

Revision to Citi 0% Easy Pay Plan (EPP) Terms and Conditions effective 6 November 2020

Please be informed that the terms and conditions for the Citi 0% Easy Pay Plan will be revised effective 6 November 2020

Summary of revision:

Clause	Clause (Before Revision)	Clause (After Revision)	Full Terms & Conditions
12	Payments will be applied to settle taxes, followed by balance(s) attracting the highest interest rate to the lowest interest rate (and in the case of same interest rate, the order will start from the earliest to the latest transaction date).	Payment will be applied to settle taxes, followed by the Cash Advance, Monthly Instalments, revolving balance(s) attracting the highest interest rate to the lowest interest rate (and in the case of same interest rate, the order will start from the earliest to the latest transaction date). Payment received will be applied towards settlement of outstanding finance charges (or interest) followed by outstanding principal balance and fees and charges.	www.citibank.com.my/EPPTnC