

Revision of Interest Rate of Additional Credit Cards

Effective 14 February 2022, preferential interest rate for additional cards will be removed, and interest rate will be applied based on Credit Card Finance Charges Tiered Pricing.

There is no change on how finance charges will be levied on the outstanding balance or Current Balance in your statement at the rates prescribed by Bank Negara Malaysia under its relevant guidelines (or such other rate that may be lower as determined by us at our discretion and as we deem fit) and subject to the maximum rates as follows:-

Tier	Description	Interest rate
Tier 1	Cardmembers who promptly settle their Minimum Monthly Payment due for twelve (12) consecutive months.	15% p.a.
Tier 2	Cardmembers who promptly settle their Minimum Monthly Payment due for ten (10)/ eleven (11) months in the last twelve (12) consecutive months.	17% p.a.
Tier 3	Cardmembers who make nine (9) months or less prompt payments of their Minimum Monthly Payment in the last twelve (12) consecutive months.	18% p.a.

For more information, please refer <https://www.citibank.com.my/english/citi-launch/tiered-pricing.htm>