



Revision to Pay with points Terms and Conditions effective 19 October 2022

As part of Citi's continuous effort to enhance and improve the delivery of services to our customers, effective 19 October 2022, Pay with Points redemption via Citibank Online or Citi Mobile® App is now available for the following card types:

- Citi Gold Card;
- Citi Clear Card;
- Citi Choice Card;
- Citi Silver Card; and
- Lazada Citi Platinum Card (only applicable to Pay with points Online via Citi Mobile® App).

For the revised Pay with points Terms and Conditions, please click [here](#).

Please refer below for the key changes:

No.	Existing Clause	Revised Clause effective 19 October 2022
1.	<p>GENERAL TERMS AND CONDITIONS:</p> <p>1. Unless otherwise specified under these Terms and Conditions, You are eligible if You are a principal cardholder of any of the following Cards, as amended from time to time, with prior notice to You:-</p> <ul style="list-style-type: none">a. Citi Prestige Card;b. Citi PremierMiles Card;c. Citi Rewards Card;d. Citi Rewards Platinum Card;e. Citi Gold Card;f. Citi Clear Card;g. Citi Choice Card;h. Citi Silver Card; andi. Lazada Citi Platinum Card	<p>GENERAL TERMS AND CONDITIONS:</p> <p>1. Unless otherwise specified under these Terms and Conditions, You are eligible if You are a principal cardholder of any of the following Cards, as amended from time to time, with prior notice to You:-</p> <ul style="list-style-type: none">a. Citi Prestige Card;b. Citi PremierMiles Card;c. Citi Rewards Card;d. Citi Rewards Platinum Card;e. Citi Gold Card;f. Citi Clear Card;g. Citi Choice Card;h. Citi Silver Card; andi. Lazada Citi Platinum Card (only applicable to Pay with points Online via Citi Mobile® App).

No.	Existing Clause	Revised Clause effective 19 October 2022
2	PAY WITH POINTS ONLINE	<p>PAY WITH POINTS ONLINE</p> <p><u>Additional clause : Clause 3</u></p> <p>3. For Lazada Citi Platinum Card cardholder, you can only use Your Points earned under Lazada Citi Platinum Card to be offset against the purchases/transactions made on Lazada Malaysia’s e-commerce website, Lazada Apps and top ups on Lazada Wallet excluding EPP transactions (“Lazada Spend”). Conversion of Points earned under Lazada Citi Platinum Card can only be done via Citi Mobile® App.</p> <p>a. To redeem Citi Rewards Points for Lazada Spends, Cardholder must meet the redemption eligibility below:</p> <p>i. Retail transactions of a minimum of RM4.00 per transaction;</p> <p>ii. excluding temporary authorizations and payments for instalments and cash based products such as FlexiPayment Plan, Cash Advance, Dial-for-Cash, and Balance Transfer.</p>
3		Removal of PAY WITH POINTS (FOR LAZADA CITI PLATINUM CARD ONLY) section
4		<p>Rearrangement of GENERAL CLAUSES RELATING TO PAY WITH POINTS</p> <p>1. A submitted request is a final and cannot be changed, cancelled or refunded. Once You have redeemed Your Points or Miles, they will be considered extinguished and STRICTLY CANNOT be reinstated. The Points or Miles in a submitted request may not be refunded to You save in the case of fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).</p> <p>2. Upon successful redemption, the Points or Miles will be deducted from Your Card account on the same day of the redemption. On the next business day of the redemption, the equivalent redeemed amount will be credited into Your Card account and reflected in next billing cycle.</p>

No.	Existing Clause	Revised Clause effective 19 October 2022
		<ol style="list-style-type: none"> <li data-bbox="796 348 1382 623">3. Redemptions are applied towards Eligible Transactions in Your Card Account statement balance, and not towards Your minimum payment due. The required minimum payment reflected on Your Card Account statement must be paid pursuant to the terms of the Citi Credit Cards Terms and Conditions. <li data-bbox="796 665 1382 762">4. You are NOT allowed to combine Your Points or Miles or both from multiple Citi Card(s) to pay for the Eligible Transactions. <li data-bbox="796 803 1382 975">5. In the case of valid disputes, and in the event a disputed transaction is reversed, the redeemed amount, and not the Points or Miles will be credited back to Your Card account in Ringgit Malaysia (RM).