



Citi Cash Back Platinum Credit Card and Citi Cash Back Credit Card Terms and Conditions (effective 1 Nov 2022)

1. The following terms and conditions govern the use of Citi Cash Back Platinum Card and Citi Cash Back Card with cash back or rebates features issued by Citibank Berhad (Registration No. 199401011410 (297089-M)) ("Citibank"). These terms and conditions are not applicable to Citi Cash Back Platinum Card and Citi Cash Back Card not issued in Malaysia.
2. These terms and conditions are to be read in conjunction with the Citi Credit Cards Terms and Conditions (accessible via www.citibank.com.my (the "Website")) and if there is any conflict or discrepancy between the two in respect of the Citi Cash Back Platinum Card or Citi Cash Back 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 Citi Credit Cards 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 Further, these terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to adequate prior written notice to you and Citibank is obliged to inform you that your retention or use of your Citi Cash Back Platinum Card or Citi Cash Back 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. **Please read and understand these terms and conditions carefully and reach out to us if you need clarification on these terms and conditions.**

Definitions

3. In addition to those words and expressions already defined in the Citi Credit Cards Terms and Conditions:

"Annual Fee" refer to the full annual fees payable for Citi Cash Back Platinum Card or Citi Cash Back Card (as the case may be) in accordance with the credit cards fees and charges table available at www.citibank.com.my.

"Cardholders" means both, for purposes of Citi Cash Back Platinum Card or Citi Cash Back Card, a Principal and Supplementary Cardholder (as the case may be) of any Citi Cash Back Platinum Card or Citi Cash Back Card. In the premise, the words **"Principal Cardholders"** mean the holder of the principal Citi Cash Back Platinum Card or Citi Cash Back Card and the words **"Supplementary**



Cardholder” mean the holder of the supplementary Citi Cash Back Platinum Card or Citi Cash Back Card.

“Cash Back” means the cash back you earned through the use of the Citi Cash Back Platinum Card or Citi Cash Back Card.

“Citi Cash Back Platinum Card or Citi Cash Back Card” means the Cash Back Platinum Credit Card or Cash Back Credit Card issued by Citibank, and includes a supplementary credit card, if applicable.

“Citi Cash Back Platinum Card or Citi Cash Back Card Account” means the Citi Cash Back Platinum Card Account or Citi Cash Back Card Account of the Principal Cardholder maintained with Citibank.

“Citi Cash Back Platinum Card or Citi Cash Back Card Features” means the features we may offer from time to time in relation to your Citi Cash Back Platinum Card or Citi Cash Back Card.

“DuitNow QR” means a service which facilitates industry wide ubiquitous payments or credit transfer by scanning the QR Code which complies with DuitNow QR standard.

“Easy Pay Plan” or **“EPP”** means an instalment plan available for Cardholders who make purchases of goods and/or services using the Citi Cash Back Platinum Card or Citi Cash Back Card from selected and approved EPP merchants, to pay for such purchase, whether wholly or partly by such instalments.

“QR Code” means a two-dimensional barcode that can be read using the camera of a smartphone or mobile device that is equipped with QR reader.

“We”, “Ours”, “Us” or “Citibank” means Citibank Berhad (Registration No. 199401011410 (297089-M)), the issuer of your Citi Cash Back Platinum Card or Citi Cash Back Card under your Citi Cash Back Platinum Card Account or Citi Cash Back Card Account.

“You”, “you”, “Your”, “your”, “Yours” or “yours” means all persons responsible for complying with these terms and conditions, including an applicant of a Card and to open the Card Account, the Supplementary Cardholder and the person to whom we address the monthly statement or statement of accounts.

Eligibility

4. Notwithstanding anything else stated in these terms and conditions, the following persons are NOT eligible for the Citi Cash Back Platinum Card or Citi Cash Back Card Features:
- (i) Any Cardholder who has committed an event of default in or whose Citi Business Platinum Card Account has been cancelled or terminated;
 - (ii) Any Cardholder who has committed an event of default in relation to any Card or Card Account or Other Bank Accounts (as defined in the Citi Credit Cards Terms and Conditions); or
 - (iii) Any Cardholder or person who has committed any fraudulent or wrongful act or transactions in relation to the use of the Card, Card Account or Other Bank Accounts.

