



CITIBANK REPAYMENT ASSISTANCE PROGRAM TERMS & CONDITIONS

(REVISED AS AT 7 JULY 2021)

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CITIBANK REPAYMENT ASSISTANCE PROGRAM FOR LOANS AND FINANCING (“PAYMENT ASSISTANCE PROGRAM”) TERMS & CONDITIONS
(REVISED AS AT 7 JULY 2021)

(Sekiranya anda memerlukan bantuan dalam Bahasa Malaysia, sila hubungi Citibank Contact Center di 03-2383 0000)

In line with the recent government announcement on **28 June 2021**, Citi remains committed to extend the repayment assistance measures to support our customers. These measures will be made available to all eligible customers effective from **7 July 2021**. Please also view our Repayment Assistance Program [FAQs](#) for updates.

1. These terms and conditions (“Terms and Conditions”) apply to loans/ financing products set out in the table below (“Eligible Product(s)”) and are made available by Citibank Berhad (Company Registration No. 199401011410 (297089-M) (“the Bank” or “Citibank”) under the Repayment Assistance Program. For purposes of these Terms and Conditions:
2. **“Individual”** means individuals categorized as B40, M40 or T20 segment.
3. **“Microenterprises”** means microenterprises as defined in the Guideline on SME Definition issued by SME Corporation Malaysia (SME Corp).
4. **“SME”** means Small and Medium Enterprises as defined in the Guideline on SME Definition issued by SME Corp.

Table 1

No	*Eligible Products	
1	Citibank Mortgage Loan/ Financing Products and Overdraft Loans	
	Conventional Term Loan	Citibank Housing Loan Citibank FlexiHome Loan Citibank ShopHouse Loan
	Islamic Home Financing	Citibank Home Partner-i Citibank Home Financing-i
	Amortizing Revolving Mortgage & Overdraft Loans	Citibank Homecredit 1 Citibank Homecredit 2 Citibank Mortgage Power 1 Citibank Mortgage Power 2 Citibank Business Power Citibank Overdraft against Time Deposit (ODTD)
2	Citibank Instalment Loans (also known as Citi Personal Loans)	
3	Citibank Unsecured Term Loans	
4	Citibank Ready Credit	



***Note:**

(1) **Credit Cards** are **NOT** eligible for the Repayment Assistance Program. Please refer to the Repayment Assistance Program [FAQs](#) to see the Card Relief Conversion Deferment program available for Citi Credit Cards.

(2) For “Microenterprise” and “SME” customers, Citibank will rely on current information in our internal database or a self-declaration by you to ascertain that you meet the definition issued by SME Corp.

(3) For “SME” customers, Citibank will rely on a self-declaration by you that you have been adversely affected by the pandemic.

(4) **For accounts currently enrolled under AKPK Debt Management Program, you are advised to contact AKPK for further assistance.**

5. These Terms and Conditions are read in conjunction with the terms and conditions governing your respective Eligible Product(s) and the terms and conditions for Citibank Deferment Program for Unsecured Loans and Financing, Citibank Deferment Program for Mortgage Loan/Financing and Overdraft Products and Citibank Post Moratorium Repayment Assistance Program for Loans and Financing. If there is any conflict or inconsistency between the terms governing your Eligible Product(s), the terms and conditions for Citibank Deferment Program for Unsecured Loans and Financing, Citibank Deferment Program for Mortgage Loans/ and Financing and Overdraft Products, Citibank Post Moratorium Repayment Assistance Program for Loans and Financing and these Terms and Conditions in respect of the Targeted Repayment Program, these Terms and Conditions will prevail. Further, these Terms and Conditions may be superseded by variations, revisions or changes from time to time and at any time, in the manner set out below.

Eligibility

6. This Repayment Assistance Program is based on opt-in enrollment/ request and applies to all individual(s), Microenterprises and SME:-
- 6.1 The customer must have existing loan/financing approved **on or before 30 June 2021** and is not in arrears exceeding **90 Days Past Due** and must not be a bankrupt or under winding-up (or wound-up) or bankruptcy proceedings at the time of request;
- 6.2 **For customers who have already signed up for previous Targeted Repayment Assistance program (30 September 2020 to 1 July 2021)**, Citibank will modify their assistance accordingly. However, for this category of customers, we will first discuss with the customer the details of the modification(s).
- 6.3 If the customer has a guarantor for the loan/ financing, the customer has obtained consent from the guarantor (if any) for the selected option.
7. The programs/ options available for eligible customers to choose from under the Repayment Assistance Program are as follows:-

