

Revision to Citi Credit Card and CitiBusiness Card Terms and Conditions effective 17th April 2023:

Effective 17th April 2023, the below Terms and Conditions will be revised as part of Citi's continuous effort to enhance and improve the delivery of services to our customers:

- Citi Credit Card
- CitiBusiness Card

| Terms and Conditions | Summary of Revision | Revised Terms and Conditions: |
|-------------------------|---|---|
| Citi Credit Card | https://www.citibank.com.my/pdf/0423/citicar dsrevisiontnc.pdf | https://www.citibank.com.my/pdf/0423/cit icardtnc.pdf |
| CitiBusiness Card | | https://www.citibank.com.my/pdf/0423/cit ibusinestnc.pdf |

With effect from 1 November 2022, Citibank Berhad [Registration No. 199401011410 (297089-M)] has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] ("UOB").

UOB is the provider of "Citi" branded consumer banking products in Malaysia and Citibank Berhad is providing certain services in respect of those products.

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