

Citi Rewards Card Terms and Conditions (effective 2 January 2018)

1. The following terms and conditions govern the use of Citi Rewards Card issued by Citibank Berhad (Company No. 297089-M) ("Citibank") to Cardmembers. These terms and conditions are read in conjunction of the Citibank Card Terms and Conditions and if there is any conflict or discrepancy between the two in respect of the Citi Rewards Card, these terms and conditions will prevail. Unless stated otherwise, definitions used in these terms and conditions will carry the same meaning as definitions found in the Citibank Card Terms and Conditions. Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to prior notice and Citibank is obliged to inform you that your retention or use of your Citi Rewards Card after the effective date of such variations, revisions or changes will constitute your acceptance of such variations, revisions or changes by you without any reservation.

Definitions

2. In addition to those words and expressions already defined in the Citibank Card Terms and Conditions:

The word "**Cardmembers**" means both the Principal Cardmember and the Supplementary Cardmember. In the premise, the words "**Principal Cardmember**" mean the holder of the principal Citi Rewards Card and the words "**Supplementary Cardmember**" mean the holder of the supplementary Citi Rewards Card.

The words "**Card Anniversary**" mean the anniversary of the date the first statement of account is issued to you for your Citi Rewards Card.

The words "**Citi Rewards Points**" mean the rewards points earned through the use of the Citi Rewards Card.

The words "**Citi Rewards Card**" mean the Rewards Credit Card issued by Citibank, and includes a supplementary credit card, if applicable.

The words "**Citi Rewards Card Account**" mean the Citi Rewards Card Account of the Principal Cardmember maintained with Citibank.

The words "**Citi Rewards Card Feature**" mean the Citi Rewards Card 5X Rewards Point Feature, which is valid from 19th September 2016 onwards.

The word "**Transaction**" means any retail transactions made using Citi Rewards Card, excluding any transactions as specified in clause 9 in these terms and conditions.

The words "**we, ours, us or Citibank**" mean Citibank Berhad (297089-M), the issuer of your Citi Rewards Card under your Citi Rewards Card Account.

The words "**you, your or yours**" mean the Principal Cardmember.

Eligibility

3. Notwithstanding anything else stated in these terms and conditions, the following persons are NOT eligible for the Citi Rewards Card Feature:
 - a. Holder(s) of Citi Rewards Card(s) not issued in Malaysia;
 - b. Any Cardmember who is in default of or has cancelled his Citi Rewards Card Account, or who has committed any fraudulent or wrongful act or Transaction in relation to the use of his Citi Rewards Card;
 - c. Any Cardmember who has defaulted on his Card Account or Other Bank Accounts or who has committed any fraudulent or wrongful act or Transaction in relation to the use of Card Account or Other Bank Accounts with Citibank, subject to Citibank's discretion.

The Citi Rewards Card Feature

4. Subject to Clause 6 below, you are entitled to earn 5X Citi Rewards Points in the manner set out below:
 - a) Five (5) Rewards Points for every RM1.00 of Transaction settled in Ringgit Malaysia at selected departmental stores, supermarkets and hypermarkets, subject to Clause 5 below;
 - b) Five (5) Rewards Points for every RM1.00 of Transaction settled in foreign currency after conversion into Ringgit Malaysia.
5. The complete list of the selected departmental stores, supermarkets and hypermarkets eligible for the 5X Citi Rewards Points earning is available at Citibank Online, accessible via www.citibank.com.my. The list of stores is provided for Cardmembers' information only and is not a representation that the stores listed are Citibank's merchants. Citibank has the right to amend the list from time to time as it deems fit with prior notice.
6. The 5X Citi Rewards Points earning is subject to earning cap as follows:
 - a) For Transaction(s) made at the selected supermarkets and hypermarkets, the 5X Citi Rewards Points is capped at a maximum Transaction amount of RM3,000 in each monthly billing cycle per Cardmember. Subsequently, for any amount above the maximum of RM3,000 in any particular monthly billing cycle, you will earn one (1) Citi Rewards points for every RM1.00 of Transaction.
 - b) For Transaction(s) settled in foreign currency, the 5X Citi Rewards Points is capped at a maximum spend amount of RM24,000 on such retail transactions per year based on card anniversary date. Subsequently, for any amount above the maximum of RM24,000 in a year, you will earn one (1) Rewards Point for every RM1.00 of Transaction.
7. For Transactions in other categories, you will earn one (1) Citi Rewards Point for every RM1.00.
8. Generally, you can earn Rewards Points based on the total posted Ringgit (RM) amount of retail purchases (both local and international) made on the principal Card and any supplementary Card, where applicable.
9. To avoid any doubt, We may specify from time to time, Card transactions, payments or items which will NOT earn Rewards Points.
10. To avoid any doubt, we will NOT include the following items in the calculation of Rewards Points:

- a. transactions made on Flexi Payment Plan, Cash Advance, Dial-for-Cash, Easy Pay (EPP), JOMPAY, Balance Transfer or Balance Transfer via Instalment Plan;
 - b. payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;
 - c. refunded, disputed, unauthorized or fraudulent transactions;
 - d. government service tax and other taxes imposed by law;
 - e. any form of service of miscellaneous fees;
 - f. premium for Credit Shield or Credit Shield Plus or any other credit insurance;
 - g. payment of rates, charges, fines to Governmental, statutory and judicial bodies;
 - h. catering and out-call food and beverage services;
 - i. donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
 - j. fees or charges to any education establishments or institutions (including professional and vocational training centers);
 - k. child care services; and
 - l. special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists)
 - m. purchase of fuels at any petrol or gas stations; and
 - n. any other purchases made at any petrol or gas stations.
11. The assignment of Merchant Category Code/Merchant Description for each merchant is performed by the respective merchant's acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category Code/Merchant Description. In the event that Citi Rewards Points are not credited to your Citi Rewards Card Account due to the incorrect assignment of Merchant Category Code/Merchant Description by the acquiring bank:
- a. you may call to our dedicated priority line for Rewards Card at **03-2383 1010** to request for an investigation and rectification; and;
 - b. you agree that Citibank shall not be held responsible for such discrepancies which are beyond the reasonable control of Citibank.

