

CITI PREMIERMILES VISA AND AMEX CREDIT CARD (WITH EFFECT 2 January 2019)

TERMS AND CONDITIONS

The following terms and conditions governing the use of your Citi PremierMiles Card issued by Citibank Berhad are binding on you. These terms and conditions are to be read together with the terms and conditions of the Citi Card Terms and Conditions and they will apply here with necessary changes having been made, having substituted new terms with respective difference taken into consideration. If there any inconsistency or conflict between the terms and conditions in the Citi Card Terms and Conditions and these terms and conditions, these terms and conditions will apply in so far as they apply to your participation in the Program (defined below) including, the earning and redeeming goods and services with your PremierMiles (defined below).

All expressions used in these terms and conditions will have the same meaning used in the Citi Card Terms and Conditions except where the context otherwise requires or where expressly stated to the contrary.

1. Definitions:

"We", "ours", "us" or "Citibank" means Citibank Berhad (297089-M).

"You, Your and Yours" mean all persons responsible for complying with these terms and conditions, including the person who applied to open the account and the person to whom we address the statement of accounts.

"Card" means the Citi PremierMiles Card issued by Citibank, and includes a supplementary card, if applicable.

"Card Account" means your Citi PremierMiles Card account issued by Citibank, and "Other Bank Accounts" mean your other banking account(s) with Citibank apart from your Card Account and includes a joint account with a third party (if any).

"Cardmember" means the Principal Cardmember, the person in whose name the Card account is maintained and includes the Supplementary Cardmember, if applicable.

"FFP" means Frequent Flyer Programs offered or made available by participating airlines which you can apply for from the respective participating airlines.

"FFP Miles" means Frequent Flyer Program Miles on participating airlines frequent flyer programs which you can redeem for with your PremierMiles.

"Participating Airline" means the airline company from which you will redeemed for their FFP with your Citi PremierMiles earned.

"PremierMiles" means the miles earned through use of the Citi PremierMiles Card as specified in these terms and conditions, which may be used to redeem any goods, services, benefits, arrangements or other privileges (including FFP Miles on participating airline frequent flyer programs), as Citibank may determine.

"Program" means the Citi PremierMiles Program.

"Retail Purchase" means the purchase of any goods or services (local or international) effected with your Citi PremierMiles Card, and may include any card transaction determined by Citibank.

2. For you to be eligible to earn or redeem PremierMiles, your Card Account must be valid and in good standing. This includes not being overdue in payment not exceeding the credit limit and the Card Account must not be closed or terminated by either you or Citibank. Eligibility will be revoked if any person has committed or suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Card Account and/or other facility or services, including Citibank Online accessible via www.citibank.com.my.
3. PremierMiles are awarded to you based on the total posted Ringgit amount of Retail Purchases made with your Card and accumulated on a daily basis and rounded up to the nearest PremierMiles in the following manner:-

Citi PremierMiles VISA Signature	Citi PremierMiles American Express® Card
<p>For Citi PremierMiles VISA Signature Cardmembers:</p> <ol style="list-style-type: none"> 1. One (1) PremierMiles for every RM3.00 of Retail Purchase settled in Ringgit Malaysia using the Citi PremierMiles VISA Signature Card. 2. Two (2) PremierMiles for every RM3.00 of Retail Purchase settled in foreign currency using the Citi PremierMiles VISA Signature Card after conversion into Ringgit Malaysia. 3. Two (2) PremierMiles for every RM3.00 of Retail Purchase settled in Ringgit Malaysia at selected travel merchants set out in clause 4 below using the Citibank PremierMiles VISA Signature Card. 4. Upon renewal and payment of the annual fees for the Card, a bonus of ten thousand (10,000) PremierMiles will be credited to your Card Account. 	<p>For Citi PremierMiles American Express Cardmembers:</p> <ol style="list-style-type: none"> 1. One (1) PremierMiles for every RM3.00 of Retail Purchase settled in Ringgit Malaysia using the Citi PremierMiles American Express® Card. 2. One (1) PremierMiles for every RM3.00 of Retail Purchase settled in foreign currency using the Citi PremierMiles American Express® Card after conversion into Ringgit Malaysia.

- i) PremierMiles must be accumulated and posted through the Citi PremierMiles Card only.

