



Important Notice – Changes to the Citi Business Signature (Full Corporate Liability), Citi Travel Account and CitiBusiness Card Terms and Conditions wef 8 February 2019

Effective 8 February 2019, the following revisions below will be applicable:

I. Citi Business Signature (Full Corporate Liability) Terms and Conditions

Please note that your payments to Citi are not considered to be made until all funds have been received in full and captured in our records after such payments are made. Payments will only be captured in our records on working business days and may not be captured on Saturdays, Sundays and gazetted public holidays in Malaysia.

Please refer [here](#) for the revised Citi Business Signature (Full Corporate Liability) Terms and Conditions.

II. Citi Travel Account Terms and Conditions

Please note that your payments to Citi are not considered to be made until all funds have been received in full and captured in our records after such payments are made. Payments will only be captured in our records on working business days and may not be captured on Saturdays, Sundays and gazetted public holidays in Malaysia.

Please refer [here](#) for the revised Citi Travel Account Terms and Conditions

III. Citibusiness Card Terms and Conditions

Please note that:

- a) Your payments to Citi are not considered to be made until all funds have been received in full and captured in our records after such payments are made. Payments will only be captured in our records on working business days and may not be captured on Saturdays, Sundays and gazetted public holidays in Malaysia.
- b) Cardmember's are expected to inform and update the standing instructions or re-register the auto-billing services with the merchant if there is a new replacement card issued.

- c) Finance charges are levied as per Bank Negara's guideline and is detailed in the table below:

Finance charges on retail transactions/purchases	Cardmembers who promptly settle their minimum payment due for 12 consecutive months.	15% p.a.
	Cardmembers who promptly settle their minimum payment due for 10 or more in a 12-months cycle.	17% p.a.
	Cardmembers who do not fall within the above categories.	18% p.a.
Finance charges on Cash Advance	Daily interest on the total cash advance amount from transaction date	18% p.a.

Finance charges will be levied for any cash advance withdrawals made until all outstanding balance in the card account has been settled. Payments are only considered to be made after the bank has received the cleared funds.

Please refer [here](#) for the revised CitiBusiness Card Terms and Conditions