



CITIBANK TEMPORARY CARD VERIFICATION VALUE (“CVV”) ACCESS TERMS AND CONDITIONS

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The following terms and conditions govern the use of Citibank Temporary CVV Access (“Service”) by Citibank Berhad (Company No. 199401011410 (297089-M)) (“Citibank”).

These terms and conditions are read in conjunction with the [Citi Credit Cards Terms and Conditions](#) (also accessible via www.citibank.com.my (the “Website”)) and if there is any conflict or discrepancy between the two in respect of the Service, 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 Citi Credit Cards 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you.

Please read this document carefully together with any other documents or information that may be provided by us, as necessary. You accept our offer to enter into these terms and conditions and the Citi Credit Card Terms and Conditions (collectively as the “Agreement”), and agree to the terms of the Agreement, by:

- (a) activating your Card Account or Card; or

***Note: Activation includes activation of Service which enable the Cardholder to use the Card Details to perform selected transactions including online transactions, recurring payments set-up, e-wallet transactions, and payments through Samsung Pay digital wallet provisioning pending the arrival and activation of the physical card.**

- (b) by retaining and using the Card (including for online transactions, recurring payments set-up, e-wallet transactions, and payments through Samsung Pay digital wallet provisioning), (whichever comes first).

We may vary, revise or change the Agreement from time to time and at any time. If we do so, we will give you adequate prior written notice. To the fullest extent permitted by law, you are deemed to have unconditionally accepted such amendments and changes if you retain or use your Card after the effective date of such changes.

1. DEFINITIONS

Definitions used in these terms and conditions will carry the same meaning as definitions found in the Citi Credit Cards Terms and Conditions. In addition, the following words in these terms, shall have the meaning set out below:

Card Details

Card details refer to credit card details such as Card number, expiry date and Temporary CVV.

Compliance Obligation

Our obligation to comply with applicable laws, regulations, subsidiary legislation, court orders, directives, guidelines and/or requirements of courts, regulatory authorities and government authorities (including Central Bank of Malaysia).

Service

Refer to Citibank's Temporary CVV Access which upon activation via the Citi Mobile App, allows the Cardholders to view their Card Details and perform selected transactions including for online transactions, recurring payments set-up, e-wallet transactions, and payments through Samsung Pay digital wallet provisioning, pending the arrival and activation of the physical card. The Service includes any content, information, features, technologies and/or functionalities offered by Citibank to facilitate the provision of such service and/or application, and all upgrades, updates and enhancements thereto.

Malware

means computer viruses, bugs or other malicious, destructive or corrupting software, code, agent, program or macros, and/or phishing or social engineering schemes which utilise computer software or telecommunications to obtain your personal data or security information (such as OTP, password, userid) or any other information related to you for malicious or fraudulent purposes, including, without limitation, through Structured Query Language injections, cross site scripting, worms, Trojan horses, adware or spyware.

Payee

Refers to the account holder of the Payee Account or the party who is the intended recipient of the Payment Amount.

Payee Account

Refers to the account or merchant specified by you as the receiving account of the Payment Amount.

Payment

A payment made with your Card, to the relevant Payee

Payment Amount

The aggregate Ringgit value of a Payment

Temporary CVV

A temporary card verification value provided to you upon activation of Service. The Temporary CVV will be replaced by your physical Card CVV upon your activation of the physical Card.

us/we/our /the Bank/Citibank

Citibank Berhad (Registration No. 199401011410 (297089-M)) the issuer of your Card under your Card Account.

you/ your/ yours/ customer

All persons responsible for complying with these terms and conditions, including the Principal Cardholder, being an applicant of a Card and to open the Card Account, and the person to whom we address the monthly statement or statement of accounts and where applicable, includes the Supplementary Cardholder.

2. ELIGIBILITY

2.1 You may have access to the Service if:-

- (a) you apply for Credit Cards with us and your application for the Credit Card is unconditionally approved; and/or
- (b) you are an existing Citibank customer and your application for Card upgrade, Card replacement, Card renewal, issuance of new Cards (including change in Card Account number and/or Card Number, if any) or any request for issuance of Card for any reasons whatsoever has been unconditionally approved

3. TEMPORARY CVV SERVICE

3.1 Upon Service availability, , you will receive an alert via short message services (SMS) and/or electronic direct mailer (EDM) and will be prompted to access / download the Citi Mobile App to view the card details with the Service..

