

Revision to Citi Credit Cards related 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 effective **31st January 2020** the Citibank Credit Card Terms and Conditions ("Cards Terms and Conditions") will be restructured and revised ("Revised Cards Terms and Conditions").

While the content of the Revised Cards Terms and Conditions are substantially similar to the current Cards Terms and Conditions, the Revised Cards Terms and Conditions is divided into two parts, i.e. Part 1 and Part 2 for customer's ease of reference.

Part 1 consists of general terms about your Card Account which include explanation on your Card Account, your Card Limit, supplementary cardholders' obligations, fees and charges applicable to you, error or disputed transactions, default, block closure and cancellation of Card Account, etc.

Part 2 consists of more specific terms which include additional terms on your interest, additional terms on your card payment, other provisions applicable to your Card, fixed payment options, further information on defaults and consequence, closure of accounts, blocking or cancellation of Cards, etc.

Please click [here](#) for the Revised Cards Terms and Conditions.

In addition, the terms and conditions for the following Credit Cards are also restructured and revised:-

No.	Credit Card Products	Remark	Revised Terms and Conditions
1	Citi Prestige Credit Card	<ul style="list-style-type: none"> The revised terms and conditions have been standardized and streamlined for all credit cards products. 	www.citibank.com.my/global_docs/pdf/Citi-Prestige-Credit-Card.pdf
2	Citi PremierMiles Credit Card		www.citibank.com.my/global_docs/pdf/Citi-PremierMiles-Credit-Card.pdf
3	Citi Rewards Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Rewards-Credit-Card.pdf
4	Citi Cash Back Platinum Credit Card and Citi Cash Back Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Cash-Back-Platinum-Credit-Card-and-Citi-Cash-Back-Credit-Card.pdf
5	Citi Simplicity+ Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Simplicity-Credit-Card.pdf
6	Citi Clear Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Clear-Credit-Card.pdf

No.	Credit Card Products	Remark	Revised Terms and Conditions
7	Citi Rewards Platinum Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Rewards-Platinum-Credit-Card.pdf
8	Citi Gold Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Gold-Credit-Card.pdf
9	Citi Choice Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Choice-Credit-Card.pdf
10	Citi Silver Credit Card		www.citibank.com.my/global_docs/pdf/SilverCardsTC_v11042019.pdf
11	Lazada Citi Platinum Credit Card		www.citibank.com.my/global_docs/pdf/Lazada-Citi-Platinum-Credit-Card.pdf
12	Shell-Citi Credit Card		www.citibank.com.my/global_docs/pdf/Shell-Citi-Credit-Card.pdf
13	Citi Business Platinum Credit Card		www.citibank.com.my/global_docs/pdf/Citi-Business-Platinum-Credit-Card.pdf
14	CitiBusiness Credit Card (Personal Underwriting)		www.citibank.com.my/global_docs/pdf/CitiBusiness-Credit-Card-Rewards-Earnings.pdf
15	Auto Balance Conversion Programme		www.citibank.com.my/global_docs/pdf/Auto-Balance-Conversion-Programme.pdf