Table 2

Customer Segment	Repayment Assistance Program
Individuals/ Microenterprises/ SMEs	6 months deferment of instalments/ payments; OR
	50% reduction in instalments/ payments for 6 months



8. If you wish to enroll for this Repayment Assistance Program, you submit your request via the options stated below with the submission of the required documents (where applicable) set out in the table below:
 - 8.1 You may initiate a Repayment Assistance Program request via <https://www.citibank.com.my/english/forms/kana-b40/index.html>.
 - 8.2 You may call Citibank Contact Centre at 03-2383 0000 from 9.00 a.m. to 6.00 p.m.

9. After submitting your request, you will be notified by Citibank on the result of you Repayment Assistance Program request via SMS/ email, which will be sent to your registered mobile numbers/ email address within Citibank's records.

You remain eligible for the Repayment Assistance Program if you meet the criteria stated under "Eligibility" above (see clause 6 above), not an undischarged bankrupt or under winding-up (or have been wound-up) or bankruptcy proceedings, and your facility is not in arrears exceeding 90 days as at the date of request.

Important Note:

- 1) The products below are not eligible for 50% reduction in instalments/ payments for 6 months under this Repayment Assistance Program:
 - **Citibank Home Financing-i**
 - **Amortizing Revolving Mortgage & Overdraft Loans**
 - **Citibank Ready Credit**
10. During the Repayment Assistance Program Period:

Repayment Assistance Program: 6 months deferment of instalments/ payments
11. You do not need to pay any monthly instalments/ payments (principal and interest/profit/rental) for the Eligible Product(s) under the Repayment Assistance Program;
12. The interest/profit/rental will continue to be charged/accrued at the original contract rate on the outstanding balances under your Eligible Product(s) but will not be compounded.
Repayment Assistance Program: 50% reduction in instalments/ payments for 6 months
(a) Your monthly instalments/ payments is 50% of your original monthly instalment/ payment and you are expected to pay that amount throughout the Repayment Assistance Program Period.



13. If any repayment/ payment is made by the customer during the Repayment Assistance Program period:

Eligible Product	Payment Made During Repayment Assistance Program
Repayment Assistance Program: 6 months deferment of instalments/ payments	
Citibank Mortgage Loan/ Financing Products and Overdraft Loans	<p>Any payments made to Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans will be used to offset the amount in arrears.</p> <p>For Conventional Term Loan and Islamic Home Financing, any remaining excess amount after offsetting the amount in arrears will be treated as pay-ahead. If the remaining amount exceeds three (3) future monthly instalments, the balance will be used to reduce your principal loan balance.</p> <p>For Amortizing Revolving Mortgage & Overdraft Loans, any remaining excess amount after offsetting the amount in arrears will be treated as credit balance.</p>
Citi Instalment Loans	<p>Any payments made to Loan Accounts and/or Unsecured Term Loan Accounts during the Repayment Assistance Program Period will be applied to any amount due (as set out in your monthly statements, where applicable). If there is no amount due, it will be treated as an advance payment.</p>
Unsecured Term Loans	
Ready Credit	<p>Any payments made to Ready Credit Accounts during the Repayment Assistance Program Period will be treated as normal payments and will subtract your monthly outstanding amount.</p>
Repayment Assistance Program: 50% reduction in instalments/ payments for 6 months	
Citibank Mortgage Loan/Financing Product(s) (except for Citibank Home Financing-i and Amortizing Revolving Mortgage & Overdraft Loan)	<p>Payments required during the Repayment Assistance Program Period would be 50% of your monthly instalment/ payment amount. Any excess amount will be treated as pay-ahead. If the remaining amount exceeds three (3) future monthly instalments/ payments, the balance will be used to reduce your principal loan/ financing balance.</p>
Citi Instalment Loans	<p>Payments required during the Repayment Assistance Program Period would be 50% of the original monthly instalment amount. Any payments made beyond that amount to Loan Accounts, Unsecured Term Loan Accounts during the Repayment Assistance Program Period will be applied to any amount due (as set out in your monthly statements, where applicable). If there is no amount due, it will be treated as an advance payment.</p>
Unsecured Term Loans	



