



Citi Prestige Credit Card Terms and Conditions (effective 1 Nov 2022)

1. The following terms and conditions govern the use of Citi Prestige Card issued by Citibank Berhad (Registration No. 199401011410 (297089-M)) to Cardholders. These terms and conditions are not applicable to Citi Prestige 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 Prestige 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you.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 Prestige 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:

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

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

"Card Anniversary" means the anniversary of the date the first statement of account is issued to you for your Citi Prestige Card.

"Citi Rewards Points" means the rewards points earned through the use of the Citi Prestige Card, including Relationship Bonus Points, if applicable.

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



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

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

"DuitNow QR" means a service which facilitates industry wide ubiquitous payments or credit transfer by scanning the QR Code which complies with DuitNow QR standard.

"Easy Pay Plan" or "EPP" means an instalment plan available for Cardholders who make purchases of goods and/or services using the Citi Prestige Card from selected and approved EPP merchants, to pay for such purchase, whether wholly or partly by such instalments.

"Relationship Bonus Points" means the bonus Citi Rewards Points which are credited to your (Principal Cardholder) Citi Prestige Card Accounts to reward you for your relationship with Citibank.

"QR Code" means a two-dimensional barcode that can be read using the camera of a smartphone or mobile device that is equipped with QR reader.

"Transaction" means any retail transactions made using Citi Prestige Card, excluding any transactions as specified in Clause 9 in these terms and conditions.

"We", "Ours", "Us" or Citibank" means Citibank Berhad (Registration No. 199401011410 (297089-M)), the issuer of your Citi Prestige Card under your Citi Prestige 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 Cardholder 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 Prestige Card Features:
 - (a) Any Cardholder who has committed an event of default in or whose Citi Prestige Card Account has been cancelled or terminated;
 - (b) 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

- (c) 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 Prestige Card Features

Citi Rewards Points:

5. Annual Fee is payable to your Citi Prestige Card account(s) regardless whether you use the Citi Prestige Card.
6. Subject to Clause 9 below, You will earn Citi Rewards Points for Transactions made on principal Card and any supplementary Card set out below:
 - (a) One (1) Citi Rewards Point for every RM1.00 of Transaction settled in Ringgit Malaysia using the Citi Prestige Card.
 - (b) Two (2) Citi Rewards Points for every RM1.00 of Transaction settled in foreign currency using the Citi Prestige Card after conversion into Ringgit Malaysia.
 - (c) One (1) Citi Rewards Points for every RM1.00 of Easy Pay (EPP) transaction on local spend.
7. Generally, you can earn Citi Rewards Points based on the total posted Ringgit (RM) amount of retail purchases (both local and international) made on the principal Card and any supplementary Card, where applicable.
8. 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 Rewards Points.
9. To avoid any doubt, we will NOT include the following items in the calculation of Citi Rewards points :
 - (a) transactions made on Citi PayLite, FlexiBill, Cash Advance, QuickCash, EPP transaction(s) on overseas spend, DuitNow QR transactions, JOMPAY, Direct Debit, Balance Transfer or Balance Transfer via Instalment Plan (as described in the terms and conditions for these products found on the Website;
 - (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 (defined in the terms and conditions for these products found on the Website) 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)
10. 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 Rewards Points are not credited to your Citi Prestige Card Account due to the incorrect assignment of Merchant Category Code/Merchant Description by the acquiring bank:
- (a) you may call Citi Prestige Priority Line at **03-2383 1010** to request for an investigation and rectification; and
 - (b) 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.
11. Transactions by Supplementary Cardholders will earn Citi Rewards Points in the same manner as the Principal Cardholders but the Citi Rewards Points earned will be credited into the Principal Cardholder's Citi Prestige Card Account.
12. The total Citi Rewards Points earned by Cardholders and the number of Citi Rewards Points redeemed will be stated in the Principal Cardholder's statement of account.

13. For the avoidance of doubt, Citibank reserves the right to reverse the Citi Rewards Points at any time where there is valid reason to do so. Circumstances where reversal of Citi Rewards Points may occur includes cancellation of transaction due to return of goods, refund, fraud, error and unauthorized transactions.
14. Citi Rewards Points 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.
15. Whilst Citibank will endeavour to credit the Citi Rewards Points into your Citi Prestige Card Account as soon as possible, there may be a lapse of time between a transaction made or usage of the Citi Prestige Card and the crediting of the Citi Rewards Points into your Citi Prestige Card account. For the avoidance of doubt, Citibank will use the date on which the card transaction is posted to your Citi Prestige Card Account to determine the Citi Rewards Points entitlement for the Billing Month. Card transactions which are made within the Billing Month but are posted only in the next Billing Month will earn Citi Rewards Points for the next Billing Month. 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 Rewards Points earned prior to redemption will be immediately made available for You or Your use or redemption for any benefits.
16. Citi Rewards Points earned have no cash or monetary value and accrued Points are not convertible to, nor can it be exchanged for any cash. Citi Rewards Points from an expired or closed Card Account cannot be transferred to an existing Citi Prestige Card Account. You also cannot transfer the Citi Rewards Points earned in your Citi Prestige Card Account to another Card Account.
17. Citibank may reasonably at its discretion take into account any other transactions in the calculation of Citi Rewards Points or to otherwise vary the basis of calculation of Citi Rewards Points with adequate prior written notice.
18. Citibank may rectify any errors in the calculation of Citi Rewards Points or otherwise adjust such calculation with notice to you.

