



## Important Notice - Revisions to Citi Credit Cards Terms and Conditions for Citi Credit Card Instalment Product w.e.f 29<sup>th</sup> October 2021

Dear Valued Customer,

Effective 29th October 2021, we will be making some changes to our current Citi Credit Cards Terms and Conditions by moving the clauses applicable to Citi Credit Card instalment products\* under Clause 18 (Fixed Payment Options and Other Special Promotions or Citi Credit Cards Products) to each individual stand-alone credit card instalment product terms and conditions. The changes which are merely on the layout arrangement, were made for better customer experience and for easy referencing to the relevant credit card instalment product applicable to the individual customers.

*\*Note: The Citi Credit Card instalment products here include Citi Quick Cash, Citi FlexiBill, Citi PayLite, Citi PayLite for Banking Transactions and Balance Transfer Instalment.*

There are no changes to the individual instalment products' terms and conditions as we are replicating the common terms from the Citi Credit Cards Terms and Conditions to individual instalment product terms and conditions.

Kindly refer to the links below to view the individual credit card instalment products' terms and conditions.

Instalment Product	Terms and Conditions
Citi Quick Cash	<a href="https://www.citibank.com.my/citiquickcashtnc.pdf">https://www.citibank.com.my/citiquickcashtnc.pdf</a>
Citi FlexiBill	<a href="https://www.citibank.com.my/citiflexibilltnc.pdf">https://www.citibank.com.my/citiflexibilltnc.pdf</a>
Balance Transfer (Instalment Plan)	<a href="https://www.citibank.com.my/balancetransferinstallmenttnc.pdf">https://www.citibank.com.my/balancetransferinstallmenttnc.pdf</a>
Citi PayLite	<a href="https://www.citibank.com.my/citipaylitetnc.pdf">https://www.citibank.com.my/citipaylitetnc.pdf</a>
Citi PayLite for Banking Transaction	<a href="https://www.citibank.com.my/citipayliteforbankingtransactiontnc.pdf">https://www.citibank.com.my/citipayliteforbankingtransactiontnc.pdf</a>

Following the above, there will also be consequential changes made on Clause 18 of the Credit Cards Terms and Conditions. See below for the existing Citi Credit Cards Terms and Conditions and the updated Citi Credit Cards Terms and Conditions

Existing T&C : <https://www.citibank.com.my/cardstnc.pdf>

Updated T&C : <https://www.citibank.com.my/cardstnc-updates.pdf>

The revised Citi Credit Cards Terms and Conditions and all individual instalment products' terms and conditions will be uploaded to the respective product landing page, as well as the Credit Card Terms and Conditions landing page at <https://www.citibank.com.my/credit-cards/terms-and-conditions>.

Thank you.