



Citi PremierMiles Credit Card Terms and Conditions (effective 6 NOVEMBER 2020)

1. The following terms and conditions govern the use of Citi PremierMiles Card issued by Citibank Berhad (Registration No. 199401011410 (297089-M)) ("Citibank") to Cardholders. These terms and conditions are not applicable to Citi PremierMiles Card not issued in Malaysia.
2. These terms and conditions are to be read in conjunction with the Citibank Credit Card Terms and Conditions (accessible via www.citibank.com.my (the "Website")) and if there is any conflict or discrepancy between the two in respect of the Citi PremierMiles Card, these terms and conditions will prevail. Unless stated otherwise, definitions used in these terms and conditions will carry the same meaning as definitions found in the Citibank Credit Card Terms and Conditions. Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you. To the fullest extent permitted by law, your retention or use of your Citi PremierMiles Card after the effective date of such variations, revisions or changes will constitute your acceptance of such variations, revisions or changes by you without any reservation. **Please read and understand these terms and conditions carefully and reach out to us if you need clarification on these terms and conditions.**

Definitions

3. In addition to those words and expressions already defined in the Citi Credit Cards Terms and Conditions (governing credit cards issued by Citibank in Malaysia):

"Annual Fee" refer to the full annual fees payable for Citi PremierMiles Card in accordance with the credit cards fees and charges table available at www.citibank.com.my.

"Cardholders" means both the Principal Cardholder and Supplementary Cardholder. In the premise, the words **"Principal Cardholder"** mean the holder of the principal Citi PremierMiles Card and the words **"Supplementary Cardholder"** means the holder of the supplementary Citi PremierMiles Card.

"Citi PremierMiles" means the PremierMiles earned through use of the Citi PremierMiles Card.

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



"Citi PremierMiles Card Account" means the Citi PremierMiles Card Account of the Principal Cardholder maintained with Citibank.

"Citi PremierMiles Card Features" means the features offered under the Citi PremierMiles Card, which is subject to change from time to time with adequate prior written notice to you.

"We", "ours", "us" or "Citibank" means Citibank Berhad (Registration No. 199401011410 (297089-M)), the issuer of your Citi PremierMiles Card under your Citi PremierMiles Card Account.

"You", "you", "Your", "your", "Yours" or "yours" means all persons responsible for complying with these terms and conditions, including an applicant of a Card and to open the Card Account, the Supplementary Cardholders and the person to whom we address the monthly statement or statement of accounts.

Eligibility

4. Notwithstanding anything else stated in these terms and conditions, the following persons are NOT eligible for the Citi PremierMiles Card Features:
 - 4.1. Any Cardholder who has committed an event of default in or whose Citi PremierMiles Card Account has been cancelled or terminated;
 - 4.2. Any Cardholder who has committed an event of default in relation to any Card or Card Account or Other Bank Accounts (as defined in the Citi Credit Cards Terms and Conditions); or
 - 4.3. Any Cardholder or person who has committed any fraudulent or wrongful act or transactions in relation to the use of the Card, Card Account or Other Bank Accounts

The Citi PremierMiles Card Features

Citi PremierMiles:

5. Subject to Clause 8 below, You can earn Citi PremierMiles on your Citi PremierMiles Card at the following conversion rates :
 - 5.1. One (1) Citi PremierMiles for every RM3.00 of Transaction settled in Ringgit Malaysia using the Citi PremierMiles Card;
 - 5.2. Two (2) Citi PremierMiles for every RM3.00 of Transaction settled in foreign currency using the Citi PremierMiles Card after conversion into Ringgit Malaysia; and

- 5.3. Two (2) Citi PremierMiles for every RM3.00 of Transaction settled in Ringgit Malaysia at selected online travel merchants subject to clause 6 below using the Citi PremierMiles Card.

6. Subject to Citibank's discretion to amend or change any of the conversion rates above with adequate prior notice to you, the complete list of the selected online travel merchants eligible for the Two (2) Citi PremierMiles earning for every RM3 of Transaction is available at Citibank Online, accessible via www.citibank.com.my. The list of merchants are provided for your information only and is not a representation that the stores listed are Citibank's merchants. Citibank has the right to amend the list from time to time as it deems fit with adequate prior written notice

7. To avoid any doubt, We may reasonably specify from time to time and with adequate prior written notice to you, Card transactions, payments or items which will NOT earn Citi PremierMiles.