Relationship Bonus Program:

19. Subject to the terms of the Relationship Bonus Points program that Citibank may introduce from time to time, you will be credited with Relationship Bonus Points on your annual spend based on the duration of your relationship with Citibank.
20. The number of Relationship Bonus Points to be credited will equal to a percentage of the aggregate value of Transactions as at your Card Anniversary on your Citi Prestige Card Account.
21. Such percentage will be based on the number of years of your relationship with Citibank, and at such rate as may be determined by Citibank. For clarity, the current rate applicable shall be in accordance with the Table 1 below.
22. If you are also a Citigold member, you may be credited with additional Relationship Bonus Points.

Table 1
Relationship Bonus Tier

Years with Citibank	Relationship Bonus	Citigold Customer Relationship Bonus
1-3	5%	10%
4-6	10%	20%
7-9	15%	30%
10 and above	20%	40%

As an illustration: If you have been a Citibank customer for the past 5 years and are now a Citi Prestige cardmember, you will be entitled to a 10% Relationship Bonus on your total purchases in the 12 months made with your Citi Prestige Card. If you spend RM100,000 in the 12 months, you will be entitled to Relationship Bonus of 10,000 points. And if you are a Citigold member, your Relationship Bonus Points entitlement would be 20,000 points.

23. In determining your years of relationship with Citibank, the earliest account opening date of either your Card Account or your Other Bank Accounts shall be taken into consideration provided that such account has not been cancelled or terminated.
24. You can read more about the Relationship Bonus Points program on Citibank Online, accessible via www.citibank.com.my.

Redemption of Citi Rewards Points

25. 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 Rewards Points. The Citi ThankYouSM Rewards Program Terms and Conditions are available at www.citibank.com.my.
26. The Citi Rewards Points can only be redeemed and used by the Principal Cardholders.
27. Principal Cardholders may visit our Citi ThankYouSM Rewards website, accessible via www.citibank.com.my to find out the eligible redemption channels.
28. Cancellations are not allowed once you have made a request for redemption.
29. Citi Rewards Points earned are not transferable. Cardholders are not allowed to sell their Rewards Points to any other person. If the Citi Rewards Points are awarded to and received by persons who are not Eligible Cardholders, Citibank has the right to disqualify such persons from enjoying the Citi Rewards Points and/or from redeeming or using the Citi Rewards Points.
30. The Citi Rewards Points redeemed will be deducted from your total Citi Rewards Points balance.

Citi Prestige Global Concierge Service

31. You may call Citi Prestige Priority Line at **03-2383 1010** to request to speak to a lifestyle manager whenever the Citi Prestige Global Concierge services are required.
32. Citibank may engage a third party service provider to carry out the Citi Prestige Global Concierge services and the Cardholders authorize Citibank to disclose the Cardholder's particulars to the third party service provider engaged by Citibank for the purposes of carrying out the Citi Prestige Global Concierge services.
33. By providing the Citi Prestige Global Concierge services, to the full extent permitted by law, Citibank:

- a. will not be liable to the Cardholders or to any person whom the Cardholders nominate to receive or use any product or service offered or supplied by the third party service provider for the quality of the products or services or their suitability for any purpose;
- b. will not be liable to the Cardholders or to any other person whom the Cardholders nominate to receive or use any product or service offered or supplied by the third party service provider for any death, injury or consequential loss or damage of any nature which may arise from the supply of the products or the performance of the services by the third party service provider; and
- c. is not responsible for any act or omission on the part of the third party service provider or for any defect or deficiency in the products or services provided by the third party service provider.

34. You may read more about Citi Prestige Global Concierge services [here](#).

Miscellaneous

35. Citibank is not liable for any default in respect of the Citi Prestige Card due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or systems failure or any event not caused by any breach, or negligence by Citibank.
36. Citibank is an issuer of credit cards and therefore is not responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products or services purchased using Citi Prestige Card.
37. Citibank's decisions on all matters relating to the use of Citi Prestige Card and/or its features are conclusive and binding on the Cardholders save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).
38. To the fullest extent permitted by law, Citibank reserves the right to cancel, revise, terminate or suspend the Citi Prestige Card Features or to revise any clause 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 Citibank Online, accessible via www.citibank.com.my or in any other manner deemed suitable by Citibank to reach you. The 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 Prestige 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 Prestige Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with aforesaid notice).

39. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Citi Prestige Card Features by Citibank will not entitle any Cardholder to any claim or compensation against Citibank for any loss or damage suffered or incurred by any Cardholder as a direct or indirect result of the act of cancellation, revision, termination or suspension.
40. To the full 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 Prestige Card Features) will be liable for any losses, damages, costs or expenses which arises in connection with the Citi Prestige Card Features, except where it is due to Citibank's breach or negligence.
41. To the full extent permitted by law, if a 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.
42. These terms and conditions will be governed by and construed in accordance with the laws of Malaysia.

Citibank Berhad has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] with effect from 1 November 2022.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by United Overseas Bank (Malaysia) Bhd from Citigroup Inc. and related group entities.