3.2 The Service enables you to view your Card Details upon activation via the Citi Mobile App and make selected Payments in connection with goods and/or services with your Citibank credit card. Payments made may earn you rewards on your card as governed by your relevant cardholder's agreement. The rewards currency will depend on your card type.

3.3 You may activate the Service by clicking on the "Activate to View Card Details" button on the Citi Mobile App. Please note that notwithstanding the activation of Service, the physical Card must be activated upon your receipt of the physical Card. Please visit www.citibank.com.my/temporaryCVV for more details.

3.4 If you are a new Citibank customer with no Citibank Online login credential you have up to 30 days to activate the Service from the date of Card approval. Prior to activation, you will be required to set up a username and password to register for first time Citi Mobile App profile.

following thereto:-

- (a) you will have access to restricted functions on Citi Mobile App. This restricted function does not allow you to access the Citibank Online platform.
- (b) You will have restricted usage of the Service for 90 days, after which, you are required to activate your physical card to continue using your card.
- (c) The full functionality on Citi Mobile App and access to Citibank Online will be availed to you upon you activating your physical card and make a Citibank Online login credential using your physical card details.

3.5 For Cardholders with existing registration/profile on Citibank Online or the Citi Mobile app, you will be eligible to view your Card Details on the Citi Mobile app while your approved physical plastic card is in the process of being delivered to you by activating the Service. Upon activation, you will see your card number and a temporary CVV.

3.6 For the avoidance of doubt,

- (a) for Clause 2.1(b), when you activate the Service, it is deemed that you have activated your Card (this includes Card upgrade, Card replacement, Card renewal and/or issuance of new card) and your old card will no longer be available for use; and
- (b) notwithstanding the activation of Service, when you receive your physical card, you must activate it separately before you could use it for physical Card transactions and payments (i.e. ATM, Point-of-sale Transactions). Activation of the physical Card will disable the temporary CVV and replace the same with the new CVV as per your physical Card.

4. **ACTIVATION AND USE OF SERVICE**

4.1 When you activate the Service, you will get access to your Card Details which you can use to make selected Payment.

4.2 You can use the Card Details to make Payment for online transactions, recurring payments set-up, e-wallet transactions, and payments through *Samsung Pay digital wallet provisioning.

*Note: The default contactless transaction limit will apply for Samsung Pay digital wallet provisioning. For more details, please visit

<https://www.citibank.com.my/english/promo/samsungpay/pdf/faq.pdf>

4.3 You understand that the Service will only allow for limited transactions as stated in clause 4.2. The physical credit card must be activated upon receipt, to enable other transactions including physical transactions and payments (i.e. ATM, Point-of-sale Transactions).

4.4 When you make a Payment using the Card Details, you are authorizing us to debit the Payment Amount from your designated card and to credit such Payment Amount to your Payee Account.

- 4.5 **When you activate your physical Card, your Temporary CVV will no longer be valid and will be replaced by your physical Card CVV.** Upon physical Card activation, it is your responsibility to ensure you update the CVV with merchants you have set up recurring Payment with using the Temporary CVV. We will not be responsible for any Payment that fails due to the use of Temporary CVV after the physical Card is activated.
- 4.6 It is your responsibility to safeguard your Card Credentials, Temporary CVV and your One-Time PIN and not to disclose these to any unknown party or website. You will be liable for any unauthorised transactions arising in connection with your failure to do so.
- 4.7 We may in good faith regard any instructions received by you which are referable to your OTP and/or such other identification number or security device as we may from time to time issue to you, or otherwise in accordance with our prescribed verification process, as authentic and duly authorised, whether or not actually authorised by you, and regardless of any subversion of any authentication process put in place by us, and shall be under no obligation to investigate the authenticity or authority of persons sending or purporting to send the instructions or to verify the accuracy and completeness thereof. Such instructions shall be deemed to be irrevocable and binding on you notwithstanding any conflict or inconsistency with any other prior instructions given by you to us or any error, lack of clarity or misunderstanding in any instructions received by us, provided that the instructions were provided in accordance with our prescribed verification process prevailing at the time.
5. **EXCLUSION OF LIABILITY**
- 5.1 To the fullest extent permitted by law, you acknowledge that we are not responsible for any interruptions, errors, omissions, or delays in Service and/or the transfer of the Payment Amount to the Payee Account save where the same is caused by any breach or negligence by us.
- 5.2 In the event that we are rendered wholly or partly unable to provide the Services by reason of causes beyond our control including (but not limited to) equipment, system or transmission link malfunction, failure or sabotage, fire, flood, explosion, acts of elements, acts of God, accidents, epidemics, strikes, lockouts, power blackouts or failure, labour disputes, acts, Compliance Obligations, or by any other causes which we cannot reasonably be expected to avoid, the performance of our obligations as they are affected by such causes shall be excused for the continuance of such causes. To the fullest extent permitted by law, we shall not be liable for any delay, loss, damage or inconvenience whatsoever caused by or arising from or in connection with any one or more of the above-mentioned causes.
- 5.3 Without prejudice to the generality of the foregoing, to the fullest extent permitted by law, we shall not be responsible for any losses, damages, expenses (including any late/finance charges or penalties incurred by you) and where applicable, you shall compensate us for any losses damages