14. For Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans, your normal monthly instalment payments (or repayment amount in the case of overdraft facilities, as the case may be) will restart in the month immediately following the end of this Repayment Assistance Program. Your repayment/payment will be adjusted accordingly (based on your product holding) to reflect the interest/profit/rental imposed as well as the deferred principal payment during this Repayment Assistance Program.
15. For Citi Instalment loans and Unsecured Term Loans, your original monthly instalment will resume in the month immediately following the end of this Repayment Assistance Program, and the tenure for the respective Eligible Product(s) will be automatically extended to accommodate for the unbilled month(s) instalment(s) and interest accrued during the Repayment Assistance Program.
16. For Ready Credit, the customer's monthly minimum due will resume in the month immediately following the end of this Repayment Assistance Program.
17. Customers' repayments/ payments will be as follows:

Repayment Assistance Program: 6 months deferment of instalments/ payments	
Eligible Product	Repayment instalments/ payments
Conventional Term Loan (Citibank Mortgage Loan)	<p>Upon expiry of the Repayment Assistance Program, your monthly loan instalment amount will be revised upwards to include the deferred principal repayment and interest accrued during this Repayment Assistance Program. Please note that this will result in higher interest cost/ finance charges for your loan.</p> <p>To accommodate the deferred monthly instalment and interest accrued during this Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 6 months.</p> <p>Please note that the consequential extension of tenure beyond the original contractual loan tenure arising from the deferment program will result in higher interest cost/ finance charges arising from such extension.</p> <p>Your revised repayment amount will be based on the remaining outstanding principal amount including principal amount deferred and interest accrued during this Repayment Assistance Program, current interest rate and revised remaining loan tenure.</p>
Islamic Home Financing	<p>Payments deferred during the deferment period will be made payable over the period of your financing, which the tenure will be extended 6 months automatically as part of the program.</p> <p>For Home Partner-i, in the event there is a change in the Base Rate (BR)/ Base Financing Rate (BFR) or Takaful fee debited into your account (if applicable), your monthly payment will be revised to include the principal amount deferred and rental accrued during this Repayment Assistance Program (this is not</p>



	<p>applicable to Citibank Home Financing-i as it is a fixed financing product repayment schedule).</p> <p>To accommodate the deferred monthly payment and profit/ rental accrued during this Repayment Assistance Program, your financing maturity date (tenure) will be automatically extended by 6 months. Please note that this will result in higher rental payment/ finance charges for your financing.</p>
Amortizing Revolving Mortgage	<p>Upon expiry of this Repayment Assistance Program, the amount to be amortized during this Repayment Assistance Program period will be readjusted based on the remaining loan tenure.</p> <p>The monthly interest amount accrued during this Repayment Assistance Program period will not be compounded but will be added into the principal loan Outstanding Balance for re-computation of interest upon expiry of this Repayment Assistance Program. Please note that this will result in higher interest cost/ finance charges for your loan.</p> <p>The deferment applies to the usage amount within the approved line limit as well as the balance in excess of the approved limit (if any) in view that the excess amount is contractually due for full repayment.</p> <p>To accommodate the deferred amount to be amortized and interest accrued during this Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 6 months. Please note that this will result in higher interest cost/ finance charges for your loan.</p>
Overdraft Loans	<p>The deferment applies only to the balance in excess of the approved limit, as the excess amount is contractually due for full repayment.</p> <p>The monthly interest amount accrued during this Repayment Assistance Program Period will not be compounded but will be added into the principal loan outstanding balance for re-computation of interest upon expiry of this Repayment Assistance Program Period.</p> <p>To accommodate the interest accrued during this Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 6 months. Please note that this will result in higher interest cost/ finance charges for your loan.</p> <p>Upon expiry of this Repayment Assistance Program Period, any excess limit amount and the interest accrued during this Repayment Assistance Program Period will be payable as a lump-sum payment.</p>