"Merchant Category Code" is the code assigned to a merchant by Visa or MasterCard or other card associations when the merchant accepts a card from them as form of payment. The code classifies type of goods or services provided by the merchant.

"Merchant Description" is a name or description assigned by the respective acquiring bank to differentiate merchants.

12. Transactions by Supplementary Cardmembers will earn Citi Rewards Points in the same manner as the Principal Cardmembers but the Citi Rewards Points earned will be credited into the Principal Cardmember's Citi Rewards Card Account.
13. The total Citi Rewards Points earned by Cardmembers and the number of Citi Rewards Points redeemed will be stated in the Principal Cardmember's statement of account.
14. Whilst Citibank will endeavour to credit the Citi Rewards Points into your Citi Rewards Card Account as soon as possible, there may be a lapse of time between a Transaction made or usage of the Citi Rewards Card and the crediting of Citi Rewards Points into your Citi Rewards Card Account. You agree that in such circumstances, Citibank will not be liable for such delay. We do not represent that any

Rewards Points earned prior to redemption will be immediately made available for You or Your use or redemption for any benefits.

15. Citi Rewards Points have no cash or monetary value and accrued Points are not convertible to, nor can be exchanged for any cash. Citi Rewards Points from an expired or closed Card Account cannot be transferred to an existing Citi Rewards Card Account. You also cannot transfer the Citi Rewards Points earned via this 5X Rewards Points Feature to another Card Account.
16. Citibank may at its discretion take into account any other transactions in the calculation of Citi Rewards Points or to otherwise vary the basis of calculation of Citi Rewards Points.
17. Citibank may rectify any errors in the calculation of Citi Rewards Points or otherwise adjust such calculation with notice to you.

Citi Rewards Points Redemption

18. Unless amended and supplemented in these terms and conditions, the clauses in the Citi ThankYou Rewards Program Terms and Conditions will govern the redemption of Citi Rewards Points. The Citi ThankYou Rewards Program Terms and Conditions is available at www.citibank.com.my.
19. The Citi Rewards Points can only be redeemed and used by the Principal Cardmembers.
20. You may use the Citi Rewards Points earned via the Citi Rewards Card to:
 - a. redeem any Transaction made using the Rewards Card ("**Pay with Points Online**");
 - b. redeem catalogue items ("**Catalogue Items**"); or
 - c. perform instant rewards ("**Instant Rewards**").
21. You can redeem Catalogue Items or Pay with Points Online with your Citi Rewards Points by logging-on to Citibank Online, accessible via www.citibank.com.my
22. Cancellations are not allowed once you have made a request for redemption.
23. Rewards Points earned are not transferable. Cardmembers are not allowed to sell their Rewards Points to any other person. If the Rewards Points are awarded to and received by persons who are not Eligible Cardmembers, Citibank has the right to disqualify such persons from enjoying the Rewards Points and/or from redeeming or using the Rewards Points.

Miscellaneous

24. Citibank is not liable for any default in respect of the Citi Rewards Card Feature due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, technical or systems failure or any event beyond the reasonable control of Citibank.
25. Citibank is an issuer of credit cards and therefore is not responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using Citi Rewards Card.

26. Citibank's decisions on all matters relating to the Citi Rewards Card Feature are conclusive and binding on the Cardmembers.
27. Citibank reserves the right to cancel, revise, terminate or suspend the Citi Rewards Card Feature or to revise any of the clauses in these terms and conditions with prior notice to the Cardmembers by way of posting on Citibank Online, accessible via www.citibank.com.my or in any other manner deemed suitable by Citibank. The Cardmembers agree to log-on to Citibank Online, accessible via www.citibank.com.my from time to time to view and understand these terms and conditions and to ensure that the Cardmembers are kept up-to-date with any changes made.
28. Any cancellation, revision, termination or suspension of the Citi Rewards Card Feature by Citibank will not entitle any Cardmember to any claim or compensation against Citibank for any loss or damage suffered or incurred by any Cardmember as a direct or indirect result of the act of cancellation, revision, termination or suspension.
29. Neither Citibank nor any of its officers, servants, employees, representatives or agents (including but not limited to any third party service providers that Citibank may engage for the purposes of carrying out services in relation to the Citi Rewards Card Feature) be liable for any losses or damages which arises in connection with the Citi Rewards Card Feature, except where it is due to Citibank's negligence.
30. If a clause of these terms and conditions is invalid or unenforceable in a jurisdiction, it is to be read down or severed in that jurisdiction to the extent of the invalidity or unenforceability, and that fact does not affect the validity or enforceability of that clause in another jurisdiction or the remaining clauses.
31. These terms and conditions will be governed by and construed in accordance with the laws of Malaysia.

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