

LAZADA CITI PLATINUM CREDIT CARD TERMS AND CONDITIONS (effective 31 January 2020)

1. The following terms and conditions govern the use of Lazada Citi Platinum Master Card credit card issued by Citibank Berhad (Company No. 199401011410 (297089-M)) to Cardholders. These terms and conditions are not applicable to Lazada Citi Platinum Card not issued in Malaysia.
2. These terms and conditions are read in conjunction with the Citibank 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 Lazada Citi Platinum 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you.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 Lazada Citi Platinum 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.
3. In addition to those words and expressions already defined in the Citibank Credit Card Terms and Conditions:

“**Cardholders**” means both Principal and Supplementary Lazada Citi Platinum Card member. In the premise, the words “**Principal Cardholder**” mean the holder of the principal Lazada Citi Platinum Card and the words “**Supplementary Cardholder**” mean the holder of the supplementary Lazada Citi Platinum Card.

“**Citi Rewards Points**” means the rewards points earned through the use of the Lazada Citi Platinum Card.

“**Lazada Citi Platinum Card**” means both the Principal Cardholder and the Supplementary Cardholder. In the premise, the words “**Principal Cardholder**” mean the holder of the principal Lazada Citi Platinum Card and the words “**Supplementary Cardholder**” mean the holder of the supplementary Lazada Citi Platinum Card.

“**Lazada Citi Platinum Card Account**” means the Lazada Citi Platinum Card account of the Cardholder maintained with Citibank.

“**Lazada Spend**” means purchases/transactions made on Lazada Malaysia’s e-commerce website (www.lazada.com.my), Lazada Apps and top ups on Lazada Wallet;

“**Lazada Wallet**” means the e-wallet service/function on Lazada Malaysia’s e-commerce website (www.lazada.com.my) and Lazada Apps;

“**Rewards Points**” means the reward points earned through the use of Lazada Citi Platinum Card;

“**Strategic Partner Spend**” means purchases / transactions made on selected travel, health & wellness and lifestyle merchants;

“**Transaction**” means any local and overseas retail transaction and petrol transactions made using Lazada Citi Platinum Card, excluding any transaction as specified in Clause 6 in these terms and conditions;

“**we**”, “**ours**”, “**us**” or **Citibank**” means Citibank Berhad (Company No. 199401011410 (297089-M)), the issuer of your Lazada Citi Platinum Card under your Lazada Citi Platinum Card Account; and

“**you**”, “**your**” 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 Lazada Citi Platinum Card Features:
 - (a) Any Cardholder who has committed an event of default in or whose Lazada Citi Platinum 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; 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

Lazada Citi Platinum Card Features

5. Subject to the terms and conditions, Cardholders shall be entitled to the following benefits for the qualified Transactions made:
 - (a) Lazada Spend

Rewards Points – Ten (10) times for every RM1.00 spent.

Points Capping – The ten (10) times Rewards Points are capped at RM500 cumulative Lazada Spend per statement month.

For Lazada Spend which is more than RM500 on the same statement month, Cardholder will be entitled to one (1) Reward Point for every RM1.00 spent.

As an illustration: if the Cardholder made cumulative Lazada Spend of RM600 for the statement month using Lazada Citi Platinum Card, the Cardholder will be entitled to receive 5100 Rewards Points $(RM500 \times 10) + (RM100 \times 1) = 5100$

- (b) Strategic Partner Spend

Rewards Points - five (5) times for every RM1.00 spent.

Points Capping- The five (5) times Rewards Points are capped at RM500 cumulative Strategic Partner Spend per statement month.

For Strategic Partner Spend which is more than RM500 (on the same statement month), Cardholder will be entitled to one (1) Reward Point for every RM1.00 spent.

