



LAZADA CITI PLATINUM CREDIT CARD TERMS AND CONDITIONS (effective 21 February 2022)

1. The following terms and conditions govern the use of Lazada Citi Platinum Mastercard® credit card issued by Citibank Berhad (Registration 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 to be read in conjunction with the Citi Credit Cards 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you.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. **Please read and understand these terms and conditions carefully and reach out to us if you need clarification on these terms and conditions.**
3. In addition to those words and expressions already defined in the Citi Credit Cards Terms and Conditions:

“**Annual Fee**” refer to the full annual fees payable for Lazada Citi Platinum Card in accordance with the credit cards fees and charges table available at www.citibank.com.my.

“**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.

“**Card Anniversary**” means the anniversary of the date the first statement of account is issued to you for your Lazada Citi Platinum Card”.

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

“**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 Lazada Citi Platinum Card from selected and approved EPP merchants, to pay for such purchase, whether wholly or partly by such instalments.

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

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

“Merchant Category Code” means 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” means a name or description assigned by the respective acquiring bank to differentiate merchants;

“Online & Lifestyle Spends” means purchases / transactions (for example online subscription and entertainment, online food delivery) made on selected merchants and Merchant Category Codes/Merchant Description excluding EPP transaction(s);

“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 local and overseas retail transaction and petrol transactions made using Lazada Citi Platinum Card, excluding any transaction as specified in Clause 7 in these terms and conditions;



"We", "Ours", "Us" or Citibank" means Citibank Berhad (Registration No. 199401011410 (297089-M)), the issuer of your Lazada Citi Platinum Card under your Lazada Citi Platinum Card Account; and

"You", "you", "Your", "your", "yours" and "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 (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

Lazada Citi Platinum Card Features

5. Annual Fee is payable to your Lazada Citi Platinum Card account(s) regardless whether you use the Lazada Citi Platinum Card.
6. Subject to the terms and conditions, Cardholders shall be entitled to the following benefits for the qualified Transactions made:
 - (a) Lazada Spends

Lazada Spends	Citi Rewards Points Awarded	Points Capping
Lazada Spends and Lazada Wallet top-up *	Citi Rewards Points - ten (10) times for every RM1.00 spent.	The ten (10) times Citi Rewards Points are capped at RM500 cumulative Lazada Spends per statement month.

		For Lazada Spends which is more than the cumulative RM500 (on the same statement month), Cardholder will be entitled to one (1) Reward Point for every RM1.00 spent.
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As an illustration: if the Cardholder made cumulative Lazada Spends of RM600 for the statement month using Lazada Citi Platinum Card, the Cardholder will be entitled to receive 5100 Citi Rewards Points (RM500x10)+(RM100x1)=5100

(b) Online & Lifestyle Spends

Online Lifestyle Spends &	Eligible Merchant Transactions*	Citi Rewards Points Awarded	Points Capping
Online Entertainment	Netflix, Spotify, Youtube, Apple.com, Iflix, ClassPass, SteamGames, Playstation	Citi Rewards Points - five (5) times for every RM1.00 spent.	The five (5) times Citi Rewards Points are capped at RM500 cumulative online entertainment and food delivery spend per statement month.
Online Food Delivery	Food Panda, Grab Food, Kurin, Deliverat, Dominos		For online entertainment and food delivery spend which is more than the cumulative RM500 (on the same statement month), Cardholder will be entitled to one (1) Reward Point for every RM1.00 spent.
Telco	Transaction with Merchant Category Code 4814, 4821, 4829 (For example Telecommunication services and payments)		The five (5) times Citi Rewards Points are capped at RM500 cumulative for spends on telcos & insurance per statement month.

Insurance	Transaction with Merchant Category Code 5960, 6300 (For example monthly premium payments to Insurance providers)		For spends on telcos and Insurance which is more than the cumulative RM500 (on the same statement month), Cardholder will be entitled to one (1) Reward Point for every RM1.00 spent.
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As an illustration:- if the Cardholder has made cumulative transaction of RM520 for the statement month on Online Entertainment & Food Delivery and a cumulative transaction of RM 600 on Telco and Insurance spend with Lazada Citi Platinum Card, the cardholder will be entitled to receive 5120 Citi Rewards Points (RM500x5)+(RM20x1)+(RM500x5)+(RM100x1)=5120

***Note:**

Lazada Spend and Online and Lifestyle spend exclude EPP transactions. For the avoidance of doubt, the list of eligible merchant transactions 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.

(c) Other Purchases ("Other Spends")

Subject to Clause 6(a), 6(b) above and Clause 7 below, Cardholders are also entitled to earn one (1) time Rewards Point for every RM1.00 spent including EPP transaction(s) on local spend.

(d) 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 Citi Rewards Points ("**1,000 Monthly Bonus Points**") for the statement month.

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

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

- (a) Transactions made on Citi PayLite, FlexiBill, Cash Advance, Quick Cash, 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 (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 reasonably may 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.

8. Citibank reserves the right as it deems fit to cancel Citi 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.

9. Citibank is not liable for any delay in the actual posting of transactions and/or Citi Rewards Points earned to the Cardholder's credit card account, unless such delay is due to the willful default or negligence of Citibank.
10. 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.
11. 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.
12. Whilst Citibank endeavours to credit the Citi 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 Citi Rewards Points into your Lazada Citi Platinum Card. In such circumstances, Cardholder agrees that Citibank will not be liable for such delay save where the lapse of time is caused by any breach or negligence by us. Citibank does not represent that any Citi Rewards Points earned prior to redemption will be immediately made available for Cardholder use or redemption for any benefits.
13. 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.
14. 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 Citi 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 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.
15. Subject to these terms and conditions, transactions made on Lazada Spend, Online & Lifestyle Spend and Other Spends by a supplementary holder of a Lazada Citi Platinum Card will also qualify for Citi Rewards Points in accordance with Clause 6. However, only the principal Cardholder will be able to redeem the Citi Rewards Points.