The Citi Cash Back Platinum Card or Citi Cash Back Card Features

5. Annual Fee is payable to your Citi Cash Back Platinum Card account(s) or Citi Cash Back Card account(s) regardless whether you use the Citi Cash Back Platinum Card or Citi Cash Back Card (as the case may be).
6. You can enjoy Cash Back by using your Citi Cash Back Platinum Card or Citi Cash Back Card based on Monthly Spend (defined below), which comprises of the following tiers for each Citi Cash Back Platinum Card and Citi Cash Back Card:

(a) Cash Back Platinum Card

Tier	Monthly Spend	Cash Back on Petrol, Groceries, Dining & Grab	#Cash Back on Other Retail Spend (defined below)	Capping per Billing Month (defined below)
1	RM0 – RM1,499	0.2%	0.2%	No capping
2	RM1,500 and above	10%	0.2%	<u>Cash Back on Petrol, Groceries, Dining & Grab</u> RM15 per category, total capping of RM60

				<u>Cash Back on Other Retail Spend</u> No capping
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#Note: Cash Back on EPP will be applicable for Other Retail Spend only.

(b) Cash Back Card

Tier	Monthly Spend	Cash Back on Petrol, Groceries, Dining & Grab	#Cash Back on Other Retail Spend (defined below)	Capping per Billing Month (defined below)
1	RM0 – RM499	0.2%	0.2%	No capping
2	RM500 and above	10%	0.2%	<u>Cash Back on Petrol, Groceries, Dining & Grab</u> RM10 per category, total capping of RM40 <u>Cash Back on Other Retail Spend</u> No capping

#Note: Cash Back on EPP will be applicable for Other Retail Spend only.

“**Monthly Spend**” is defined as the total retail transaction made and posted within each Billing Month excluding the below:

- (i) transactions made on Citi PayLite, FlexiBill, Cash Advance, Quick Cash, EPP transaction(s) on overseas spend, DuitNow QR transactions, Direct Debit, Balance Transfer (BT) or Balance Transfer via Instalment Plan (BTI), (defined in the terms and conditions for these products found on the Website);
- (ii) refunded, disputed, unauthorized or fraudulent retail transactions;
- (iii) payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, government service tax and any other form of service/miscellaneous fees.
- (iv) premium for Credit Shield or Credit Shield Plus (defined in the terms and conditions for these products found on the Website) or any other credit insurance;

“Other Retail Spend” is defined as the total retail transaction within each Billing Month excluding the following:

- (i) transactions made on Citi PayLite, FlexiBill, Cash Advance, Quick Cash, EPP transaction(s) on overseas spend, DuitNow QR transactions, JOMPAY, Direct Debit, Balance Transfer (BT) or Balance Transfer via Instalment Plan (BTI), as described in the terms and conditions for these products found on the Website;
- (ii) payment for Card account, annual fees, interest payments, late payment fees or charges for cash withdrawals;
- (iii) refunded, disputed, unauthorized or fraudulent retail transactions;
- (iv) government service tax and other taxes imposed by law;
- (v) any form of service of miscellaneous fees;
- (vi) premium for Credit Shield or Credit Shield Plus (defined in the terms and conditions for these products found on the Website) or any other credit insurance;
- (vii) payment of rates, charges, fines to Governmental, statutory and judicial bodies;
- (viii) catering and out-call food and beverage services;
- (ix) donations and contributions to charitable, community or social service organizations (including charitable organizations approved by the Inland Revenue Board for tax relief);
- (x) fees or charges to any education establishments or institutions (including professional and vocational training centers);
- (xi) child care services;
- (xii) special events/ categories (including funeral and crematoria services, clothing rental, photographic or video-graphic studios and florists); and
- (xiii) card present and card non-present (e-commerce) transactions made at any merchant with physical premises, address of the fixed place of business or business license in any country participating in the European Economic Area (EEA) or joining after the above effective date, for example: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the UK, Iceland, Liechtenstein and Norway.

“Billing Month” is defined as the statement period or statement cycle for each principal Cardholder’s Card Account by which the billed amount of credit card transaction appears in the Principal Cardholder’s monthly credit card statement.

“**Groceries**” is defined as any spending at Jaya Grocer, Ben’s Independent Grocers, Village Grocer, AEON Big, Lotus’s (formally known as Tesco Stores), Cold Storage, Giant, Everise, Servay, Econsave and Mydin.

“**Dining**” is defined as any spending within Merchant Category Code (“MCC”) 5812 and 5814 as captured by Citibank’s system.