- ii) Purchase of fuels at any petrol or gas stations; and any other purchases made at any petrol or gas stations are taken into account in accumulation of PremierMiles.
- iii) To avoid any doubt, we will NOT include the following items in the calculation of PremierMiles:
 - (a) transactions made on Flexi Payment Plan, Cash Advance, Dial-for-Cash, Easy Pay (EPP), JOMPAY, Balance Transfer or Balance Transfer via Instalment Plan;
 - (b) payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;
 - (c) refunded, disputed, unauthorized or fraudulent transactions;
 - (d) government service tax and other taxes imposed by law;
 - (e) any form of service of miscellaneous fees;
 - (f) premium for Credit Shield or Credit Shield Plus or any other credit insurance;
 - (g) payment of rates, charges, fines to Governmental, statutory and judicial bodies;
 - (h) catering and out-call food and beverage services;
 - (i) donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
 - (j) fees or charges to any education establishments or institutions (including professional and vocational training centers);
 - (k) child care services; and
 - (l) special events/categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists).

4. Subject to Citibank’s discretion to amend or change the rate of exchange or the list of merchants from time to time at its discretion, with prior adequate notice, Eligible Cardmembers who use their Citi PremierMiles VISA credit card for retail transactions at the following online travel merchants in Ringgit Malaysia are entitled to receive 2X PremierMiles for every RM3 :

No.	Name of Travel Merchants*
1	Agoda.com
2	AirAsia.com
3	Airbnb.com
4	Cathay Pacific Airlines
5	Expedia.com
6	Malaysia Airlines
7	Singapore Airlines
8	Traveloka.com

*The list of stores is provided for Cardmembers' information only and is not a representation that the stores listed are Citibank’s merchants.

5. To avoid any doubt, we may specify from time to time, Card transactions, payments or items which will **NOT** earn PremierMiles.

6. You should be aware that there may be a lapse of time between a transaction made or usage of the Card and the crediting of the PremierMiles into your account and therefore, We do not represent that any PremierMiles earned prior to redemption will be immediately made available for You or Your use or redemption for any benefits.
7. Except in those situations set out in Clauses 11, 15 and 16 below, there is no expiry date for PremierMiles earned.
8. You will be notified of the total amount of PremierMiles which you have collected and redeemed in the monthly Card statement of account. Only those PremierMiles stated in the monthly Card statement of account can be redeemed.
9. PremierMiles earned have no cash or monetary value. Unless otherwise stated, PremierMiles earned are not transferable to any other person or third party or entity or exchangeable for cash or credit. To avoid any doubt, PremierMiles from an expired or closed Card Account cannot be transferred to an existing Card account.
10. Despite anything stated here, the redemption and earnings of PremierMiles can be cancelled or suspended by Citibank at any time by giving notice.
11. PremierMiles from any Card Accounts believed to be operating fraudulently, or any Card Account voluntarily or involuntarily closed by Citibank, will be revoked and cancelled.
12. PremierMiles collected by Supplementary Cardmembers will be credited into the Card Account of the Principal Cardmember. Total PremierMiles earned by both the Principal Cardmember and Supplementary Cardmember will be stated in your statement of account. For the avoidance of any doubt, although can Supplementary Cardmember can earn PremierMiles, only the Principal Cardmember is entitled to make any redemption of the PremierMiles collected.
13. Once Citibank has accepted a redemption order, such order cannot be revoked, cancelled or exchanged for anything else. Once you have redeemed your PremierMiles, the PremierMiles are considered spent and is extinguished and Citibank STRICTLY WILL NOT allow any reinstatements. You also should know that any redemption order via a Card Account with insufficient PremierMiles will be rejected.
14. Citibank will not be liable for any delay in processing and crediting of PremierMiles into your Card Account.
15. You must redeem your PremierMiles before the date the Card Account is closed for any reason. Subsequently, all unredeemed PremierMiles in the Card Account will be automatically cancelled when the following happens:
 1. voluntary or involuntary cancellation of the Card; or
 2. conversion of the Card to any other Citibank credit card

and you will not be getting any refund, extension or compensation from Citibank.

If a supplementary Card is terminated at any time for any reason, the primary Cardmember will not be disqualified from participating in the Program.

- 16. If you have selected a debt restructuring scheme and/or any other debt collection programs for your Card Account, any unutilised PremierMiles on your Card Account will be forfeited, and will remain forfeited even if payment is subsequently made towards your Card Account.
- 17. Citibank will not be liable for any acts and omissions (including negligence which is not attributable to Citibank) in connection with the FFP Miles or in connection with any Participating Airline's refusal to your request for redemption of the relevant FFP Miles.
- 18. You should be aware that any dispute arising from and in connection with FFP Miles is solely between you and the relevant Participating Airline. All questions or disputes regarding eligibility for the Program or eligibility of PremierMiles for redemption will be resolved at Citibank's sole discretion.
- 19. Unless amended and supplemented in these terms and conditions, the clauses in The Citi ThankYou Rewards Program Terms and Conditions will govern your entitlement to redeem PremierMiles. The Citi ThankYou Rewards Program Terms and Conditions is accessible via www.citibank.com.my.