As an illustration:- if the Cardholder has made cumulative transaction of RM520 for the statement month on Strategic Partners with Lazada Citi Platinum Card, the cardholder will be entitled to receive 2520 Rewards Points (RM500x5)+(RM20x1)=2520

**Note: The complete list of the Strategic Partner is available at Citibank Online accessible via www.citibank.com.my. For the avoidance of doubt, the list of strategic partner is provided for Cardholder's information only and is not a representation that the stores listed are Citibank's merchant. Citibank may amend the list from time to time with adequate prior notice.*

(d) Other Purchases (“**Other Spends**”)

Subject to Clause 5(a), 5(b) and Clause 6 below, Cardholders are also entitled to earn one (1) time Rewards Point for every RM1.00 spent.

(e) Cardholders who uses his/her Lazada Citi Platinum Card to make Transactions totaling Ringgit Malaysia one-thousand five-hundred (RM1,500) or more in a given statement month is entitled to receive One-Thousand Rewards Points (“**1,000 Monthly Bonus Points**”) for the statement month.

Example (per statement month view):	
Lazada Spend	RM600
Strategic Partners Spend	RM350
Other Spends	RM700
Total Qualifying Monthly Spend	RM1,650
Monthly Bonus Points	1,000 Rewards Points

6. The following transactions will not qualify for any Rewards Points:

- (a) transactions made on Flexi Payment Plan, Cash Advance, Dial-for-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);
- (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 (as described 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;
- (l) Special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists); and
- (m) 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, for example: 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.

To avoid any doubt, Citibank may specify from time to time and with adequate prior written notice to you, card transactions, payments or items which will **NOT** earn Rewards Points.

7. Citibank reserves the right as it deems fit to cancel Rewards Points earned on a credit card account where an account is believed to be operated fraudulently or has been closed by Citibank for any reasons.
8. Citibank is not liable for any delay in the actual posting of transactions and/or Rewards Points earned to the Cardholder's credit card account, unless such delay is due to the willful default or negligence of Citibank.
9. Whilst Citibank endeavour to credit the Rewards Points into the Lazada Citi Platinum Card Account as soon as possible, there may be a lapse of time between a transaction made or usage of the Lazada Citi Platinum Card and the crediting of Rewards Points into your Lazada Citi Platinum Card. In such circumstances, Cardholder agrees that Citibank will not be liable for such delay if the lapse of time is caused by anything beyond our reasonable contemplation or control. Citibank does not represent that any Rewards Points earned prior to redemption will be immediately made available for Cardholder use or redemption for any benefits.
10. Cardholders are also entitled to privileges, offers and/or promotions unique to Lazada Citi Platinum Card, which consist of discounts and privileges at selected merchants. Please visit Citibank Website for further details and terms governing these privileges, offers and/or promotions.
11. The assignment of Merchant Category Code/Merchant Description 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 Rewards Points are not credited to your Lazada Citi Platinum Card due to the incorrect assignment of Merchant Category Code/Merchant Description by the acquiring bank:
 - (a) you may call to CitiPhone Banking at 03-2383 0000 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 Visa or MasterCard 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.

12. Subject to these terms and conditions, transactions made on Lazada Spend, Strategic Partner Spend and Other Spends by a supplementary holder of a Lazada Citi Platinum Card will also qualify for Rewards Points per Clause 5. However, only the principal Cardholder will be able to redeem the Rewards Points.