Citi Instalment Loans	<p>Upon expiry of this Repayment Assistance Program, you are required to resume payment for the original monthly instalment amount of your loan. Your Payment due date would remain the same.</p> <p>Any interest accrued during this Repayment Assistance Program Period will be billed and form part of the balances outstanding.</p> <p>To accommodate the extended deferred monthly instalment and interest accrued during this Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended.</p>
Unsecured Term Loans	<p>The payment made on the monthly instalment will be allocated to settle the accrued interest billed from the Deferment Program and/or this Repayment Assistance Program (as applicable) first. Once the accrued interest is settled, monthly instalment will revert to paying the remaining principal amount and interest.</p>
Ready Credit	<p>The interest accrued during this Repayment Assistance Program will be added into the Outstanding Balance and minimum monthly payments will resume.</p>
Repayment Assistance Program: 50% reduction in instalments/ payments for 6 months	
Eligible Product	Repayment instalments/ payments
Conventional Term Loan	<p>After this Repayment Assistance Program (where your monthly instalment is 50% of your original monthly instalment), your monthly instalment would be revised based on the remaining loan outstanding balance.</p> <p>To accommodate the reduced monthly instalment during this Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 6 months.</p> <p>Please note that this will result in higher interest cost/ finance charges for your loan.</p>
Islamic Home Financing (Citibank Home Partner-i only)	<p>After this Repayment Assistance Program (where your monthly payment is 50% of your original monthly payment), your monthly payment would be revised based on the remaining financing outstanding balance.</p> <p>To accommodate the reduced monthly payment during this Repayment Assistance Program, your financing maturity date (tenure) will be automatically extended by 6 months. Please note that this will result in higher rental payment/ finance charges for your financing.</p>



Citi Instalment Loans	<p>After this Repayment Assistance Program (where your monthly instalment is 50% of your original monthly instalment), your monthly instalment would revert back to the original amount. The Bank will notify you should there be any changes to your monthly instalments.</p> <p>Your Payment due date would remain the same and you are required to resume payment for the remaining balance of your loan after this Repayment Assistance Program.</p>
Unsecured Term Loans	<p>The interest accrued during this Repayment Assistance Program will be billed and form part of the balances outstanding.</p> <p>To accommodate the reduced monthly instalment and interest accrued during this Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended.</p> <p>The payment made on the monthly instalment will be allocated to settle the accrued interest billed from the Deferment Program or/and this Repayment Assistance Program first. Once the accrued interest is settled, monthly instalment will revert to paying the remaining principal amount and interest.</p>

GENERAL TERMS AND CONDITIONS

18. If the Eligible Customer(s) is in breach of any provisions of:

- (a) Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans Terms & Conditions; or
- (b) Citibank Instalment Loan Terms and Conditions; or
- (c) Citibank Term Loan Terms and Conditions; or
- (d) Citibank Ready Credit Terms and Conditions; or
- (e) These Terms and Conditions; or
- (f) in the event of cancellation or termination of the Mortgage Loan/Financing Product(s) and Overdraft Loans/Instalment Loan/Unsecured Term Loan/Ready Credit Account whether voluntarily or involuntarily closed for whatever reason, all monies due and owing under this Repayment Assistance Program for the affected Eligible Product(s) will immediately become due and payable by the Customer and Citibank may as it deems fit, charge it to the corresponding Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans/Instalment Loan/Unsecured Term Loan/Ready Credit Account where the relevant Eligible Product's Terms and Conditions will apply to all the said instalments or balance remaining without prejudice to the rights and remedies of Citibank under the relevant Eligible Product's Terms and Conditions.

19. Despite the provisions relating to the respective rates, tenure, the manner and time of payment and modes of computation referred to here, to the full extent permitted by applicable law, Citibank is entitled at any time and from time to time to vary such tenure, manner and time of payment and/or modes of computation in any manner by giving adequate prior notice to the eligible customer. Without prejudice to the provisions set out in the corresponding Eligible Product's Terms and Conditions on Communications, the manner of notice, time of effect and the effect of such variation would be in accordance with the corresponding Eligible Product's Terms and Conditions.



20. Repayment of instalments/payments under this Repayment Assistance Program is valid only during this Repayment Assistance Program Period (as prescribed by Citibank). For the avoidance of any doubt,
- a) Citibank reserves the right to, as it deems fit, vary or change these Terms and Conditions from time to time with adequate prior notice by way of posting on Citibank Online found at www.citibank.com.my ("Website"), or in any other manner deemed suitable by Citibank, subject to Bank Negara Malaysia guidelines or any laws, regulations and directives in force for the time being, where such variation or change is implemented on the effective date specified by Citibank. Eligible customers agree to access the Website regularly to view these Terms and Conditions and to ensure that they are kept-up-to-date with any variation or changes to these Terms and Conditions;
 - b) Upon enrolment, the Eligible Customers are deemed to have accepted these Terms and Conditions (which may be varied or changed) if the Eligible customers did not opt-out of enrolment during this Repayment Assistance Program Period. Citibank also reserves the right to, as it deems fit, replace wholly or in part the Repayment Assistance Program by another scheme, whether similar or not, or to withdraw in altogether; and
 - c) To the full extent permitted by law, Citibank will not be responsible for and disclaims all liability to any actions, claims, damages, costs, charges and expenses which the customer may suffer, sustain or incur by reason of the customer's enrollment in the Repayment Assistance Program.
21. Citibank reserves the right to describe any of the expressions stated here in a different manner in the statement of account and such descriptions in the statement of account will not be construed against Citibank as having a different meaning as stated here.
22. Any term or condition which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining terms and conditions.
23. These terms and conditions will be governed by and construed under the laws of Malaysia.

