

Following Citi's Announcement on 15 April 2021, a list of Frequently Asked Questions is set out below for your reference. We wish to assure you that all our existing products and services continue normally and you may continue to conduct transactions or service inquiries through Citi Mobile App, Citibank Online and CitiPhone. This will remain until we notify you of any changes.

Frequently Asked Questions (FAQs) on Citi's Announcement on 15 April 2021

Citi Credit Cards and Unsecured Loans

1. Will I be able to continue using my Citi Credit Card(s)?

Yes, there is no disruption to your Citi Credit Card(s), and you will continue to enjoy the same benefits as you do today. We are committed to ensuring that you continue to receive the high quality service to which you are accustomed

2. What will happen to my existing Citi Rewards points / Citi PremierMiles?

All your existing Citi Rewards points and Citi PremierMiles will remain valid on your credit card. There is no change to the usage or the current conversion rates. You will continue earning Citi Rewards points and Citi PremierMiles for all eligible spend on your credit card(s).

3. What will happen to my existing auto-billing?

As there is no disruption to your existing auto-billings on Citi Credit Card(s), your Citi Credit Card account(s) will continue to be debited in accordance to your auto-billing instruction(s).

4. What will happen to my existing card instalments (Citi Quick Cash / PayLite / FlexiBill / 0% EPP) and/or unsecured personal loans?

There are no changes to your existing card instalment products and/or unsecured personal loans. Your loan/product's existing monthly instalment, interest rate and loan tenure will remain as per your existing contract and terms.

For eligible customers, you will continue to enjoy access to Citi instalment products via all existing channels (e.g. Citi Mobile® App, Citibank Online, Citi's Sales Representatives).

5. My existing Citi Credit Card is expiring soon. Will I be getting a new card from Citi?

Yes, you will be receiving a new card from Citi, as our services will continue without any disruption. There is no immediate impact on your account or product(s) and you may continue to use and enjoy the current benefits on your credit card.

6. Will I continue to receive my account statement(s) from Citi to repay my credit card outstanding balances?

Yes, Citi will continue to generate your account statement(s) for the repayment of your credit card outstanding balances.

7. Will I be able to continue accessing my Citi Mobile® App or Citibank Online?

Yes, as there will be no change to our online banking services, you can continue to access our online banking channels to serve your banking needs 24 hours a day, 7 days a week.

8. Will I be able to get my offers/gifts from ongoing Citi Credit Card campaigns?

Yes, all ongoing offers will continue to be fulfilled if you qualify per the campaign mechanics and eligibility criteria. There is no impact to the fulfillment of the gifts/offers, which you may expect to receive within the timeline stipulated in the respective campaign's(s') terms and conditions. Should there be any changes, we will ensure sufficient notice is given to you.

9. Can I still apply for a new Citi Credit Card or Citi Personal Loan?

Yes, you may continue to do so through our website at www.citibank.com.my. Do visit our Citi booths in participating shopping malls nationwide to find out more about our product proposition and latest product offers.

10. What will happen to Citibank's Repayment Assistance Programs?

There is no change to our existing Repayment Assistance Programs. Enrolments will continue to be open until 30 June 2021. For customers with existing Repayment Assistance Programs, no changes will be made to your existing programs and it will continue as per the program terms.

Frequently Asked Question (FAQs) on Citi's Announcement on 15 April 2021

Banking Accounts (Current Account, Savings Accounts, Time Deposits)

1. What will happen to my Current and Savings Account with Citibank?

There are no changes to the products. You will continue earning interest which is calculated on a daily basis and credited to your account monthly according to the respective product features.

2. I have Time Deposits with Citibank. What should I do with my Time Deposits?

There are no changes to the Time Deposit (TD) features. You will continue earning the contracted interest rate based on your existing balances.

3. I have recently participated in the CASA Bonus Campaign. Will I still be entitled to the bonus interest?

Yes, you will still be entitled to the bonus interest as there are no changes to the terms and conditions of the campaign. Bonus interest will be credited to the participating account within 8-10 weeks from the end of the expiry month of the earmark placement.

4. Can I continue to use my Citibank Debit & ATM Card?

Yes, our services remain unchanged. You may continue to use your Citibank Debit & ATM Card for daily purchases and cash withdrawals. You will also continue to enjoy convenient access to your cash from anywhere around the world with acceptance at ATMs worldwide. We will continue to keep you updated and advise accordingly, should there be any changes.

