



TERMS AND CONDITIONS AND DECLARATION FOR CITI SUPPLEMENTARY CREDIT CARD

IMPORTANT NOTES:

The Citibank Credit Cards mentioned in these Terms and Conditions are not offered to individuals' resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK. This application form is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the Citi credit card (s) mentioned herein to such individuals.

By replying **SUPPYES** to the SMS, I declare, acknowledge, agree and confirm as follows:-

A. Terms and Conditions relating to Supplementary Credit Card

1. I've provided the consent to Principal Cardmember to submit my Supplementary Credit Card application with relevant information and documents;
2. I have attained the age of 18 years old and is not an undischarged bankrupt as at the date of this application. I understand that the Principal and the Supplementary Cardmember will be jointly and severally liable to the Bank for all amounts and charges due and owing howsoever arising from the use by the Supplementary Cardmember of his/her own Supplementary Card;
3. I have read and agree to abide by the provision contained in the sections under General Declaration for Citi Credit Card;
4. I have received read and understood the contents of the Product Disclosure Sheet available online at www.citibank.com.my
5. I understand that usage of the card is governed by the Citi Credit Cards Terms and Conditions and the relevant terms and conditions for specific Card-type, whichever is applicable, and is binding on the Principal Cardmember(s) and the Supplementary Cardmember(s). Once I started to use my Citi credit card(s) ("Card"), I am deemed to have accepted Citi Credit Cards Terms and Conditions and are bound by them. I will read these terms and conditions and the relevant terms and conditions for specific Card-type, whichever is applicable, available online at www.citibank.com.my prior to usage of the Card.
6. Any Card issued to me, including Supplementary Card must not be used by me for any unlawful activity or purpose (including without limitation online gambling), whether in whole or part.

B. General Declaration for Supplementary Credit Card

1. I warrant that all information furnished here is true, accurate and not misleading and I shall promptly notify Citibank Berhad ("the Bank") if it ceases to be so and/or if there is any change to the information.



I also understand that any non-disclosure of complete and accurate information may impact the Bank's decision on my application including the financing rate.

2. I authorize the Bank, at any time and from time to time to process including but not limited to access, obtain, verify and/or use, any data or information from any source (including any credit reference agencies, any credit reporting agencies, Bank Negara Malaysia ("BNM"), any credit bureau and/or the Central Credit Reference Information System ("CCRIS") and any such body or authority having jurisdiction, domestic or foreign, having jurisdiction over Citigroup (defined below) for the purposes of evaluating my (including all security parties' [such as chargors' pledgors', guarantors' and indemnifiers'], as may be applicable) credit standing in connection to me, this application, and any facility, service or accommodation I have or may have (whether or not with the Bank) as the Bank may at its discretion deems fit. For such purposes, I also authorize any credit reference agencies or credit reporting agencies (such as Experian Information Services (Malaysia) Sdn. Bhd.) whether licensed under the Credit Reporting Agencies Act 2010 or otherwise which are used by the Bank, to disclose Data (as below) including credit information relating to me and the parties in paragraph 3 below. I understand that this application, the opening, operation and conduct of my facility(ies) and any future facility, service or accommodation applied by me or granted by you (whether in my sole name or jointly or severally with another or others, person(s), including Supplementary Cardmember(s) presently or subsequently opened) may be reported to the Dishonoured Cheques Information System ("DCHEQS") maintained by BNM, CCRIS and such relevant authorities (as the case may be) as the Bank may at its discretion deems fit.
3. I authorise the Bank to process, including but not limited to disclose, store, utilise and/or transfer my (including all the mandatees, authorized signatories and security parties [such as chargors, assignors, pledgors, guarantors and indemnifiers], as may be applicable) personal data such as:-
 - a. my (including all mandatees', authorized signatories', security parties' [such as chargors', assignors', pledgors', guarantors' and indemnifiers'], as may be applicable), name(s), address(es), contact number(s);and
 - b. information obtained from any credit reference agencies, credit reporting agencies, BNM, any credit bureau, CCRIS and such relevant authorities pertaining to this application, and/or any facility, service or accommodation applied by me or granted by the Bank (whether in my sole name or jointly or severally with another or others, presently or subsequently opened) and whether within or outside Malaysia (collectively "Data") to/ with:
 - (i) Citibank Berhad, Citibank's head office, branches, representative offices and any subsidiaries affiliated or associated companies of, or any related entities controlled directly or indirectly by Citigroup Inc. and of their respective branches and offices, wherever situated (collectively "Citigroup");
 - (ii) merchants, Mastercard International Incorporated, VISA International Services Association, American Express Limited and other card associations;
 - (iii) any mandatees, authorized signatories, security parties' ([such as chargors, assignors, pledgors, guarantors and indemnifiers], as may be applicable) and referrers in any referral programs, as may be reasonably necessary;

(iv) any vendors and/or third party service providers engaged by the Bank and/or Citigroup, including any person to whom the Bank and/or Citigroup has outsourced the performance of its/their operational functions (whether within or outside Malaysia and any payment infrastructure provider i.e. a third party that forms part of the global payment system infrastructure, including without limitation communications, clearing or payment systems, intermediary banks and correspondent banks);

(v) any person(s) intending to settle any moneys outstanding under any of my account(s) or facilities with the Bank;

(vi) any liquidator, receiver, official assignee or any person appointed under applicable law or court order relating to bankruptcy, liquidation, winding-up; and

