

CITIBANK CASH BACK CREDIT CARD TERMS AND CONDITIONS

CITIBANK CASH BACK CREDIT CARD TERMS AND CONDITIONS (EFFECTIVE 5th May 2016)

1. The following terms and conditions govern the use of Citibank Credit Cards with cash back or rebates features, including “Citibank Cash Back” and “Cash Back Platinum Card” issued by Citibank Berhad (Company No. 297089-M) ("Citibank") to Citibank Cash Back Cardmembers ("Cardmembers") ["Cardmembers" or each a "Cardmember" means both the principal and supplementary Cardmembers.]. The following Cash Rebate are awarded for any spending using Citibank Cash Back Card and Cash Back Platinum Card in the following categories:-
 - (a) 5% cash rebate on all spending on petrol, limited to a monthly spend of RM300 to earn the rebate (or limited to a monthly rebate of RM15) for Citibank Cash Back or limited to a monthly spend of RM400 to earn the rebate (or limited to a monthly rebate of RM20) for Citibank Cash Back Platinum;
 - (b) 2% cash rebate on all spending in Guardian, Watson and Caring pharmacies;
 - (c) 2% cash rebate on all spending on groceries at AEON Big, Tesco, Cold Storage, Giant, Everise, Servay, Econsave and Mydin, limited to a monthly spend of RM1,500 to earn the rebate (or limited to a monthly rebate of RM30) for Citibank Cash Back or limited to a monthly spend of RM3,000 to earn the rebate (or limited to a monthly rebate of RM60) for Citibank Cash Back Platinum;
 - (d) 2% cash rebate on all bill payments to telecommunications service provider i.e. Maxis and Digi, excluding JomPAY transaction(s).; and
 - (e) 0.2% cash rebate on all other spending.
2. The merchants and rates set out above for cash rebates are subject to change and periodical review by Citibank.
3.
 - (a) Subject to Clauses 4 and 9 below, any cash rebate earned will be automatically credited into the Cardmembers' account and will be reflected in the Cardmembers' statement of account, so long as the Cardmember has accumulated an aggregate of RM20 in cash rebates.
 - (b) If the accumulated cash rebate is less than RM20 for a particular month, the total cash rebate amount will be carried forward to the following month, and will be taken into account in determining the Cardmember's cash rebate entitlement for that following month. If the Cardmember has not accumulated an aggregate of RM20 in cash rebates for that month, the total accumulate cash rebate amount will continue to be carried forward to the subsequent month and so forth.

CITIBANK CASH BACK CREDIT CARD TERMS AND CONDITIONS

4. (a) The cash rebates must be collected through purchases made with the Citibank Cash Back credit card only. The following transactions are not eligible for cash rebates:-
 - (i) transactions made on Citibank's Balance Transfer (BT), Balance Transfer via Instalment Plan (BTI), Easy Pay (EPP), Flexi Payment Plan (FPP) and Dial-For-Cash (DFC);
 - (ii) refunded, disputed, unauthorized or fraudulent retail transactions;
 - (iii) cash withdrawals or cash advance;
 - (iv) payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, government service tax and any other form of service/miscellaneous fees.
 - (v) premium for Credit Shield or Credit Shield Plus or any other credit insurance;
 - (vi) payment of rates, charges, fines to Governmental, statutory and judicial bodies;
 - (vii) catering and out-call food and beverage services;
 - (viii) donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
 - (ix) fees or charges to any education establishments or institutions (including professional and vocational training centers);
 - (x) child care services; and
 - (xi) special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists).
- (b) Unless expressly stated in these terms and conditions, Cardmembers are not entitled to earn cash rebates from any other categories of transactions.
5. (a) Any collected cash rebates, including rebates which are pending credit into the Citibank Cash Back credit card account, will become invalid upon the occurrence of any one of the following:
 - (i) any cancellation of the Cash Back credit card;