5. My Citibank Debit & ATM Card is expiring soon. Will I still be receiving a renewed Citibank Debit & ATM Card?

Yes, we will send a renewal card to your registered mailing address prior to the expiry of your card. Upon activation of your new Citibank Debit & ATM card, all features including purchases and ATM withdrawals will remain the same.

6. Will all payment services remain available?

Yes, all payment services including but not limited to DuitNow – Instant Transfer, Interbank GIRO, JomPAY, Direct Debit, Citi Global Transfer (CGT) and RENTAS will remain available. Citi Mobile® App users can also continue using Pay with QR. All customers will still be able to transact as they do today. We will continue to keep you updated and advise accordingly, should there be any changes.

7. I have direct debits / standing instructions scheduled on my Current / Savings Account. What will happen to these standing instructions?

There will be no impact to your existing direct debits and standing instructions. They will continue as per your current setup and arrangements. We will also continue to keep you updated and advise accordingly, should there be any changes.

8. Will I still be able to view all my Current and Savings Account transactions?

Yes, you can continue to view your Current Account / Savings Account transactions through your monthly statement as well as through Citi Mobile® App and Citibank Online.

Wealth Management

1. What will happen to my investment products (Unit Trusts, Retail Bonds, Dual Currency Accounts) and Foreign Currency Call Accounts?

There will be no impact to your investment products and/or Foreign Currency Call Accounts with us. We will also continue to keep you updated and advise accordingly, should there be any changes.

2. Can I continue with my Dual Currency Account (DCA) transactions?

Yes, you can still perform DCA transactions as per usual through our Treasury Sales Officers or Relationship Managers. We will continue to keep you updated and advise accordingly, should there be any changes.

3. Can I still participate in the Q2'21 We Know Wealth/2021 Unit Trust or Retail Bond-Time Deposit Bundles/FX Flash Sales campaigns?

Yes, you can still participate in all ongoing campaigns. Citi is committed to upholding all benefits / rewards as per the respective campaign.

4. Will Citi continue to provide updates on my investment products (Unit Trusts, Retail Bonds, Dual Currency Accounts) and Foreign Currency Call Accounts?

Yes, rest assured Citi will continue to provide updates to our customers through portfolio advisory with our Relationship Manager / Specialist, weekly publications, client webinars and daily updates through Citi Wealth Insights.

5. I want to continue subscribing to Citi's investment products (Unit Trusts, Retail Bonds, Dual Currency Accounts). Can I continue doing that?

Yes, you can continue with your subscription(s) and you will receive the investment advices and monthly statements.

6. How can I redeem my investments (Unit Trusts / Retail Bonds) with Citibank?

You may redeem your Unit Trusts / Retail Bonds as per current practice and you will receive the respective advices and statements.

7. Can I still view my investment holdings in Citibank?

Yes, you can continue to view your latest investment holdings through Citi Mobile® App and Citibank Online.

8. I have previously performed a non-advised Unit Trust subscription via a recorded phone service with my Citigold Relationship Manager. Can I continue with this service?

Yes, you can continue with the non-advised Unit Trust subscription through recorded phone service.

9. I have an existing Regular Savings Plan (RSP) for my Unit Trust investment. Can I continue with the plan?

Your current RSP will continue as per scheduled based on your existing instruction.

Insurance/Takaful

1. Will there be any impact to the insurance policy / Takaful coverage that I purchased from Citibank?

No, there will be no impact or changes to the insurance policy(ies) / Takaful coverage that you have purchased through Citibank from our Insurance / Takaful Partner(s). Our Insurance / Takaful Partner(s) will continue to service you as their policyholder and honor the claim (if any) as per the policy contract / Takaful certificate.

2. There is an auto-debit from my account / credit card every month / year to pay the insurance premium / Takaful contribution. Do I need to switch the payment instruction to another bank?

There will be no immediate change to the payment instruction and you can continue to use your account or credit card to make payments on the premium / contribution. We will advise you in advance should there be any changes required to your existing payment instruction.