Redemption of Citi Rewards Points

13. Unless amended and supplemented in these terms and conditions, the clauses in the Citi ThankYou Rewards Program Terms and Conditions will govern the redemption of Citi Rewards Points. The Citi ThankYou Rewards Program Terms and Conditions is available at www.citibank.com.my.
14. Cancellations are not allowed once you have made a request for redemption.
15. Rewards Points must be redeemed by the principal Cardholders themselves, subject to Citibank’s discretion as it deems fit.
16. Rewards Points earned are not transferable. Cardholders are not allowed to sell their Rewards Points to any other person. If the Rewards Points are awarded to a person who is not a Cardholder, Citibank has the right to disqualify such person from enjoying the Rewards Points, and/or from redeeming or using the Rewards Points.
17. Rewards Points from an expired or closed Card Account cannot be transferred to an existing Lazada Citi Platinum Card. You also cannot transfer the Rewards Points earned via this Lazada Citi Platinum Card Rewards Points to another Card Account.
18. Rewards Points earned on the Lazada Citi Platinum Card can only be redeemed for Lazada Spend via ‘Pay with Points via SMS’ channel and must meet redemption eligibility below:
 - (a) Lazada Citi Platinum Card Account must have a minimum of 5,000 Rewards Points accumulated
 - (b) Minimum transaction amount of RM4.00
 - (c) A maximum of 5 (five) Pay with Points via SMS notification will be sent out every 7 days (from the first Pay with Points via SMS triggered).

As an illustration:- if the Cardholder has made 6 eligible purchases on Wednesday, Cardholder will only receive 5 (five) Pay with Points via SMS on the same day. The sixth and subsequent eligible purchase(s) made within the next 7 days will not trigger any Pay with Points via SMS. The Pay with Points via SMS will only be triggered again for eligible purchases made on the following Wednesday.
 - (d) Cardholder must have registered the Cardholder’s latest mobile number with Citibank and must not opt out of receiving any communication via SMS from Citibank.

19. These terms and conditions on Rewards Points redemption will apply in conjunction with Pay with Points Terms and Conditions (found at Website) (“Rewards Terms”) and if there is any conflict or discrepancy between the Rewards Terms and Lazada Citi Platinum Card terms, the Lazada Citi Platinum Card terms will prevail. Unless the context otherwise requires or where expressly stated to the contrary, definitions used under this section (Rewards Points redemption) will carry the same meaning as definitions found in the Pay with Points Terms and Conditions.
20. The Citi Rewards Points redeemed will be deducted from your total Citi Rewards Points Balance.

Miscellaneous

21. Citibank reserves the right to cancel, revise, terminate or suspend the Lazada Citi Platinum Card Benefit and Feature or to revise any of the clauses in these terms and conditions with adequate prior written notice to the Cardholders by way of posting on Citibank Online, via the Website (defined above), or in any other manner reasonably deemed suitable by Citibank. The Cardholders agree to access the Website from time to time to view and understand these terms and conditions so that the Cardholders are kept up to date with any changes made on the terms and conditions. Cardholders agree that their continued usage of the Lazada Citi Platinum Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).
22. To the fullest extent permitted by law, Cardholders are not entitled to any compensation against Citibank for any cost, losses or damages that may be suffered by Cardholder, directly or indirectly, as a result of changes or variations to these terms and conditions or cancellation, termination or suspension of the Rewards Points benefits and features.
23. Citibank is an issuer of credit cards and is neither an affiliated entity nor subsidiary of any participating merchants, suppliers or retailers. To the fullest extent permitted by law, Citibank shall not be responsible for any defect or any other loss or damage that may be suffered in connection with any goods or services purchased by Cardholders. Citibank expressly excludes and disclaims any, representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of any goods or services. Any dispute in relation to the warranty or quality of any goods or services or any terms and conditions in respect thereof shall be settled directly between the Cardholder and the relevant merchant, supplier or retailer. Citibank will bear no responsibility for resolving any dispute.
24. To the fullest 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 Lazada Citi Platinum Card) be liable for any losses, damages, costs or expenses which arises in connection with the use of Lazada Citi Platinum Card and/or its feature, except where it is due to Citibank’s negligence and/or anything ordinarily within the Citibank’s reasonable control.

25. To the fullest extent permitted by law, Citibank will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or systems failure or any event beyond the reasonable control of Citibank.

26. Citibank's decisions on all matters relating to Lazada Citi Platinum Card are conclusive and binding on the Cardholders, save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).

27. To the fullest extent permitted by law, if any 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.

28. These terms and conditions are governed by and construed under the laws of Malaysia.