Privacy

At Citi, the security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Please refer to our [Notice and Choice Principle Statement](https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf) accessible via https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.



CITI CREDIT CARD RELIEF CONVERSION PLAN DEFERMENT PROGRAM TERMS & CONDITIONS
(REVISED AS AT 7 JULY 2021)

(Sekiranya anda memerlukan bantuan dalam Bahasa Malaysia, sila hubungi Citibank Contact Center di 03-2383 0000)

In line with the recent government announcement on **28 June 2021**, Citi remains committed to extend the Repayment Assistance measures to support our customers. These measures will be made available to all eligible customers effective from **7 July 2021**. Please also view our Repayment Assistance Program [FAQs](#) for updates.

1. These terms and conditions (“Terms and Conditions”) apply to Citi Credit Card Relief Conversion Plan and are made available by Citibank Berhad (Company Registration No. 199401011410 (297089-M) (“the Bank” or “Citibank”) under the Citi Credit Card Relief Conversion Plan Deferment Program. For purposes of these Terms and Conditions:

The words “Customer”, “you”, “your” and “yours” refers to the person(s) who is/are responsible to comply with these Terms and Conditions, including the person(s) who applies for the Deferment Program or to whom Citibank had offer the Deferment Program and who accepted the Deferment Program.

“**Card**” means all credit cards issued by Citibank and the word “**Eligible Cardholders**” means the holder of a Card whose existing Relief Conversion Plan is still active to date. For avoidance of doubt, these Terms and Conditions will apply in conjunction with the terms set out in the Citi Credit Card Terms and Conditions.

“**Relief Conversion Plan**” or “**RCP instalment plan**” means plan made available by Citibank to eligible principal Cardholders to convert their outstanding Card balances into a monthly instalment loan. For avoidance of doubt, these Terms and Conditions will apply in conjunction with the terms set out in the previous Relief Conversion Plan Terms and Conditions (1 April 2020 to 31 December 2020).

2. These Terms and Conditions are read in conjunction with the previous Relief Conversion Plan Terms and Conditions. If there is any conflict or inconsistency between the previous Relief Conversion Plan Terms and Conditions and these Citi Credit Card Relief Conversion Plan Deferment Program Terms and Conditions, these Terms and Conditions will prevail. Further, these Terms and Conditions may be superseded by variations, revisions or changes from time to time.
3. The Citi Credit Card Relief Conversion Plan Deferment Program is based on opt-in enrollment/ request and applies to all Eligible Cardholders whose existing Relief Conversion Plan (“**RCP**”) is still active to date.
4. Eligible Cardholders can opt to enroll into the 6-month monthly instalment payment deferment program (“**Deferment Program**”) for the Relief Conversion Plan.
5. If you wish to enroll for this Deferment Program, you may call Citibank Contact Centre at 03-2383 0000 from 9.00 a.m. to 6.00 p.m. to enroll into the Deferment Program. Your request will be processed within 5 calendar days.



6. After submitting your request, you will be notified by Citibank on the result of your Deferment Program request via SMS (short messaging service), which will be sent to your registered mobile numbers within Citibank's records.
7. During the Deferment Program, payment toward your monthly RCP instalment plan will be deferred for six (6) months starting from the next immediate monthly statement after your request is processed. The Deferment Program will apply to the next instalment payment due following Citibank's approval of your request. You must continue to make any payments that fall due before the start of the Deferment Program. For avoidance of doubt, please refer to the following illustration:

Deferment program Opt-In Enrolment Request	July Cycle Date	Deferment Program Request Approval Date (within 5 Business Days)	First Payment Deferred
10 July 2021	07 July 2021	16 July 2021	07 August 2021

In the illustration above, the RCP monthly instalment due for the 07 July 2021 statement must be paid as the Deferment Program is only approved to begin from August 2021.