and expenses incurred by us, in connection with your use of the Services, including but not limited to any of the following situations: -

- (i) any delay or failure in delivery or transmission of Payment Amounts;
- (ii) any variation, cancellation or discontinuation of the Service;
- (iii) your Card Account is closed or your Card Account (or any credit balance therein, if any) has been put on hold;
- (iv) the Payment will cause your Card Account to go over your combined card limit;
- (v) you have not provided us with complete and correct payment information, including without limitation the Payee Account number and Payment Amount(s);
- (vi) you have, in our opinion, misused the Service;
- (vii) the Payment is rejected by us or by the receiving bank (which holds the Payee Account) for any reason whatsoever;
- (viii) our taking of and processing of any of your Payment instructions in accordance with our prescribed verification process and acting upon them including where such instructions were given in subversion of our prescribed verification process, such as by means of any Malware;
- (ix) our observance of the Compliance Obligations;
- (x) your failure to comply with any applicable laws or regulations;
- (xi) your equipment (including computer, mobile, laptop or other handheld devices), software or any communications link is not working properly;
- (xii) the Service is unavailable/down for maintenance;
- (xiii) your use of the Service is being prohibited, restricted, delayed or otherwise affected by (A) the laws and regulations of the country from where the Service is accessed and/or the terms and conditions prescribed by the relevant service provider, information service provider, network provider, content provider, server or such other equivalent system in such country of access; (B) any law or regulation of any jurisdiction, regional or international authority which governs any use or any component of the Service, the relevant internet service provider, information service provider, network provider, content provider, server or such other equivalent system; (C) any act or omission by the relevant internet service provider, information service provider, network provider, content provider, server or such other equivalent system; (D) our modifying, maintaining or upgrading of the Service and/or the relevant webpages; and/or (E) our terminating or modifying the Service; or

(xiv) the fraud, negligence, default, act or omission of any third party.

5.4 To the extent permitted by law, we may at our absolute discretion, from a risk management perspective, security perspective or if required by the relevant authority or under any applicable law, without notice to you (unless such notice is required by law), suspend your right to the Services and may terminate the Services. Save as provided above, we may terminate the Service at any time at our discretion with reasonable notice.

5.5 Your use of the Service is entirely at your own risk and without prejudice or limitation to any of these terms, we will not be responsible for any losses, damages, expenses or costs whatsoever (including without limitation, any direct, indirect, special, incidental or consequential damages, loss of profits or loss of any opportunity) suffered by you or any third party arising from us acting or not acting on any such instruction for any reason whatsoever, except where the same is caused by any breach or negligence by us. You agree that for the avoidance of doubt, and to the fullest extent permitted by law, we shall not be liable to you for any losses or damages, expenses or costs whatsoever (including without limitation, any direct, indirect, special, incidental or consequential damages, loss of profits or loss of any opportunity) arising out of or in connection with the disclosure to any person of any information whatsoever regarding you, the Card Account(s) arising in any way as a result of or from or in connection with your neglect or failure to keep your OTP or other security-related information (for example password, PIN) confidential or your use of the Service, except where the same is caused by any breach or negligence by us.

5.6 Any contract between you and a Payee in respect of any goods or services provided to you by the Payee, or in respect of any payment obligation between you and a Payee, is independent of these terms and conditions and is entirely between you and such Payee. Accordingly, we assume no responsibility and will have no liability of any kind whatsoever in respect of your dealings with Payees including with regards to the Payment Amount, the proper and timely delivery of goods or services by Payees. You remain solely and fully responsible for the timely and complete fulfillment of all your obligations towards your Payee (whether under contract or at law), including all payments to be made by you to a Payee. You agree to pursue all claims and disputes against a Payee directly with the applicable Payee.

