



Citi Cash Back Platinum Credit Card and Citi Cash Back Credit Card: Cash Back on Food Delivery Terms and Conditions (effective 1 March 2021)

1. This “Citi Cash Back Platinum Credit Card and Citi Cash Back Credit Card: Cash Back on Food Delivery” (“Offer”) organized by Citibank Berhad ((Registration No. 199401011410 (297089-M)) (“Citibank”) will commence on 1 March 2021 until 31 August 2021 (both dates inclusive) (“Offer Period”).
2. These Terms and Conditions shall be read in conjunction with:
 - a. Citi Credit Cards Terms and Conditions;
 - b. Citi Cash Back Platinum Credit Card and Citi Cash Back Credit Card Terms and Conditions;
 - c. The terms and conditions governing the operations of any account(s) with us, including but not limited to the Citibank Account Terms and Conditions; and
 - d. Our rules and regulations;

and if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purposes of this Campaign. These and such mentioned terms and conditions are accessible via <https://www.citibank.com.my> (“Website”).

Eligibility

3. Subject to these terms and conditions, this Offer is open to all principal cardholders and supplementary cardholders of Citi Cash Back Platinum and Citi Cash Back Card issued by Citibank Malaysia which be collectively referred to as “Cardholders”. For the avoidance of doubt, Citi Cash Back Platinum Card(s) or Citi Cash Back Card(s) not issued in Malaysia will not be eligible for this Offer.
4. The following persons are NOT eligible for the Offer:
 - (i) any Cardholder who has committed an event of default in or whose Citi Cash Back Platinum or Citi Cash Back Card Account has been cancelled or terminated;
 - (ii) 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
 - (iii) 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.

Offer Mechanics

5. Upon meeting the monthly spend requirement under column 2 of Table (A) for Cash Back Platinum Card and/or Cash Back Card, Cardholders will be entitled up to 10% cash back on purchases on Food Delivery (as defined below), with cash back capped at RM15 for Citi Cash Back Platinum Card and RM10 for Citi Cash Back Card for each calendar month: :

Table (A)

Card	Monthly Spend requirement	Cash Back on Food Delivery	Capping per Calendar Month
Cash Back Platinum	RM1,500 and above	10%	RM15
Cash Back	RM800 and above	10%	RM10

“**Monthly Spend**” is defined as the total retail transaction within each calendar month excluding the below:

- (i) Transactions /Instalments made on Citi PayLite, FlexiBill, Cash Advance, Quick Cash, Easy Pay Plan (EPP), Balance Transfer (BT) or Balance Transfer via Instalment Plan (BTI), (as defined in the Citi Credit Cards Terms and Conditions found on the Website);
- (ii) refunded, disputed, unauthorized or fraudulent retail transactions;
- (iii) Transactions which are subsequently cancelled or refunded;
- (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 (defined in the terms and conditions for these products found on the Website) or any other credit insurance;

“**Food Delivery**” is defined as any spending at FoodPanda and DeliverEat. The following shall NOT be included as spend on Food Delivery and Cash Back will not be awarded:-

- a) transactions on food delivery other than the approved merchants under this terms and conditions;
- b) transactions on Food Delivery that are subsequently cancelled or refunded; and/or
- c) disputed, unauthorized or fraudulent purchase transactions.

6. Monthly Spend and Spend on Food Delivery by supplementary card(s) will be included in the computation of the principal Citi Cash Back Platinum and Cash Back Card's Monthly Spend and Spend on Food Delivery respectively.
7. The list of merchants (under the definition of Food Delivery) and Cash Back (including, rates, earn, collection and capping) set out above are subject to periodic review and change by Citibank with adequate prior written notice to Cardholders. All decisions regarding the foregoing will be final and binding save for fraud or manifest error. For the avoidance of any doubt, any transactions on a Citi Cash Back Platinum Card or Citi Cash Back Card (as the case may be) cannot be accumulated to gross-up the Monthly Total Spend for another Cash Back Card.
8. Citibank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments or any other party.
9. Any determination by Citibank as to what constitutes as Spend on Food Delivery, Monthly Spend and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.
10. The assignment of Merchant Description (as defined below) 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 Description. In the event that Cash Back is not credited to your Citi Cash Back Platinum or Citi Cash Back Card Account due to the incorrect assignment of Merchant Description by the acquiring bank:
 - a. You may contact CitiPhone Banking at 03-23830000 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 Description" is a name or description assigned by the respective acquiring bank to differentiate merchants.

