



Dear Valued Cardholders,

Please note that to avoid finance charges being imposed, all cardholders who have subscribed to Citibank Easy Pay, also known as 'zero interest/interest-free' monthly repayment plan(s), are required to make payment of the monthly instalment specified by the bank at the time the Instalment Payment Plan is entered into ("the Monthly Instalment") in full.

In the event a cardholder opts to only pay the minimum amount of the balance remaining unpaid under the Instalment Payment Plan ('the Outstanding Balance'), instead of the Monthly Instalment in full, the cardholder will be liable for the interest charges on the Outstanding Balance.

For more details, please visit www.citibank.com.my/epp, under section Citibank EasyPay (EP) - Terms and Conditions, bullet point 11 to 13