



Revision to Citi Credit Cards Terms & Conditions w.e.f. 27 October 2022

Effective 27 October 2022, the Citi Credit Cards Terms and Conditions will be revised as part of Citi's continuous effort to enhance and improve the delivery of services to our customers. Kindly refer to the link below to view the revised credit card terms and conditions.

Revised Citi Credit Cards Terms and Conditions: <https://www.citibank.com.my/cardstnc.pdf>

Summary of Revision – Updates to the Citi Credit Cards Terms and Conditions	
Before Revision	After Revision
Clause 12.39	
If your Card Account has a credit balance at or above a certain limit for any period of time, you agree that we may at our reasonable discretion, choose to refund to you all or part of the credit balance by sending you a cheque (or other method determined by us) for all or part of that credit balance (excluding unclear funds).	If your Card Account has a credit balance at or above a certain limit for any period of time, you agree that we may at our reasonable discretion, choose to refund to you all or part of the credit balance (<u>such refund shall exclude unclear funds and loyalty cash back provided on goodwill basis</u>) by sending you a cheque (or other method determined by us) for all or part of that credit balance. "Loyalty cash back" refer to one time incentive, offered in the form of cash back to selected Cardholder.
Clause 12.40	
If you have any credit balance in your Card Account after termination of your Card, we shall refund to you such credit balance within 30 days from the date on which you requested for termination of your Card.	<u>Subject to clause 12.39 above,</u> if you have any credit balance in your Card Account after termination of your Card, we shall refund to you such credit balance within 30 days from the date on which you requested for termination of your Card.
Clause 12.41	
For the avoidance of doubt, there will be no interest paid on the credit balance due and owing to you.	For the avoidance of doubt, (a) <u>unused loyalty cash back will not be refunded as credit balance and will be forfeited upon closure/termination of your Card Account; and</u> (b) there will be no interest paid on the credit balance due and owing to you.