8. During the Deferment Program period:-
 - 8.1 You do not need to pay any monthly instalments for RCP under the Deferment Program and there will be no fees and charges associated with the provision of the Deferment Program;
 - 8.2 Interest will continue to be accrued over the Effective Interest Rate fixed for the Relief Conversion Plan (i.e. 13% p.a.) but will not be compounded.
9. If payment is made to the RCP instalment plan during the Deferment Program period, the payment will be treated as an advance payment if there is no payment due. If the account has a payment due (e.g. from your continued spend on the credit card or any payment due from your existing instalment products), the received payment will be used to deduct the amount due accordingly.
10. You may choose to opt out of the Deferment Program at any point during the 6-month deferment period, which will be processed within five (5) business days.
11. After completing/ opting out from the Deferment Program, the remaining outstanding RCP monthly instalment will resume from the next immediate monthly credit card statement following completion/ opt-out. For the avoidance of any doubt, interest accrued during the Deferment Program will be billed to your credit card statement on the next immediate monthly credit card statement after you completed/ opt-out from the Deferment Program. The equal monthly instalment amount will remain fixed for the following months. Kindly refer to Citibank's Repayment Assistance Program [FAQs](#) for illustrations on the expected repayments.
12. To accommodate the deferred monthly instalment and interest accrued during this Deferment Program, your loan maturity date (tenure) will be automatically extended by 6 months. Please note that the consequential extension of tenure beyond the original contractual loan tenure arising from the Deferment Program will result in higher interest cost/ finance charges arising from such extension.

GENERAL TERMS AND CONDITIONS



13. If the Eligible Cardholder(s) is in breach of any provisions of
 - (g) Citi Credit Cards Terms and Conditions; or
 - (h) Relief Conversion Plan Terms and Conditions; or
 - (i) These Terms and Conditions; or
 - (j) in the event of cancellation or termination of the RCP whether voluntarily or involuntarily closed for whatever reason,

all monies due and owing under the RCP instalment plan will immediately become due and payable by the Customer and Citibank may as it deems fit, charge it to the corresponding Credit Card Account where the relevant Terms and Conditions will apply to all the said instalments or balance remaining without prejudice to the rights and remedies of Citibank under the relevant Terms and Conditions.
14. Notwithstanding the provisions relating to the applicable rates, tenure, the manner and time of payment and modes of computation referred to here, to the full extent permitted by applicable law, Citibank is entitled at any time and from time to time to vary such tenure, manner and time of payment and/or modes of computation in any manner by giving adequate prior notice to the eligible customer. Without prejudice to the provisions set out in the corresponding Citi Credit Cards Terms and Conditions on Communications, the manner of notice, time of effect and the effect of such variation would be in accordance with the corresponding Citi Credit Card Terms and Conditions.
15. Repayment of instalments/payments under this Deferment Program is valid only during this Deferment Program period (as prescribed by Citibank). For the avoidance of any doubt,
 - a) Citibank reserves the right to, as it deems fit, vary or change these Terms and Conditions from time to time with adequate prior notice by way of posting on Citibank Online found at www.citibank.com.my ("Website"), or in any other manner deemed suitable by Citibank, subject to Bank Negara Malaysia guidelines or any laws, regulations and directives in force for the time being, where such variation or change is implemented on the effective date specified by Citibank. Eligible customers agree to access the Website regularly to view these Terms and Conditions and to ensure that they are kept-up to-date with any variation or changes to these Terms and Conditions;
 - b) Upon enrolment, the Eligible Customers are deemed to have accepted these Terms and Conditions (which may be varied or changed) if the Eligible customers did not opt-out of enrolment during this Deferment Program Period. Citibank also reserves the right to, as it deems fit, replace wholly or in part the Deferment Program by another scheme, whether similar or not, or to withdraw in altogether; and
 - c) To the full extent permitted by law, Citibank will not be responsible for and disclaims all liability to any actions, claims, damages, costs, charges and expenses which the customer may suffer, sustain or incur by reason of the customer's enrollment in the Deferment Program.
16. Citibank reserves the right to describe any of the expressions stated here in a different manner in the statement of account and such descriptions in the statement of account will not be construed against Citibank as having a different meaning as stated here.
17. Any term or condition which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining terms and conditions.



18. These terms and conditions will be governed by and construed under the laws of Malaysia.

Privacy

At Citi, the security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Please refer to our [Notice and Choice Principle Statement](https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf) accessible via https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.