(vii) to such parties as Citigroup may be required by legal process or pursuant to any foreign or domestic legal, regulatory, stock exchange, clearing house or self-regulatory body obligation or request, or agreement entered into by any of them and any governmental authority, domestic or foreign, governmental authorities or other authorities, including disclosure to courts, tribunals, legal, regulatory, tax and government authorities, stock exchanges, clearing houses and self-regulatory bodies;

in connection with this application, or any facility, products, service or accommodation I have or may have with the Bank, for confidential use, processing this application, data processing, credit evaluation, meeting legal and regulatory requirements of any jurisdiction, domestic or foreign, or any agreement entered into between any regulatory, prosecuting, tax or governmental authorities in any jurisdiction, domestic or foreign for provision of goods or services, marketing and promoting any products, service and/or accommodation to me, provision of services such as protection plans or insurance policies where applicable (including assessing, processing and investigating any risks or claims), fulfillment and delivery of gifts to me, fulfillment and delivery of gifts and/or making payments to referrers (where applicable) in connection with this application (where applicable), my Citi Credit Card (s), my facility(ies), granted to me by the Bank, the respective terms and conditions governing my Citi Credit Card(s), facility(ies), referral programs and all other purposes incidental and associated with any of the above.

My consent given herein shall be sufficient for purposes of any requirement, whether statutory, contractual or otherwise and whether or not having any force of law.

4. I hereby warrant that I have been irrevocably authorised by all third parties, such as my mandatees, authorised signatories, security parties (including chargors, assignors, pledgors, guarantors and indemnifiers), as may be applicable, to give consent on their behalf.
5. Unless I have declared in writing to the contrary, I declare that I am not a connected party(ies) of Citibank Berhad as set out in Bank Negara Malaysia's Guidelines on Credit Transactions and Exposures with Connected Parties [including any amendments and/ or substitutions thereafter if any]] ("the Connected Party Guidelines"). I undertake to declare to the Bank immediately in writing if I am a connected party of Citibank Berhad. I understand that if I am a connected party of Citibank Berhad, Citibank Berhad may not be able to grant or continue with credit facilities, banking facilities or accommodation to me.

A person is a connected party of Citibank Berhad if, among others, the person:



- a. is a director (or alternate director) of Citibank Berhad or is a close relative of a director (or alternate director) of Citibank Berhad;
- b. is a controlling shareholder of Citibank Berhad or is a close relative of a controlling shareholder of Citibank Berhad;
- c. is an executive officer of Citibank Berhad or is a close relative of an executive officer of Citibank Berhad;
- d. is an officer of Citibank Berhad who is responsible for or has authority to appraise and/or approve credit transactions or review the status of existing credit transactions (a "Credit Officer") or is a close relative of a Credit Officer;
- e. is a firm, partnership, company or any legal entity which control, or are controlled by, any person listed in (a) to (d) above;
- f. is a firm, partnership, company or legal entity in which any person listed in (a) to (d) above is interested as a director, partner, executive officer, agent or guarantor or is a subsidiary or an entity controlled by any such firm, partnership company or legal entity; or
- g. is a person for whom any person listed in (a) to (d) is a guarantor.

A close relative of an individual includes the individual's:-

- (i) spouse and the dependents of the spouse;
 - (ii) child (including step children and adopted children) and the spouse of the child;
 - (iii) parent; or
 - (iv) brother or sister and their spouses.
6. I fully understand that the approval of this application is at the discretion of the Bank and the Bank may at any time terminate my facility(ies), service and/or accommodation granted to me by the Bank with notice.
 7. I will keep you fully indemnified against any claims, actions, proceedings, losses, damages, costs and charges as a result of using and/or in connection with the Data, my facility(ies), service and/or accommodation granted to me by the Bank and all relevant agreements, covenants and undertakings by me.
 8. I expressly authorize and consent to the mailing of my Card(s), the respective terms and conditions (if applicable) and/or any relevant notification to my address(es) provided here, or to the principal Citi Credit Cardmember for Supplementary Card(s), if my application is successfully approved.
 9. I hereby declare I shall not use:-
 - (i) any Citi credit cards to subscribe into or purchase of any Citi investment products, including investment-linked insurance products distributed by Citibank Berhad;
 - (ii) any cash advances or cash withdrawals or instalment plans under any Citi credit cards, Citi loans (including standby credit, overdrafts or advances) to subscribe into or purchase any Citi investment products, including insurance products distributed by Citibank Berhad, and upon approval, if any of the funds from the aforesaid loan or credit facilities have contravened the above prohibition, Citibank shall



be entitled to do all acts and things deem necessary to comply with Citibank's rules and regulations, including but not limited to liquidating my holdings in Citi investment products. I will bear all costs and expenses that Citibank may incur as a result thereof.

10. I hereby agree to the terms of, and that the Bank may collect, use and disclose Data in the manner and for the purposes as described in Citibank's Notice and Choice Principle Statement (accessible via https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf) and which is deemed to be incorporated herein.

Procedures for opening a new account

To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citi policy, require Citi to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a photo ID or other identifying documents. We appreciate your cooperation.

Citibank's Privacy Notice

Keeping personal data of individuals secure is a top priority for all of us at Citibank. Please visit us at www.citibank.com.my/privacyEng to view our Notice and Choice Principle Statement where we seek to outline how we intend to deliver all the rights and protections that you are entitled to in respect of your personal data.

In addition, in the course of your banking relationships with Citibank, personal data of individual third parties such as your mandatees, authorised signatories, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Citibank, may have been provided to us as well.

Please inform all such third parties to visit us at the above web link to view our Notice and Choice Principle Statement.