20. Participating Airline Frequent Flyer Program (FFP) Miles

PremierMiles can be used to redeem FFP Miles at the following redemption rates:

Citi PremierMiles VISA Signature	Citi PremierMiles American Express® Card
For Citi PremierMiles VISA Signature Cardmembers: 1,500 PremierMiles = 1,000 FFP Miles	For Citi PremierMiles American Express Cardmembers: 1,500 PremierMiles = 1,000 FFP Miles

- 21. You agree that Citibank can revoke and withdraw participation in any Frequent Flyer Program and/or revise the redemption rate by giving 21 calendar days notice to you prior to the effective date of such revocation, withdrawal or revision.
- 22. You agree that it is your responsibility to check the applicable redemption rate at the time of redemption.
- 23. You are responsible to contact the respective Participating Airline for booking and seat reservations.
- 24. You acknowledge and agree that you must register with the relevant FFP before redemption of your PremierMiles to FFP Miles, and must inform Citibank of your account number for the relevant FFP at the point of redemption.

25. You further acknowledge and agree that using your PremierMiles to redeem FFP Miles is subject to any other terms and conditions as Citibank or the respective FFP may impose.
26. You may transfer your PremierMiles from your Card Account into any one or more FFP accounts in your name only. There is no reversion upon successful redemption and transfer of PremierMiles to FFP Miles.
27. Upon successfully redeeming PremierMiles for the relevant FFP miles, the FFP's terms and conditions including any mileage expiry policy will apply.
28. Each redemption request must be for a minimum of one thousand (1,000) PremierMiles per transfer daily. The redemption of PremierMiles into any FFP Miles will not take more than fourteen (14) business days, and Citibank is not obliged to perform any manual transfer.
29. Citibank is not liable for any delay in processing and crediting of FFP Miles into your FFP account.
30. It is your responsibility to check your FFP account or contact the respective FFP after such processing period for an update on your redemption request.
31. Cancellation of redemption request is not allowed. If your redemption request is unsuccessful, the PremierMiles will not be debited from your Card Account.
32. Only the Principal Cardmember is entitled to exercise the right of redemption for PremierMiles earned through supplementary usage.
33. For the avoidance of doubt, you may not use your PremierMiles to obtain an annual membership fee waiver for your primary or supplementary Card until and otherwise determined by Citibank.
34. **Redemption of PremierMiles for Cash Rebates (Pay with Points Online)** can be performed by you by logging-on to Citibank Online, accessible via www.citibank.com.my.

Miscellaneous

35. 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.
36. Citibank's decisions on all matters relating to the PremierMiles, including the determination of PremierMiles, FFP Miles, cash rebates and categories for PremierMiles are final and binding.
37. Citibank's records of all matters relating to the determination of PremierMiles and all related matters are conclusive and binding on you. Citibank is entitled to suspend the calculation, accrual or redemption of

PremierMiles, to rectify any errors in the calculation or to adjust such calculation by giving prior notice to you.

38. Citibank reserves the right to vary or change any of these terms and conditions as it deems fit by giving a 21 days' notice to you prior to the effective date of such variation or change. Such variations or changes will take effect on a date specified by Citibank and will apply to all outstanding balances in your Card Account. These terms and conditions may be varied or changed by Citibank by way of posting on Citibank Facebook Webpage or in any other manner deemed suitable by Citibank. You agree to access Citibank Facebook Webpage and/or Citibank Online accessible via www.citibank.com.my from time to time and to have agreed to any changes or variations to these terms and conditions. You also agree that your continued retention of the Card and/or participation in the Program or PremierMiles will constitute your acceptance of these terms and conditions (as varied or changed).
39. To the fullest extent permitted by law, by participating in the Program or PremierMiles, you agree that you will not hold Citibank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that Citibank may engage for the purposes of this Contest), liable for any loss or damages that you or any Cardmember may incur, in connection with the Program or PremierMiles.
40. Save for reasons beyond Citibank's reasonable control, Citibank may be entitled, to terminate the Program or withdraw, cancel or invalidate any PremierMiles issued by giving at least 21 calendar days' notice to you prior to the effective date of such termination, withdrawal or cancellation. You agree not to make any claim or demand for compensation against Citibank for any losses or damages suffered or incurred by you as a result of any act of cancellation, termination or suspension of the Program or PremierMiles.
41. American Express® is a trademark of American Express. This Card is issued by Citibank Berhad pursuant to a license from American Express.
42. Any term and condition which is 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.
43. These terms and conditions are governed by and construed under the laws of Malaysia.

March 2018