6. FEES AND TAXES

6.1 There is no additional fee charged for this Service. However, the credit card Sales and Services Tax (SST) will be charged upon Service activation. You shall be responsible for any Payment, tax or any other levies or charges whatsoever now or hereafter imposed by law or required to be paid in respect of any Payment and you shall compensate us for any payment of such taxes made by us (if any) on your behalf.

- 6.2 If we do not receive your full payment of the transaction(s) specified in the statement of account of your Card, you must pay us all fees, interests and charges levied in accordance with the relevant Cardholder's Agreement governing the use of the Card, from the date each such transaction was effected until the date payment is received in full.

7. RELEASE OF INFORMATION

- 7.1 You agree that we may disclose any information whatsoever regarding me and/or my Card Account(s) in connection with this Service to:
- (a) any of our affiliates (wheresoever situate);
 - (b) any of our agents, servants, correspondents, independent contractors and/or associates;
 - (c) any bank or financial institution involved in the Payment which includes the receiving bank of the Payment Amount (i.e. the bank which holds the Payee Account); and
 - (d) the police, regulators of competent jurisdiction or any public officer conducting investigations in connection with any offence or alleged offence

8. FUND HOLDS

At our sole discretion, we may place temporary holds on Payments or suspend, cancel, deny, stop or reverse any Payment without any liability to you or any third party (including for late fees, penalties, or interest imposed as a result of late payment), including for the following reasons: (a) in order to verify the identity or status of the Payment or to conduct such checks as we may deem necessary to observe our Compliance Obligations; (b) if you have brought a dispute or claim against us and that dispute or claim has not been resolved; (c) if you may have committed a breach of these terms; or (d) we have reason to believe that there is any unauthorised or fraudulent use of the Service. We have the right to request more information from you or any third party regarding a Payment before a hold is released.

9. INDEMNITY

- 9.1 To the fullest extent permitted by law, you will compensate us and hold us harmless against any loss, damage, liability, cost and expense (including legal costs) which we may reasonably incur or suffer as a result of or in connection with your Card Account and/or the Service and/or these terms, including without prejudice to the generality of the foregoing:-
- (a) your breach of any of your obligations under these terms;
 - (b) the actual or attempted enforcement or protection of any of our rights and remedies against you; and/or

- (c) any change in any law, regulation or official directive which has an effect on the Service, the card, the Card Account and/or these terms, and the same may be charged to your Card Account and/or shall be paid by you on demand.

10. NO REPRESENTATIONS OR WARRANTIES

- 10.1 You expressly understand and agree that your use of the Services is at your sole risk. THE SERVICE IS PROVIDED TO YOU "AS IS", "AS AVAILABLE" AND WITHOUT ANY REPRESENTATION OR WARRANTY OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY (INCLUDING ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, COMPLIANCE WITH ANY DESCRIPTION, NON-INFRINGEMENT OR ANY IMPLIED WARRANTY ARISING FROM COURSE OF PERFORMANCE, COURSE OF DEALING, USAGE OF TRADE OR OTHERWISE, ALL OF WHICH ARE EXPRESSLY DISCLAIMED). WE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT, EXCEPT IN THE CASE WHERE THE SAME IS CAUSED BY ANY BREACH OR NEGLIGENCE BY US. IN PARTICULAR, WE MAKE NO WARRANTY THAT (I) THE SERVICE WILL MEET YOUR REQUIREMENTS OR THAT (II) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, VIRUS-FREE OR ERROR-FREE.

11. INTELLECTUAL PROPERTY

- 11.1 You acknowledge that all proprietary rights relating to and in connection with the Service (including without limitation the Citibank websites or webpages on which the Service is hosted) and all updates thereof, including without limitation any title, trademark rights, patent rights and copyrights, shall at all times vest and remain with us.

12. GENERAL

- 12.1 These terms and conditions are governed by and construed in accordance with the laws of Malaysia and applicable regulations and/or guidelines by relevant regulatory Authorities, including Central Bank of Malaysia (Bank Negara Malaysia) guidelines. You agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia or the courts of such other competent jurisdictions as we may in our reasonable discretion and as we reasonably deem fit to elect.