

## Revision to CitiBusiness 1.5X Rewards Points Terms and Conditions effective 30 Sept 2020

Please be informed that the terms and conditions for the CitiBusiness 1.5X Rewards Points will be revised effective 30 Sept 2020:

### Summary of revision:

Clause	Clauses (Before Revision)	Clauses (After Revision)	Link
6	<p>To avoid any doubt, we will NOT include the following items in the calculation Rewards Points:</p> <ul style="list-style-type: none"> <li>(a) 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);</li> <li>(b) payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;</li> <li>(c) refunded, disputed, unauthorized or fraudulent transactions;</li> <li>(d) service tax and other taxes imposed by law;</li> <li>(e) any form of service of miscellaneous fees;</li> <li>(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;</li> <li>(g) payment of rates, charges, fines to Governmental, statutory and judicial bodies;</li> <li>(h) catering and out-call food and beverage services;</li> <li>(i) donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);</li> <li>(j) fees or charges to any education establishments or institutions (including professional and vocational training centers);</li> </ul>	<p>To avoid any doubt, we will NOT include the following items in the calculation Rewards Points:</p> <ul style="list-style-type: none"> <li>(a) 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);</li> <li>(b) payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;</li> <li>(c) refunded, disputed, unauthorized or fraudulent transactions;</li> <li>(d) service tax and other taxes imposed by law;</li> <li>(e) any form of service of miscellaneous fees;</li> <li>(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;</li> <li>(g) payment of rates, charges, fines to Governmental, statutory and judicial bodies;</li> <li>(h) catering and out-call food and beverage services;</li> <li>(i) donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);</li> <li>(j) fees or charges to any education establishments or institutions (including professional and vocational training centers);</li> <li>(k) child care services;</li> </ul>	<p><a href="https://www.citibank.com.my/global/docs/pdf/CitiBusiness Card TnC.pdf">https://www.citibank.com.my/global/docs/pdf/CitiBusiness Card TnC.pdf</a></p>

<ul style="list-style-type: none"> <li>(k) child care services;</li> <li>(l) special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists)</li> <li>(m) purchase of fuels at any petrol or gas stations;</li> <li>(n) any other purchases made at any petrol or gas stations; and</li> <li>(o) card present and card non-present (e-commerce) transactions made at any merchant with physical premises, address of the fixed place of business or business license in any country participating in the European Economic Area (EEA) or joining after the above effective date, namely Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg; Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the UK, Iceland, Liechtenstein and Norway.</li> </ul>	<ul style="list-style-type: none"> <li>(l) special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists)</li> <li>(m) purchase of fuels at any petrol or gas stations; and</li> <li>(n) any other purchases made at any petrol or gas stations</li> </ul>	
--	---	--