Redemption of Citi Rewards Points

16. Subject to these terms and conditions, the Citi Rewards Points earned under Lazada Citi Platinum Card can only be offset against Lazada Spends, via 'Pay with Points via SMS' only, where Cardholder will receive SMS notification for purchases/transaction eligible for redemption. The Citi Pay with Points Terms and Conditions is available [here](#).
17. For the avoidance of doubt, other than the Citi Rewards Points redemption method in clause 16, Citi Rewards Points earned under Lazada Citi Platinum Card cannot be used to offset any other spends and/or redeemed via other redemption channels.
18. To redeem Citi Rewards Points for Lazada Spends via 'Pay with Points via SMS' channel, Cardholder must meet the redemption eligibility below:
 - (a) Lazada Citi Platinum Card Account must have a minimum of 5,000 Citi 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. Cancellations are not allowed once you have made a request for redemption.
20. Citi Rewards Points must be redeemed by the principal Cardholders themselves, subject to Citibank's discretion as it deems fit.
21. Citi Rewards Points earned are not transferable. Cardholders are not allowed to sell their Citi Rewards Points to any other person. If the Citi Rewards Points are awarded to a person who is not a Cardholder, Citibank has the right to disqualify such person from enjoying the Citi Rewards Points, and/or from redeeming or using the Citi Rewards Points.

22. Citi Rewards Points from an expired or closed Card Account cannot be transferred to an existing Lazada Citi Platinum Card. You also cannot transfer the Citi Rewards Points earned via this Lazada Citi Platinum Card to another Card Account.
23. These terms and conditions on Citi 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 (Citi Rewards Points redemption) will carry the same meaning as definitions found in the Pay with Points Terms and Conditions.
24. The Citi Rewards Points redeemed will be deducted from your total Citi Rewards Points Balance.

Waiver of Annual Fees

25. Subject to these terms and conditions, the Cardholder will enjoy Annual Fee waiver if the Cardholder meet the cumulative annual retail spend of no less than Ringgit Malaysia Fifteen Thousand (RM15,000).

For purposes of Clause 25 above, “cumulative annual retail spend” means (subject to clause 26) below, the total retail spending of the Cardholder during the last one (1) Card Anniversary year before the Annual Fee is charged (for example, if Annual Fee charged on 30 June 2021 being the current Card Anniversary year, the last one (1) Card Anniversary year are period between 30 June 2020 to 29 June 2021), excluding the following transactions:-

- (i) transactions made on Citibank’s Balance Transfer (BT), Balance Transfer via Instalment Plan (BTI), Easy Payment Plan (EPP) and Fixed Payment Options;
- (ii) refunded, disputed, unauthorized or fraudulent retail transactions;
- (iii) cash withdrawals or cash advance;
- (iv) payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, government service tax and any other form of service/miscellaneous fees; and/or
- (v) premium for Credit Shield or Credit Shield Plus or any other credit insurance.

26. For clarity, where there are Principal Cardholder and one or more Supplementary Cardholder(s), each Principal and Supplementary Cardholder(s) are required to meet the cumulative annual retail spend to enjoy the Annual Fee waiver.

See illustration below:

Scenarios where the Cardholder is eligible /not eligible for the Annual Fee waiver

Principal Cardholder	
Total Annual Lazada Spend	RM6,000
Total Annual Online & Lifestyle Spend	RM5,000
Total Annual Other Spends	RM6,000
Total Annual Spend	RM17,000
Note : Principal Cardholder is eligible for Annual Fee Waiver	

Supplementary Cardholder 1	
Total Annual Lazada Spend	RM1,000
Total Annual Online & Lifestyle Spend	RM50
Total Annual Other Spends	RM12,000
Total Annual Spend	RM13,500
Note : Supplementary Cardholder 1 is not eligible for Annual Fee Waiver	

Supplementary Cardholder 2	
Total Annual Lazada Spend	RM3,500
Total Annual Online & Lifestyle Spend	RM50
Total Annual Other Spends	RM12,000
Total Annual Spend	RM15,500
Note : Supplementary Cardholder 2 is eligible for Annual Fee Waiver	

For the above scenarios, the Card Account will be charged with Annual Fee for Supplementary Cardholder 1 only.

Miscellaneous

27. To the fullest extent permitted by law, Citibank reserves the right to cancel, revise, terminate or suspend the Lazada Citi Platinum Card Features or to revise any of the clauses 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, via the Website (defined above), or in any other manner reasonably deemed suitable by Citibank to reach you. 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. If, after notice of such changes, you decide you no longer wish to participate in the Lazada Citi Platinum 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 Lazada Citi Platinum Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).

28. 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 Citi Rewards Points benefits and features.
29. 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.
30. 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 Features) will be liable for any losses, damages, costs or expenses which arises in connection with the use of Lazada Citi Platinum Card and/or its features, except where it is due to Citibank's breach or negligence.
31. 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 not caused by any breach or negligence by Citibank.
32. 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).



33. 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.
34. These terms and conditions are governed by and construed under the laws of Malaysia.

Lazada Citi Platinum Card T&C_July 2021