Fulfilment of Cash Back

11. The Cash Back will be credited to the Cash Back Platinum and Cash Back Card Account within 60 days from the posting date and will be reflected in the Cardholder's monthly credit card statement.

12. The following additional terms and conditions shall apply to the Cash Back:

- (i) Cash Back is not transferable
- (ii) If there is any dispute or non-receipt of Cash Back, Cardholder is required to contact Citiphone at 03-2383 0000 by 30 October 2021 to request for an inquiry. No request for any inquiry will be entertained after this date;
- (iii) Supplementary Cardmembers are not entitled to receive the Cash Back. Cash Back received by such supplementary Cardmember, if any, will be given to the principal Cardmember.

13. The Cash Back, including cash back which are pending credit into the Principal Cardholder's Card Account, will become invalid upon the occurrence of any one of the following:

- (i) any cancellation, termination or suspension of the Citi Cash Back Platinum Card or Citi Cash Back Card (as the case maybe), whether voluntary or involuntary;
- (ii) any conversion of the Citi Cash Back Platinum Card or Citi Cash Back Card (as the case may be) to any other Citibank Credit Card (other than by reason of Citi Cash Back Platinum Card or Citi Cash Back Card (as the case may be) discontinuance or credit card substitution);
- (iii) if the Cardholder's Card Account becomes delinquent or if the said Account is not in good standing (in the manner described below);
- (iv) if the Cardholder has committed or suspected to have committed an Event of Default (defined in the Citi Credit Cards Terms and Conditions); and/or
- (v) if the Cardholder has committed or suspected to have committed any fraudulent, wrongful or unlawful acts or have not fulfilled or has breached his/her obligations, in relation to his/her Citi Card Account or these terms and conditions or any facility, service or accommodation granted by Citibank, including Citibank Online, accessible via www.citibank.com.my.

For avoidance of doubt and to the fullest extent permitted by law, if any of the above occurs, no refund, extension or compensation will be given by Citibank.

Others Terms and Conditions

14. Citibank shall not be liable for any delays on posting of transaction dates made by any merchants or any discrepancies on the Merchant Description. Citibank shall not be responsible for any failures or

delays in the transmission of evidence of sales transactions by international incorporated merchant establishments or any other parties.

15. Citibank's decision on all matters relating to the Offer will be final and binding.
16. To the fullest extent permitted by law, Cardholder is agreeing that he / she will not hold Citibank and its officers, servants, employees, representatives and / or agents liable for any loss or damages that he / she may incur, in connection with the Campaign.
17. 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 system failure or any event beyond the reasonable control of Citibank.
18. Citibank reserves the right as it deems fit to vary or change any of these terms and conditions from time to time or cancel, terminate, withdraw, or suspend this Offer and/or replace this Offer with another similar promotion, Offer or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on Citibank's website at www.citibank.com.my or in any other manner as Citibank deems fit. In this respect, the Cardholder agrees to log-on to Citibank Online, accessible via www.citibank.com.my from time to time to view and understand these terms and conditions and to ensure that the Cardholders are kept up-to-date with any changes made.
19. For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by Citibank of this Offer will not entitle the Cardholder to any compensation against Citibank for any and all loss or damage that may be suffered or incurred by the Cardholder as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
20. Any terms and conditions applicable to this Offer 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 provisions.
21. These Terms and Conditions are governed by and construed under the laws of Malaysia.