



Citi PayLite for Banking Transaction Exclusion List (effective as at 15th January 2021)

The following transactions are not eligible under Citi PayLite for Banking Transaction:

- Purchases of Insurance /payment of Premiums
- Purchases for Investment / share
- Foreign currency transactions
- Crypto currency purchase
- Gold purchase
- Gambling and/or any transaction related to gambling
- Payment for credit cards and loans, including credit card instalment plans
- Payment of deposit for purchase of vehicle(s)
- Payment of deposit for purchases of property(ies) including residential properties, land and/or commercial building
- Payment relating to government services and fines such as passport renewal fee and PDRM summons
- Any transaction related to government postal services
- Payment of bail and bond
- Payment of court costs, including alimony and child support
- Payment of tax to any relevant authority
- Purchases of foreign currency(ies), money orders (including wire transfer), stored value card/load, and travelers cheques
- Fund transfer to your own accounts with other banks including foreign currency fund transfer
- Fund transfer to your own Citi accounts including foreign currency fund transfer
- Payment of medical expenses fully or partially covered by EPF withdrawal
- Payment to illegal financial entities/schemes under Bank Negara Malaysia's Financial Consumer Alert List
- Transactions under MasterCard MoneySend
- Overpayments to merchants, which could result in refund or unused credits
- Any transaction at pawn shops
- Any other payment/transaction(s) as notified to you by Citibank from time to time with adequate notice.

*Note:

This Citi Paylite for Banking Transaction List shall be read in conjunction with Citi Credit Cards Terms and Conditions ("Citi Cards T&Cs") and the terms governing Citi Paylite for Banking Transaction as set out under the Citi Cards T&Cs which is available at www.citibank.com.my.

The above excluded transaction type is non-exhaustive. Citibank may at any time vary, modify or amend the list of the excluded transactions in its reasonable discretion as Citibank deems fit with notice. Cardmember agrees to be bound by such variations, modification and amendments by retaining and using Citibank credit card.