“**Petrol**” is defined as any spending within Merchant Category Code (“MCC”) 5541 and 5542 as captured by Citibank’s system

7. The list of merchants and Cash Back (including, rates, earn, collection and capping) set out above are subject periodic review and change by Citibank with adequate prior written notice to Cardholders. All decisions regarding the foregoing will final and binding save for fraud or manifest error. For the avoidance of any doubt, any transactions on a Citi Cash Back Platinum Card or Citi Cash Back Card (as the case may be) cannot be accumulated to gross-up the Monthly Total Spend for another Cash Back Card.
8. To avoid any doubt, We may reasonably specify from time to time and with adequate prior written notice to you, Card transactions, payments or items which will NOT earn Cash Back.
9. For retail transactions, the assignment of Merchant Category Code (MCC) /Merchant Description (as defined below) 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 MCC/Merchant Description. In the event that Cash Back are not credited to your Card Account due to the incorrect assignment of MCC/Merchant Description by the acquiring bank:
 - (i) you may contact CitiPhone Banking at **03-2383 0000** to request for an investigation and rectification; and
 - (ii) you agree that Citibank shall not be held responsible for such discrepancies which are ordinarily beyond the reasonable control of Citibank

“**Merchant Category Code**” or “**MCC**” is the code assigned to a merchant by Mastercard® or Visa 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.

10. Unless expressly stated in these terms and conditions, Cardholders are not entitled to earn Cash Back from any other categories of credit card transactions.
11. Transactions by Supplementary Cardholders will earn Cash Back in the same manner as the Principal Cardholders but the Cash Back earned will be credited into the Principal Cardholder’s Citi Cash Back Platinum Card Account or Citi Cash Back Card Account.
12. For the avoidance doubt, Citibank reserves the right to reverse the Cash Back at any time where there is valid reason to do so. Circumstances where reversal of Cash Back may occur includes cancellation of transaction due to return of goods, refund, fraud, error and unauthorized transactions.
13. Cash Back reversal will be applied in the statement cycle when reversal transaction is posted which may differ from the statement cycle of the corresponding purchase transaction.
14. (a) The total Cash Back earned will be automatically credited into the Principal Cardholder’s Card Account and will be reflected in the principal Cardholder’s following month’s credit card statement.

(b) Any collected Cash Back, including cash back which are pending credit into the Principal Cardholder’s Card Account, will become invalid upon the occurrence of any one of the following:
 - (i) any cancellation, termination or suspension of the Citi Cash Back Platinum Card or Citi Cash Back Card (as the case maybe), whether voluntary or involuntary;
 - (ii) any conversion of the Citi Cash Back Platinum Card or Citi Cash Back Card (as the case may be) to any other Citibank Credit Card (other than by reason of Citi Cash Back Platinum Card or Citi Cash BackCard (as the case may be) discontinuance or credit card substitution);
 - (iii) if the Cardholder ’s Card Account becomes delinquent or if the said Account is not in good standing (in the manner described below);
 - (iv) if the Cardholder has committed or suspected to have committed an Event of Default (defined in the Citi Credit Cards Terms and Conditions); and/or

- (v) if the Cardholder has committed or suspected to have committed any fraudulent, wrongful or unlawful acts or have not fulfilled or has breached his/her obligations, in relation to his/her Citi Card Account or these terms and conditions or any facility, service or accommodation granted by Citibank, including Citibank Online, accessible via www.citibank.com.my.
 - (vi) For avoidance of doubt and to the fullest extent permitted by law, if any of the above occurs, no refund, extension or compensation will be given by Citibank.
15. Citibank has the right to cancel, terminate or suspend the Cash Back by giving prior adequate written notice to Cardholders. For avoidance of doubt and to the fullest extent permitted by law, any such cancellation, termination or suspension by Citibank of the Cash Back will not entitle the Cardholder to any compensation from Citibank for any loss or damage suffered by the Cardholder, whether directly or indirectly, as a result of such cancellation, termination or suspension where such loss or damage is caused by anything not ordinarily within Citibank's reasonable control.
16. The Cardholder's Card Account must be in good standing in order to be entitled to earn Cash Back. This includes not being overdue in payment and not exceeding the Cardholder's Credit Limit.
17. Whilst Citibank endeavours to credit the Cash Back into your Citi Cash Back Platinum Card Account or Citi Cash Back Card Account as soon as possible, there may be a lapse of time between a transaction made or usage of the Citi Cash Back Platinum Card or Citi Cash Back Card (as the case maybe) and the crediting of the Cash Back into your Citi Cash Back Platinum Card Account or Citi Cash Back Card Account. For the avoidance of doubt, Citibank will use the date on which the card transaction is posted to the Cash Back Card Account to determine the cash back entitlement for the Billing Month. Card transaction which are made within the Billing Month but are posted only in the next Billing Month will earn cash back for the next Billing Month. You agree that in such circumstances, Citibank will not be liable for such delay save where the lapse of time is caused by any breach or negligence by us. We do not represent that any Cash Back earned will be immediately reflected in the Cardholder's Card Account or the Cardholder's monthly statement.
18. If Cash Back are awarded to Cardholders or persons who have committed or are reasonably suspected of committing any fraudulent, wrongful or unlawful acts in relation to the Citi Cash Back Platinum Card or Citi Cash Back Card (as the case maybe) or any facility, service and/or accommodation provided by Citibank, Citibank reserves the right to disqualify such Cardholders or persons from earning or using the Cash Back. Such acts may result in forfeiture of any Cash Back



