

## Revision to Citi 0% Easy Pay Plan (EPP) Terms and Conditions effective 15 April 2021

Hello from Citi. We would like to inform you that with effect from 15 April 2021, there will be revisions to the Citi 0% Easy Pay Plan Terms and Conditions.

Revision has been made:

- for transparency when Citi delivering your rights to you as a financial consumer;
- for assurance that your rights and interests as a financial consumer are important to Citi; and
- To align with Citi's commitment to serve you better.

Please refer below for the key changes:

Clause	Clause (After Revision)	Clause (Before Revision)
11	<p><b>Clause 11.1 (b) is replaced with the clause below:</b></p> <p>EPP Monthly Instalment form part of the Cardmember's Minimum Monthly Payment (as defined in the Citi Credit Cards Terms and Conditions) and is specified in the Cardmember's monthly statement. In this respect:</p> <p>11.1 Citi 0% Easy Pay Plan is a 'zero interest/ interest free' monthly repayment plan ONLY:-</p> <p>(a) if you pay the full Current Balance (as defined in the Citi Credit Cards Terms and Conditions); OR</p> <p>(b) Subject to the Credit Card Terms and Conditions and Section 16 "Additional Terms about Payments to your Card Accounts" of the Citi Credit Cards Terms and Conditions with reference to the application of your payment, if you only pay the Minimum Monthly Payment (which includes the <b>EPP Monthly Instalment</b></p>	<p>EPP Monthly Instalment form part of the Cardmember's Minimum Monthly Payment (as defined in the Citi Credit Cards Terms and Conditions) and is specified in the Cardmember's monthly statement. In this respect:</p> <p>11.1 Citi 0% Easy Pay Plan is a 'zero interest/ interest free' monthly repayment plan ONLY:-</p> <p>a) if you pay the full Current Balance (as defined in the Citi Credit Cards Terms and Conditions); OR</p> <p>b) Subject to Section 16 "Additional Terms about Payments to your Card Accounts" of the Citi Credit Cards Terms and Conditions, if you only pay the Minimum Monthly Payment (as defined in the Citi Credit Cards Terms and Conditions) or any sum more than Minimum Monthly Payment but less than the Current Balance,</p>

**amount**) or any sum more than Minimum Monthly Payment but less than the Current Balance, such payment must be paid on or before the Payment Due Date. Whereby, Section 16 in Citi Credit Cards Terms and Conditions provides that Payment will be applied to settle taxes, followed by the Cash Advance, Monthly Instalments, revolving balance(s) attracting the highest interest rate to the lowest interest rate (and in the case of same interest rate, the order will start from the earliest to the latest transaction date). Payment received will be applied towards settlement of outstanding finance charges (or interest) followed by outstanding principal balance and fees and charges

such payment must be paid on or before the Payment Due Date (as defined in the Citi Credit Cards Terms and Conditions) and **must include the full EPP Monthly Instalment amount.**

Citi 0% Easy Pay Plan (EPP) Terms and Conditions, click [www.citibank.com.my/pdf/0321/epptnc.pdf](http://www.citibank.com.my/pdf/0321/epptnc.pdf)

Citi 0% Easy Pay Plan (EPP) Terms and Conditions (effective 15th April 2021), click [www.citibank.com.my/pdf/0415/epptnc.pdf](http://www.citibank.com.my/pdf/0415/epptnc.pdf)