CITIBANK CASH BACK CREDIT CARD TERMS AND CONDITIONS

- (ii) any conversion of the Cash Back credit card to any other Citibank credit card;
 - (iii) the Cash Back credit card account becomes delinquent.
 - (b) For avoidance of doubt, if either (ii) or (iv) above occurs, no refund, extension or compensation will be given by Citibank.
6. Citibank has the right to cancel, terminate or suspend the cash rebates by giving notice. For avoidance of doubt, any such cancellation, termination or suspension by Citibank of the cash rebates will not entitle the Cardmember to any compensation from Citibank for any loss or damage suffered by the Cardmember, whether directly or indirectly, as a result of such cancellation, termination or suspension.
 8. A Citibank Cash Back credit card account must be in good standing in order to be entitled to earn the cash rebates. This includes not being overdue in payment and not exceeding the credit limit.
 9. Cash rebates collected by Supplementary Cardmembers will be credited into the Citibank Cash Back credit card account of the **Principal Cardmembers**. The total cash rebates earned by both the Principal Cardmember and Supplementary Cardmember will be stated in the monthly billing statement of account of the **Principal Cardmember's** Citibank Cash Back credit card account.
 10. The Cardmember acknowledges that there is a lapse between a transaction made using the Citibank Cash Back credit card and the crediting of the cash rebates into his/her Citibank Cash Back credit card account. Citibank does not represent or warrant that the cash rebates will be immediately reflected in the Cardmember's card account.
 11. If the cash rebates are awarded to persons who have committed or are suspected of committing any fraudulent or wrongful acts in the use of their Citibank Cash Back credit card, Citibank has the right to disqualify such persons from earning or using the cash rebates.
 12. The terms and conditions of the Citibank Credit Card Terms and Conditions apply here with necessary changes having been made, having substituted new terms and with respective differences taken into consideration and if there is any conflict or discrepancy between the two in respect of the cash rebate mechanics, these terms and conditions will prevail.

CITIBANK CASH BACK CREDIT CARD TERMS AND CONDITIONS

Miscellaneous

13. Citibank will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of Citibank.
14. Citibank's decisions on all matters regarding the cash rebates, including determining the cash rebates and categories of cash rebates, will be final and binding. No further correspondence or attempts to dispute such decisions will be considered by Citibank.
15. For retail transactions, the assignment of Merchant Category Code /Merchant Description for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category Code /Merchant Description. In the event that Cash Rebates are not credited to your Card Account due to the incorrect assignment of Merchant Category Code /Merchant Description by the acquiring bank-
 - (a) you may call CitiPhone Banking at **03-2383 0000** to request for an investigation and rectification; and
 - (b) you agree that Citibank shall not be held responsible for such discrepancies which are beyond the reasonable control of Citibank.

“Merchant Category Code” is the code assigned to a merchant by Visa or MasterCard or other card associations when the merchant accepts a card from them as form of payment. The code classifies type of goods or services provided by the merchant.

“Merchant Description” is a name or description assigned by the respective acquiring bank to differentiate merchants.
16. Citibank reserves the right and as it deems fit to change or vary the rebates of the Cash Back credit card in these terms and conditions by giving notice. Such changes or variations will be effective on a date determined by Citibank.
17. (a) Citibank has the right to change or vary these terms and conditions by way of posting on Citibank Online accessible via www.citibank.com.my (the "Website"), or in any other manner deemed suitable by Citibank.
 - (b) The Cardmembers agree to access the Website regularly to view these terms and conditions, and to ensure that they are kept up-to-date with any changes to these Terms and Conditions.

CITIBANK CASH BACK CREDIT CARD TERMS AND CONDITIONS

- (c) The Cardmembers agree that their continued usage of the Citibank Cash Back credit card constitutes their acceptance of these terms and conditions (as changed or varied from time to time).
18. To the fullest extent permitted by law, Citibank (including its officers, servants, employees, representatives and/or agents, including any third parties) is not liable for any loss or damages which may arise in connection with the cash rebates.
19. Any terms and conditions applicable to these terms and conditions which are illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
20. These terms and conditions are governed by and construed under the laws of Malaysia.

May 2016