8. For the avoidance of any doubt, we will NOT include the following transactions in the calculation of Citi PremierMiles:
 - 8.1. transactions made on Citi PayLite, FlexiBill, Cash Advance, Quick Cash, Easy Pay (EPP), JOMPAY, Balance Transfer or Balance Transfer via Instalment Plan (as described in the terms and conditions for these products found on the Website);
 - 8.2. payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;
 - 8.3. refunded, disputed, unauthorized or fraudulent transactions;
 - 8.4. government service tax and other taxes imposed by law;
 - 8.5. any form of service of miscellaneous fees;
 - 8.6. premium for Credit Shield or Credit Shield Plus (defined in the terms and conditions for these products found on the Website) or any other credit insurance;
 - 8.7. payment of rates, charges, fines to Governmental, statutory and judicial bodies;
 - 8.8. catering and out-call food and beverage services;
 - 8.9. donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
 - 8.10. fees or charges to any education establishments or institutions (including professional and vocational training centers);
 - 8.11. child care services; and
 - 8.12. special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists).

9. The assignment of Merchant Category Code/Merchant Description (as defined below) 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 Citi PremierMiles are not credited to your Citi PremierMiles Card Account due to the incorrect assignment of Merchant Category Code/Merchant Description by the acquiring bank:
 - 9.1. you may contact PremierMiles Service Line at **03-2383 1010** to request for an investigation and rectification; and
 - 9.2. you agree that Citibank shall not be held responsible for such discrepancies which are ordinarily beyond the reasonable control of Citibank.

"Merchant Category Code" is the code assigned to a merchant by Mastercard® or Visa 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.

10. For the avoidance of any doubt, transactions by Supplementary Cardholders will earn Citi PremierMiles in the same manner as the Principal Cardholders but the Citi PremierMiles earned will be credited into the Principal Cardholder's Citi PremierMiles Card Account. The aggregate total of Citi PremierMiles earned by Cardholders and Citi PremierMiles redeemed will be reflected in the Principal Cardholders's monthly statement.
11. For the avoidance doubt, Citibank reserves the right to reverse the Citi PremierMiles at any time where there is valid reason to do so. Circumstances where reversal of Citi PremierMiles may occur includes cancellation of transaction due to return of goods, refund, fraud, error and unauthorized transactions.
12. Citi PremierMiles reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction.
13. Whilst Citibank will endeavour to credit the Citi PremierMiles into your Citi PremierMiles Card Account as soon as possible, there may be a lapse of time between a transaction made or usage of the Citi PremierMiles Card and the crediting of the Citi PremierMiles into your Citi PremierMiles Card Account. You agree that in such circumstances, Citibank will not be liable for such delay save where



the lapse of time is caused by any breach, or negligence by us. We do not represent that any Citi PremierMiles earned prior to redemption will be immediately made available for You or Your use or redemption for any benefits.

14. Citi PremierMiles have no cash or monetary value and accrued Points are not convertible to, nor can it be exchanged for any cash. Citi PremierMiles from an expired or closed Card Account cannot be transferred to an existing Citi PremierMiles Card Account. You also cannot transfer the Citi PremierMiles earned in Your Citi PremierMiles Card Account to another Card Account.
15. Citibank may reasonably at its discretion take into account any other transactions in the calculation of Citi PremierMiles or to otherwise vary the basis of calculation of Citi PremierMiles with adequate prior written notice.
16. Citibank may rectify any errors in the calculation of Citi PremierMiles or otherwise adjust such calculation with notice to you.

