conditions	Summary	
		Clause	Changes
			days from the reward(s) receipt date, customers may not be given a replacement of reward(s).

Please refer to the table below for the links to the revised terms and conditions.

No.	Terms and Conditions	Revised Terms and Conditions
1	Citi Business Signature (Full Corporate Liability)	https://www.citibank.com.my/global_docs/pdf/citibusiness_sc.pdf
2	Citi Travel Account	https://www.citibank.com.my/global_docs/pdf/citibusiness_CTA.pdf
3	Citi Business Signature (Full Corporate Liability) and Citi Travel Account - Cash Back	https://www.citibank.com.my/global_docs/pdf/citibusiness_stc.pdf
4	CitiBusiness Card (Business Underwriting)	https://www.citibank.com.my/global_docs/pdf/citibusiness_CC.pdf
5	Samsung Pay	https://www.citibank.com.my/global_docs/pdf/Samsung_Pay.pdf
6	Citi ThankYou Rewards	https://www.citibank.com.my/global_docs/pdf/Citi-Thankyou-Rewards-Programme-Terms-and-Condition.pdf