

Important Notice – Addition of Details on Annual Fee Waiver to Lazada Citi Platinum Card related Terms and Conditions Effective 31 March 2021

Please be informed that the following terms and conditions will be revised effective 31 March 2021 as part of Citi’s continuous effort to enhance and improve the delivery of services to our customers.

Terms and Conditions	Revised Terms and Conditions
Lazada Citi Platinum Card	www.citibank.com.my/global_docs/pdf/Lazada-Citi-Platinum-Credit-Card.pdf

Summary of Addition: Clause 24 and 25 – Annual Fee Waiver

The terms and conditions have been enhanced to further include illustrations and examples on Annual Fee Waiver eligibilities.

Waiver of Annual Fees

24. Subject to these terms and conditions, the Cardholder will enjoy Annual Fee waiver if the Cardholder meet the cumulative annual retail spend of no less than Ringgit Malaysia Fifteen Thousand (RM15,000).

For purposes of Clause 24 above, “cumulative annual retail spend” means (subject to clause 25) below, the total retail spending of the Cardholder during the last one (1) Card Anniversary year before the Annual Fee is charged (for example, if Annual Fee charged on 30 June 2021 being the current Card Anniversary year, the last one (1) Card Anniversary year are period between 30 June 2020 to 29 June 2021), excluding the following transactions:-

- (i) transactions made on Citibank’s Balance Transfer (BT), Balance Transfer via Instalment Plan (BTI), Easy Payment Plan (EPP) and Fixed Payment Options;
- (ii) refunded, disputed, unauthorized or fraudulent retail transactions;
- (iii) cash withdrawals or cash advance;
- (iv) 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; and/or
- (v) premium for Credit Shield or Credit Shield Plus or any other credit insurance.

25. For clarity, where there are Principal Cardholder and one or more Supplementary Cardholder(s), each Principal and Supplementary Cardholder(s) are required to meet the cumulative annual retail spend to enjoy the Annual Fee waiver.

See illustration below:

Scenarios where the Cardholder is eligible /not eligible for the Annual Fee waiver

Principal Cardholder	
Total Annual Lazada Spend	RM6,000
Total Annual Online & Lifestyle Spend	RM5,000
Total Annual Other Spends	RM6,000
Total Annual Spend	RM17,000
Note : Principal Cardholder is eligible for Annual Fee Waiver	

Supplementary Cardholder 1	
Total Annual Lazada Spend	RM1,000
Total Annual Online & Lifestyle Spend	RM50
Total Annual Other Spends	RM12,000
Total Annual Spend	RM13,500
Note : Supplementary Cardholder 1 is not eligible for Annual Fee Waiver	

Supplementary Cardholder 2	
Total Annual Lazada Spend	RM3,500
Total Annual Online & Lifestyle Spend	RM50
Total Annual Other Spends	RM12,000
Total Annual Spend	RM15,500
Note : Supplementary Cardholder 2 is eligible for Annual Fee Waiver	

For the above scenarios, the Card Account will be charged with Annual Fee for Supplementary Cardholder 1 only.