3. Can I continue to purchase an insurance plan / Takaful coverage from Citibank?

Yes, all insurance / Takaful application process and requirements remain unchanged. The insurance / Takaful purchase process will take approximately 3 to 10 working days subject to the complexity of the underwriting. You will receive the insurance / Takaful policy from the Insurance / Takaful Partner once the plan is issued.

4. Will I still get an update of my insurance / Takaful plan details in my statements?

Yes, you will continue to receive updates in your monthly banking statements.

5. Can I still participate in the Q2'21 We Know Wealth Campaign or the Time Deposit Bancassurance campaign?

Yes, we encourage you to participate in our ongoing campaigns. Citi is committed to upholding all benefits / rewards as per the respective campaigns.

Mortgage/Home Loan/Financing

1. Will there be any change in my mortgage loan / financing rate?

No, there will be no changes to your mortgage loan / financing rate which is pegged to the prevailing Reference Rate (Base Rate (BR) / Base Lending Rate (BLR) / Base Financing Rate (BFR)). Please be assured, if there are any changes to BR / BLR / BFR, we will provide you with sufficient notice. You should continue to make the existing monthly payment in accordance with your loan / financing account.

2. I have submitted and/or plan to apply for a Citibank mortgage loan. Can I still proceed with my mortgage loan application?

Yes, our mortgage loan application processes (and required supporting documents) remain unchanged. Subject to credit assessment, loan approval process will take approximately 3 to 5 working days upon receipt of full documentation, though this may differ on a case-to-case basis.

3. What will happen to the extra funds which I have deposited into the Flexi Current Account linked to my Flexi Home Loan Account?

There are no changes to the product features of your loan account. You can pay additional amount or at an earlier date with no notice required or fees charged. When you make any extra payments above your monthly instalment (“Extra Payment”), your principal will automatically be reduced the following day for the purpose of calculation of interests. Interest will be calculated on the amount which is the difference between the loan outstanding balance and the Extra Payment deposited into the Flexi Current Account (a non-cheque book current account) i.e. Interest Offset Feature, currently capped at 70% of your total loan outstanding balance (“Offset Cap”). The remaining 30% of the loan outstanding balance which exceeds the Offset Cap will be charged at the effective interest rate of the loan. The prevailing terms and conditions remain unchanged.

4. I am an existing Mortgage customer. Currently I’m making monthly payment / repayment into my loan / financing account and my loan / financing term has not reach its maturity date yet. Do I have to settle my loan / financing immediately?

You are not required to fully settle your home / financing account immediately. However, you will need to continue to make payment / repayment into your home loan / financing account as per your loan / financing contract.

5. What will happen to my property title in Citi’s custody now as my loan / financing account is still active? Will my ownership on the property be at stake?

Your title document will continue to be in Citi’s custody and managed by Citi. The security interest on the property will continue to be intact as per your loan / financing contract with Citi.

6. I have difficulty in making payment / repayment for my loan / financing account and I have recently signed up for the Repayment Assistance Program offered by Citi. Is the program still valid?

Yes, rest assured that Citi will continue to provide assistance to our customers via the Repayment Assistance Program. All terms and conditions of the program remain unchanged.

7. Can I still apply for the “Citibank Repayment Assistance Program” or “Citibank Expanded Targeted Repayment Assistance Program” if I have not done so but I’m in need of the assistance now?

Yes, Citi remains committed to extend the targeted repayment assistance measures to support our customers who have been affected by the MCO. The enrolment to the Citi repayment assistance programs will continue to be open until 30 June 2021.

Segment

1. I am a Citigold customer right now. Will there be any changes to the existing services provided?

There are no changes to your existing Citigold services and privileges. Your Relationship Manager will continue to engage you on your banking needs and the wealth portfolio review and conversations.

2. Will there be any changes in terms of my Citigold/Citi Priority status?

No, there will not be any changes to your Citigold/Citi Priority status as long as you continue to meet the eligibility criteria.

3. Will I still be eligible to participate in Citigold/Citi Priority campaigns?

Yes, you can still participate in all existing Citigold/Citi Priority campaigns as long as you meet the eligibility criteria as stipulated in the campaign's terms and conditions.

4. Will I still be eligible for fulfilment of gifts/rewards under Citigold/Citi Priority campaigns?

Yes, as long as you satisfy the respective campaign's terms and conditions stipulated in the respective campaigns.