Annual Bonus Citi PremierMiles:

17. Annual Fee is payable to your Citi PremierMiles Card Account regardless whether you use the Citi PremierMiles Card.
18. Upon renewal and payment of the Annual Fee for you Citi PremierMiles Card, a bonus of ten thousand (10,000) Citi PremierMiles will be credited to your Citi PremierMiles Card Account and will be reflected in your subsequent monthly statement. Notwithstanding, Citibank reserves the right to vary, modify or suspend any bonus Citi PremierMiles with prior notice to you.
19. Annual Bonus Citi PremierMiles will be awarded to the Cardholder only if the full Annual Fee is fully paid. No Annual Bonus Citi PremierMiles will be awarded to the Cardholder if the Annual Fee is waived, partially paid or paid under any discounts or promotions where the amount is less than the Annual Fee.
20. Citibank reserves the right to reasonably claw back the Annual Bonus Citi Rewards Points awarded to the Cardholder (by giving the Cardholder notice) if the Annual Fee paid by Cardholder for the Citi Rewards Card Account is subsequently waived (in full or in part) or the Citi Rewards Card Account was terminated or cancelled for any reason whatsoever.



Redemption of Citi PremierMiles

21. Unless amended and supplemented in these terms and conditions, the clauses in the Citi ThankYouSM Rewards Program Terms and Conditions will govern the redemption of Citi PremierMiles. The Citi ThankYouSM Rewards Program Terms and Conditions are available at www.citibank.com.my.
22. The Citi PremierMiles can only be redeemed and used by the Principal Cardholders.
23. Principal Cardholders may visit our Citi ThankYouSM Rewards website, accessible via www.citibank.com.my to find out the eligible redemption channels.
24. Cancellations are not allowed once you have made a request for redemption.
25. Citi PremierMiles earned are not transferable. Cardholders are not allowed to sell their Citi PremierMiles to any other person. If the Citi PremierMiles are awarded to and received by persons who are not Eligible Cardholders, Citibank has the right to disqualify such persons from enjoying the Citi PremierMiles and/or from redeeming or using the Citi PremierMiles.
26. The Citi PremierMiles redeemed will be deducted from your total Citi PremierMiles balance.

Miscellaneous

27. Citibank is not liable for any default in respect of the Citi PremierMiles Card due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or systems failure or any event not caused by any breach or negligence by Citibank.
28. Citibank is an issuer of credit cards therefore is not responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using Citi PremierMiles Card.
29. Citibank's decisions on all matters relating to the use of Citi PremierMiles Card or its feature are conclusive and binding on the Cardholders save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).

30. To the fullest extent permitted by law, Citibank reserves the right to cancel, revise, terminate or suspend the Citi PremierMiles Card Features or to revise any of the clauses in these terms and conditions (for example, due to changes in law, technology or economic factors) and with adequate prior written notice to the Cardholders by way of posting on the Website, accessible via www.citibank.com.my or in any other manner reasonably deemed suitable by Citibank to reach you. Cardholders agree to log-on to Citibank Online, accessible via www.citibank.com.my from time to time to view and understand these terms and conditions and to ensure that the Cardholders are kept up-to-date with any changes made. If, after notice of such changes, you decide you no longer wish to participate in the Citi PremierMiles Card Features, you must notify us by contacting CitiPhone Banking or giving prior written notice to us, before the effective date of such proposed change. Cardholders agree that their continued usage of the Citi PremierMiles Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).
31. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Citi PremierMiles Card Feature by Citibank will not entitle any Cardholders to any claim or compensation against Citibank for any loss or damage suffered or incurred by any Cardholders as a direct or indirect result of the act of cancellation, revision, termination or suspension.
32. To the fullest extent permitted by law, neither Citibank nor any of its officers, servants, employees, representatives or agents (including but not limited to any third party service providers that Citibank may engage for the purposes of carrying out services in relation to the Citi PremierMiles Card Features) be liable for any losses, damages, costs or expenses which arises in connection with the Citi PremierMiles Card Features, except where it is due to Citibank's breach and negligence.
33. To the fullest extent permitted by law, if any clause of these terms and conditions is invalid or unenforceable in any jurisdiction, it is to be read down or severed in that jurisdiction to the extent of the invalidity or unenforceability, and that fact does not affect the validity or enforceability of that clause in another jurisdiction or the enforceability of the remaining clauses.
34. These terms and conditions are governed by and construed in accordance with the laws of Malaysia.