earned as well as cancellation or termination (whether voluntary or involuntary) of the Cardholder's Card Account(s) and/or Cash Back Card(s).

19. Citibank may at its reasonable discretion take into account any other transactions in the calculation of Cash Back or to otherwise vary the basis of calculation of Cash Back by giving you adequate prior written notice.
20. Citibank may rectify any errors in the calculation of Cash Back or otherwise adjust such calculation with notice to you.

Miscellaneous

21. To the fullest extent permitted by law, Citibank is not be liable for any default in respect of Citi Cash Back Platinum Card or Citi Cash Back Card due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event not caused by any breach or negligence by Citibank.
22. Citibank is an issuer of credit cards and to the fullest extent permitted by law, is not responsible and disclaims responsible for the quality, merchantability or fitness for any purpose or any other aspect of the products and/or services purchased using Citi Cash Back Platinum Card or Citi Cash Back Card.
23. Citibank's decisions on all matters relating to the use of Citi Cash Back Platinum Card or Citi Cash Back Card and/or its features are conclusive and binding on the Cardholders save for fraud or manifest error (for example, unauthorized transactions or fraudulent or wrong entries).
24. Citibank reserves the right and as it reasonably deems fit to change or vary the Cash Back earn rate, collection or capping by giving you prior adequate written notice. Such changes or variations will be effective upon the expiry of the date stated in the notice of such change or variance given by Citibank.
25. To the fullest extent permitted by law, Citibank reserves the right to reasonably cancel, revise, terminate or suspend the Citi Cash Back Platinum Card and Citi Cash Back Card Features or to reasonably revise any of the clauses in these terms and conditions (for example, due to changes in

law, technology or economic factors) and with adequate prior notice to the Cardholder by way of posting on Citibank Online, accessible via www.citibank.com.my or in any other manner reasonably deemed suitable by Citibank to reach you. The Cardholder agrees 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 Cardholders are kept up-to-date with any changes made. If, after notice of such changes, you decide you no longer wish to participate in the Citi Cash Back Platinum Card and/or Citi Cash Back Card Features, you must notify us by contacting CitiPhone Banking or giving prior written notice to us, before the effective date of such proposed change. Cardholders agree that their continued usage of the Citi Cash Back Platinum Card or Citi Cash Back Card constitutes their acceptance of these terms and conditions (as changed or varied from time to time with the aforesaid notice).

26. To the fullest extent permitted by law, any cancellation, revision, termination or suspension of the Citi Cash Back Platinum Card or Citi Cash Back Card Feature by Citibank will not entitle any Cardholder to any claim or compensation against Citibank for any loss or damage suffered or incurred by any Cardholder as a direct or indirect result of the act of cancellation, revision, termination or suspension where such loss or damage is caused by anything ordinarily outside the reasonable control of Citibank.
27. To the fullest extent permitted by law, 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 Cash Back Platinum Card or Citi Cash Back Card Features) will be liable for any losses or damages which arises in connection with the Citi Cash Back Platinum Card or Citi Cash Back Card Features, except where it is due to Citibank's breach or negligence.
28. To the fullest extent permitted by law, if any clause of these terms and conditions is invalid or unenforceable in any 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 enforceability of the remaining clauses.

29. These terms and conditions will be governed by and construed under the laws of Malaysia.

Citibank Berhad has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] with effect from 1 November 2022.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by United Overseas Bank (Malaysia) Bhd from Citigroup Inc. and related group entities.